

**Ref No** : ACRSL137729/24  
**Company Name** : Aso Gori Unnayan Sangstha  
**Assigned Ticker** : AGUS  
**Activity** : Execution of credit disbursement and skill development programs for the underprivileged men, women, youth and children.  
**Incorporated On** : July 10, 2000  
**Head Office** : Joyag, Sonaimuri, Noakhali-3800.

**Rating Type** : SME / Entity  
**Rating Validity** : 23 Jun 2025  
**Nature of Rating** : Surveillance  
**Outlook** : Stable  
**Analyst(s)** : ACRSL Analyst Team  
**Committee(s)** : ACRSL Rating Committees


**Rating Summary**

Credit Rating	Current	Previous
Long-Term	AQME-3	AQME-3
Publishing Date	24 Jun 2024	25 May 2023

**Rating Explanation**

Rating	Explanation
<b>AQME-3 (Good Grade)</b>	ARGUS Quantitative Medium Enterprise-3 is a High rating grade assigned to medium enterprises by ARGUS Credit Rating Services Ltd (ACRSL)'s quantitative ME ratings model. When assigned, this rating indicates the obligor, relative to other medium enterprises, has strong capacity to meet its financial obligations but may be vulnerable to adverse economic conditions.

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 FY21.

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