

## MIRA INFORM REPORT

<b>Report No. :</b>	523504
<b>Report Date :</b>	07.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	M & R SALES AND SERVICE, INC.
<b>Registered Office :</b>	Registered Agent Information Name: Corporation Service Company Address: 251 Little Falls Drive City: Wilmington County: New Castle State: De Postal Code: 19808
<b>Country :</b>	United States
<b>Financials (as on) :</b>	2017 [Summarized]
<b>Date of Incorporation :</b>	1985
<b>Legal Form :</b>	Corporation
<b>Line of Business :</b>	Manufactures screen printing equipment that include manual and automatic presses, dryers and cure units, and ancillary equipment for the graphic and textile industries.
<b>No. of Employees :</b>	400

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>A+</b>
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Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	--

### NOTES :

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Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
United States	A1	A1

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

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**UNITED STATES - ECONOMIC OVERVIEW**

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program (TARP) in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

In December 2012, the Federal Reserve Board (Fed) announced plans to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

## **STATUTORY INFORMATION**

Legal Name	M & R SALES AND SERVICE, INC.
Trade Name	M & R
ID	ID
ID Details	2461334
Creation Date	1985
Incorporation Date	12/23/1994
Legal Address	Registered Agent Information Name: Corporation Service Company Address: 251 Little Falls Drive City: Wilmington County: New Castle State: De Postal Code: 19808
Operative Address	440 Medinah Road Roselle, IL 60172-2329 United States
Telephone	+ 1 630-858-6101 / +1 847-967-4461
Fax	+1 630-858-6134 / +1 630-858-6134
Legal Form	Corporation
E-Mail	info@mrprint.com
Registered In	DELAWARE
Website	www.mrprint.com
Contact	Richard Hoffman, Chief Executive Officer and President
Staff	400 employees
Activity	SIC Code 3552, Textile Machinery NAICS Code 333249, Other Industrial Machinery Manufacturing

## **BANKS**

Name of Bank	Reported Amount
There are not informed banks	
Description	The company does not make its banking data public.



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Malad (West), Mumbai - 400 064. INDIA  
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E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

## **HISTORY**

History

The company was founded in 1985

Key Developments

M&R started out in 1985 with three employees. They were providing maintenance and repair for screen printers who were dissatisfied with the service provided by the manufacturers of their screen printing equipment. Just one year later, M&R began manufacturing manual screen printing presses.

In the late 1980's, M&R built Challenger, its first automatic screen printing press. Graphic screen printing presses followed in 1992.

M&R's dominant position in the industry enabled it to acquire competitors Elexon and Precision in 1995. In 1999, M&R acquired Amscomatic, a world-leader in post-press screen printing equipment, and NuArc, the world's foremost maker of screen printing and lithographic prepress imaging equipment. In 2017, M&R acquired New Hampshire-based Novus Imaging. M&R Sales and Service, Inc. operates as a subsidiary of M&R Printing Equipment, Inc.

Parent Company

## **PRINCIPAL ACTIVITY**

General Description

M&R Sales and Service, Inc. manufactures screen printing equipment that include manual and automatic presses, dryers and cure units, and ancillary equipment for the graphic and textile industries.

Service/Product Description

The company's products include Processor II E, Discovery, Sportsman, and Acoma Flash.

### **EQUIPMENT**

Textile Screen Printing Equipment  
Direct to Garment T-Shirt Printing  
Screen Exposure Units & CTS Systems  
T-Shirt Folding & Packaging Machines  
Graphic Screen Printing Equipment  
Novus Imaging Large Format Digital Printers

### **PARTS AND SUPPLIES**

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	Accessories
	Digital Supplies
	Electrical Supplies
	Fabricated Parts
	Lubrication
	Mechanical Parts
	Miscellaneous
	Owners Manual
	Pneumatic Parts
	Screen Printing Supplies
	Wholesale and Retail
Sales	
Operations Area	National and International
Imports From	No import records
Export To	Colombia, India and Mexico
Employees	400 employees
Payments With Suppliers	Regular
Brands	
Brand	Comments
NOVUS	NA
M&R	NA
NUARC	NA

Clients		
Name of Client	Country	Comments
Marca Zeta S.A.S	COLOMBIA	NA
Dcc Print Vision Llp	INDIA	NA
Casa Diaz De Maquinas De Coser S.A	MEXICO	NA
IMPORTADORA SERIMAQ S.A.S	COLOMBIA	NA
C. I. Dugotex S. A.	COLOMBIA	NA
Comments	-	

Suppliers		
Supplier Name	Country	Comments

There are not informed suppliers

Comments -

## **LOCATION**

Headquarters	440 Medinah Road Roselle, IL 60172-2329 United States
Branches	9107 N.W. 105 Circle Miami FL, 33178 USA Phone 305-889-6634 Fax 305-889-2183 Phone (Toll Free) 888-823-4790 Email Address andrea.barden@mrprint.com 155 Sherwood Avenue Farmingdale NY, 11735 USA Phone 631-293-0063 Fax 631-293-0098 Phone (Toll Free) 800-729-3338 Email Address info@mrprint.com
Industries	NA

## **GROUP STRUCTURE AND SUBDIARY COMPANIES**

Listed at the stock exchange	NO
Capital	No. Of Shares: 100
Shareholders (%)	This is a private company. The company does not disclose information on shareholders. The following information has been obtained through private sources and could not be confirmed:  M&R Sales and Service, Inc. operates as a subsidiary of M&R Printing Equipment, Inc.  Information about M&R Printing Equipment, Inc.:  Company Overview: M&R Printing Equipment, Inc. manufactures screen printing equipment for graphic and textile industries. The company offers textile screen printing equipment that include automatic textile presses, manual textile presses, electric infrared and gas-fired dryers, flash cure units, pallets, flood bars, squeegee holders, registration systems, screen making equipment, and ancillary equipment; direct to garment T-shirt printing systems; and CTS computer-to-screen imaging,



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Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

screen exposure, and lithographic imaging systems. It also provides graphic screen printing equipment, such as carousel, flatbed, and in-line graphics presses, as well as gas-fired and UV graphic dryers; T-shirt folding and packaging machines, including automatic baggers, folding machines, labeling systems, print and apply labeling systems, and tagging machines, as well as conveyor systems and semi-automatic bag loader/sealers. In addition, the company offers used equipment; and customer support and repair services. It offers products through a network of dealers in the United States and internationally. The company was founded in 1985 and is based in Roselle, Illinois. M&R Printing Equipment, Inc. operates as a subsidiary of M&R Holdings, Inc.

Current estimates show this company has an annual revenue of 15356069 and employs a staff of approximately 100.

Address:  
440 Medinah Road  
Roselle, IL 60172  
United States

Foundation:  
Founded in 1985

Phone:  
630-858-6101

Fax:  
630-858-6134

Website:  
[www.mrprint.com](http://www.mrprint.com)

Industry:  
SIC Code 3555, Printing Trades Machinery and Equipment  
NAICS Code 333244, Printing Machinery and Equipment Manufacturing

Key Management:  
Richard Hoffman, Chief Executive Officer and President  
Elizabeth Hoffman, Vice President of International Affairs

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info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

Management	Richard Hoffman, Chief Executive Officer and President Andrea Barden, Branch Manager  Luis Perez, International Sales Manager John Murray, Product Manager Dennis Slutzky, Regional Sales Manager NA
Subsidiary Companies	
Related Companies	M&R - Hong Kong Branch Office (Serving Asia) Room 33, 3rd Floor, Lai Cheong Factory Building 479-479A Castle Peak Road Kowloon Hong Kong CHINA Phone +852-2744-3011 Fax +852-2744-4811 Email Address web_salespartshongkong@mrprint.com  M&R Printing Equipment – Poland Ul. Wolicka 11 Wojnicz, 32-830 POLAND Phone +48-14-678-7400/03 Fax +48-14-678-7404 Email Address info@mrprint.com.pl  Novus Imaging, Inc. 440 Medinah Rd. Roselle IL, 60172 USA Phone 603-513-0344 Email Address info@novusimaging.com  M&R Holdings, Inc. 440 MEDINAH RD ROSELLE, IL, 60172-2329 United States (630) 858-6101

## **FINANCIAL INFORMATION**

General Description	The company does not make its financial statements public. The following information has been provided by private sources:
Year/Currency	2017 USD

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 http://www.miraglobalcollections.com

Sales	175,000,000
Money Flow	Normal
Imports	No records found
Exports	No records found
Import Fob Dollar Year	Amount
There are not Import Fob Dollar informed	
Export Fob Dollar Year	Amount
There are not Export Fob Dollar informed	

## **LEGAL FILINGS**

Lawsuits	<p>Kornit Digital Ltd v. All American Manufacturing &amp; Supply Company et al          Plaintiff: Kornit Digital Ltd          Defendant: Omniprint International Inc, All American Manufacturing &amp; Supply Company, Anajet Inc, Belquette Inc, Brother International Corporation, Expand Systems LLC, International Decorating Technologies LLC, International Machine Group Inc, M&amp;R Sales and Services, Melco Industries Inc, Mesa Distributors Inc and MS Printing Solutions USA          Case Number: 8:2009cv00689          Filed: June 10, 2009          Court: California Central District Court          Office: Southern Division - Santa Ana Office          County: XX Outside US          Referring Judge: Goldman          Presiding Judge: Guilford          Nature of Suit: Other          Cause of Action: 28:1331 Fed. Question          Jury Demanded By: Plaintiff</p>
Trademarks	<p>M &amp; R SIMILAC (TRADEMARK)          North Chicago, IL - Columbus, OH</p> <p>M &amp; R SIMILAC          Status:          Inactive</p>

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Registration:  
Jan 5, 1927

State ID:  
71242386

Reg. number:  
0227045

Status:  
900 - Expired

Status date:  
Feb 2, 2008

Illustration:  
Drawing or design which also includes word(s)/  
letter(s)/number(s)

Attorney:  
Martin L. Katz  
Abbott Laboratories, North Chicago, IL 60064

Goods & Services:  
Diet for infants, Mr

Owners (2):  
Abbott Laboratories, North Chicago, IL 60064  
Moores & Ross, Inc, 165-171 Washington Ave.,  
Columbus, OH  
M&R has been awarded patents on a wide range of  
devices. These are just a few:

Patents Registered

Automatic screen registration  
Shuttle covers for UV exposure lamps  
Transfer printing presses  
On-pallet shirt detectors  
Multi-belt dryers  
Data storage devices for screen printing presses  
Pallet sequencing system for screen printing presses  
The first multi-tiered manual screen printing press  
Registration system for screen printing presses  
Pallet and gripper system for automatically unloading  
garments from presses  
Zoned vacuum bed for holding down stock on  
graphics presses  
Bottom-pulling belt for folding machines  
Quick-load easy-clean squeegee holder  
Multiple devices for oval presses.

Renewals

UCC (Uniform Commercial Code)

OFAC Sanctions List Search

Conveyor dryer belt tracking system (Patriot Belt™)  
Dynamic dryer belt-speed adjustment system  
(Dynabelt™)  
M&R's continued pursuit of technological innovation is  
evidenced by these patents pending:

Screen-frame registration system on CTS machines  
Hybrid screen and direct-to-garment printing machine  
and process  
Printer vacuum control system  
Multi-belt/multi-zone textile dryer system  
Squeegee holder (Qwik-Klamp™)  
Registration system alignment indicator (Tri-Sync™)  
Heated iron/roller for fabric compression (HotHead™)  
No records found

No records found

The company is not listed in the OFAC list.

## ***SUMMARY***

Summary

Founded in 1985, M&R Sales and Service, Inc. manufactures screen printing equipment that include manual and automatic presses, dryers and cure units, and ancillary equipment for the graphic and textile industries.

The company has approximately 400 employees and generates an estimated USD 175M in annual revenue.

The company exports to Colombia, India and Mexico, operating within national and international markets.

M&R Sales and Service, Inc. operates as a subsidiary of M&R Printing Equipment, Inc.

This has been an ACTIVE company incorporated in DELAWARE in 1994.

## ***RISK INFORMATION***

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Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	ACTIVE

## **INTERVIEW**

First Name	NA
Position	Operator
Comments	<p>The person contacted confirmed legal name, trade name, both telephone numbers: + 1 630-858-6101 / +1 847-967-4461, website and provided this email: info@mrprint.com</p> <p>She also confirmed principal activity and operations area.</p> <p>She refused to provide further information. She did not tell us her name.</p>

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.68
UK Pound	1	INR 89.25
Euro	1	INR 79.38
US Dollar	1	INR 68.73

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

**INFORMATION DETAILS**

<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	TPT

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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)