

MIRA INFORM REPORT

Report No. :	529264
Report Date :	11.09.2018

IDENTIFICATION DETAILS

Name :	JUVENILE CONSTRUCTION
Registered Office :	House# 2, Ishakha Avenue, Sector # 6, Uttara, Dhaka-1230
Country :	Bangladesh
Financials (as on) :	30.06.2017
Date of Incorporation :	09.09.1995
Legal Form :	Sole Proprietorships
Line of Business :	Distributor and Importer of Wheat, Yellow Beans, Rice.
No. of Employees :	12

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	No Complaints
Litigation :	Clear

NOTES:

Any query related to this report can be made on e-mail: while quoting report number, name and date.

ECGC Country Risk Classification List

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Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
Bangladesh	A2	A2

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

BANGLADESH - ECONOMIC OVERVIEW

Bangladesh's economy has grown roughly 6% per year since 2005 despite prolonged periods of political instability, poor infrastructure, endemic corruption, insufficient power supplies, and slow implementation of economic reforms. Although more than half of GDP is generated through the services sector, almost half of Bangladeshis are employed in the agriculture sector, with rice as the single-most-important product.

Garments, the backbone of Bangladesh's industrial sector, accounted for more than 80% of total exports in FY 2016-17. The industrial sector continues to grow, despite the need for improvements in factory safety conditions. Steady export growth in the garment sector, combined with \$13 billion in remittances from overseas Bangladeshis, contributed to Bangladesh's rising foreign exchange reserves in FY 2016-17.

The recent influx of over 700,000 additional refugees from Burma will place pressure on the Bangladeshi government's budget and the country's rice supplies, which declined in 2017 in part because of record flooding. Recent improvements to energy infrastructure, including the start of liquefied natural gas imports in 2018, represent a major step forward in resolving a key growth bottleneck.

Source : CIA

COMPANY NAME

JUVENILE CONSTRUCTION

EXECUTIVE SUMMARY

IDENTIFICATION DETAILS

Correct company Name : Juvenile Construction
Head Office : House# 2, Ishakha Avenue, Sector # 6, Uttara, Dhaka-1230, Bangladesh

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JUVENILE CONSTRUCTION - 529264

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Tel No : 88-02-791169-3, 58956706
Fax No : Nil
E-mail : info@amangroupbd.com
Website : www.amangroupbd.com
Date/ Year of Establishment : 09.09.1995
Trade License No : 58
Legal Form (General) : Public Listed Co Public (but not listed) Private Co State-owned Co
 Sole Proprietorships Partnership Not Registered
 others (please specify) _____
Legal form (Specific) : LTD CORP INC CO
 others (please specify) _____
Issuing Authority : Registrar of Joint Stock Companies & Firms City Corporation
 Municipal Administration Union Council
 Cantonment Board Chief Controller of Import & Export

OTHER REGISTRY & CERTIFICATION DETAILS

Import Registration Certificate No : Ba-01247 Date of Registration : 09.09.1995
Issuing Authority : Chief Controller of Import & Export (CCIE)
Organization Name : Rajshahi Chamber of Commerce and Industries
Membership No : 111

FINANCIALS- SUMMARY

Year	Turnover/ Sales	Assets	Income
30 th June' 2016	BDT 46 Million	BDT 7.50 Million	BDT 1.25 Million
30 th June' 2017	BDT 78 Million	BDT 8.46 Million	BDT 2.47 Million

FULLCHECK REPORT DETAILS

Information Parted By

Name : Mr. Enamul Hasan
Designation : Manager (Commercial)
Contract No : 88-01755675148

Locations Details

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Business Address : House# 2, Ishakha Avenue, Sector # 6, Uttara, Dhaka-1230, Bangladesh
Tel No : 88-02-79116913, 58956706
Fax No : Nil
E-mail : info@amangroupbd.com
Website : www.amangroupbd.com

Location : Owned Rented Leased Area 1200 Sq. ft.

Type of Office : Commercial Office Bldg. Semi-commercial office Bldg.
:
Retail shop Industrial Park
Business Center Home Office
Residential Bldg.

Warehouse:

Address : Alupatty Ghoramara Rajshahi-6100, Bangladesh.
Tel No : 88-0721-77627
Fax No : Nil

Branch Address-1:

Address : House# 14, Ishakha Avenue, Sector# 6, Uttara, Dhaka-1230, Bangladesh.
Tel No : Nil
Fax No : Nil

Branch Address-2:

Address : Seroil, Ghoramara Rajshahi, Bangladesh.
Tel No : 88-02-721775321
Fax No : Nil

Employee:

No. of In Office : 4 **Warehouse** : N/a
Employees Sales : 8 **Total** : 12

Details:

PROPRIETOR

Names of Proprietor : Mr. Shafiqul Islam

MANAGEMENT

Name : Mr. Shafiqul Islam
Job Description : Proprietor
Nationality : Bangladeshi
Email address : N/A
Other details : N/A

Name : Mr. Enamul Hasan
Job Description : Manager (Commercial)
Nationality : Bangladeshi
Email address : enamul@amangroupbd.com
Other details : 88- 01755675148

Name : Mr. Mahbubur Rahman
Job Description : Assistant Manager (Finance)
Nationality : Bangladeshi
Email address : N/A
Other details : N/A

Name : Mr. Md. Jasim Uddin
Job Description : Senior Officer (Import)
Nationality : Bangladeshi
Email address : N/A
Other details : N/A

BUSINESS OPERATIONS

Nature of Activity : Manufacturer Trader Dealer Distributor ✓
 Exporter Importer ✓ Services Others

Item Dealings In:

Products : Wheat, Yellow Beans, Rice.
Import Products : N/A
Export products : N/A

Trading Terms:

Purchasing Terms: L/C ✓ Cash Others
Credit : 30 days 60 days ✓ 90 days days

Selling Terms : L/C Cash ✓ Others
Credit : ✓ 30 days 60 days 90 days days

DETAILED DATA

Trade : Overseas Clients : Nil
Reference & Local Clients : Nil
Related Overseas Suppliers : Nil
Parties Local Suppliers : Nil
Trade Markets : Exports : Nil
Imports : India, China
Brand Name : N/A
Certified : N/A
Auditors : N/A
Operation Status : Active

CAPITAL STRUCTURE

Capital Invested : BDT 7 Million
Assets : BDT 8.46 Million

ASSOCIATES/SUBSIDIARIES/ RELATED PARTIES

Name of The Group : Aman Group.
Name of Mother : Nil
Company
Subsidiary : Nil
Sister Concerns : Aman Feed Ltd.
Aman Tex Limited
Anwar Ispt Limited
Islam Brothers & Co.
Aman Steel Mills Ltd.
Aman Associates Ltd.
R.S & T International
Aman Chicks Limited
A.M. Cold Storage Ltd
Aman Jute Fibrous Ltd
Aman Jute Fibrous Ltd
Aman Breeders limited
Amantex Unit-2limited.
Milan Cold Storage Ltd.
Aman Cold Storage Ltd.

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Aman Breeders Limited
Aman Shipyard Limited
Aman Seeds Storage Ltd
Anwara Textile Mills Ltd
Brothers Cement Mills Ltd.
Aman Trading Corporation
Aman Cement Mills Limited
Aman Cotton Fibrous Limited.
Aman Poultry & Hatchery Ltd
Aman Agro Industries Limited
Aman Cement Mills Unit-2 Ltd.
Juvenile Trade International Ltd
Anwara Mannan Textile Mills Ltd
Aman Plant Tissue Culture Limited
Aman Packaging & Accessories Ltd.

BANKING

Bank Name : Exim Bank Ltd
Bank Address : Rajuk Avenue Branch
9, D.I.T Avenue, Ali Bhaban, Motijheel C/A, Dhaka-1000, Bangladesh.
Tel: 88-02-9556884, 9565397, 9567115, 01713-164698
Fax: 880-2-9555132

ADVERSE DATA MONITORING

Dishonored Checks : No Record Found
Debt : No Record Found
Litigation : Clear
Performance Defaults : No Record Found
Adverse Coverage/ History : **Local Adverse** : No Record Found
Media Filing

SITE VISIT COMMENTARY

Our representative visited the subject company Head Office which is situated at House# 2, Ishakha Avenue, Sector # 6, Uttara, Dhaka-1230, Bangladesh. It's Residential Area.

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GENERAL COMMENTS

SC is considered medium-sized in its line with fairly stable financial conditions.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 72.57
UK Pound	1	INR 93.74
Euro	1	INR 83.81
BDT	1	INR 0.86

Note: Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	PRA
Report Prepared by :	NIT

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RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)