



Ref No:	ACRSL37285/24
Company Name:	Jagrata Juba Sangha (JJS)
Assigned Ticker:	JJSKH
Activity:	Non-government and non-political voluntary development organization.
Incorporated On:	1985
Head Office:	35/8, TB Cross Road, Khulna-9100, Bangladesh

Rating Type:	Corporate/Entity
Publishing Date:	16 May 2024
Rating Validity:	15 May 2025
Nature of Rating:	Second Surveillance
Analyst(s):	ACRSL Analyst Team
Committee(s):	ACRSL Rating Committee


RATING SUMMARY

Long-Term	Short-Term	Outlook
BBB	ST-3	Stable

RATING EXPLANATION

Rating	Explanation
BBB	Investment grade. Good credit quality and moderate expectation of credit risk. When assigned this rating indicates the obligor has adequate capacity to meet its financial obligations but this capacity remains more vulnerable to adverse economic conditions.
ST-3	Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

Rating Validity: This validity assumes no additional loan over that disclosed in FY23 [Ending June 30] audited/management certified balance sheet and that management has disclosed all material & adverse to financials since FY23.


Khar Md. Abdul Wahab, FCMA
 Chief Executive Officer
 ARGUS Credit Rating Services Ltd.