

MIRA INFORM REPORT

Report No. :	523824
Report Date :	10.08.2018

IDENTIFICATION DETAILS

Name :	NGC, INC.
Registered Office :	301 Promenade Street Providence, Ri, 02908
Country :	United States
Financials (as on) :	2017 [Summarized]
Date of Incorporation :	1965
Legal Form :	Domestic Profit Corporation
Line of Business :	Subject provides fish and seafood wholesale services. The Company specializes in calamari, domestic, premier cleaned, frozen squid, fish fillets, green line, and fresh fish.
No. of Employees :	85

RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	No Complaints
Litigation :	Exist

NOTES :

Any query related to this report can be made on e-mail : 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

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 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.

The Federal Reserve Board (Fed) announced plans in December 2012 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	NGC, INC.
Trade Name	The Town Dock / Town Dock / Atlantic Ice COMMENT: The legal name of the company is NGC, INC but it mainly does business as THE TOWN DOCK
ID	ID
ID Details	000013530
Creation Date	1965
Incorporation Date	10/01/1982
Legal Address	CAMERON & MITTLEMAN LLP, LYNN E. RILEY, Resident Agent 301 PROMENADE STREET PROVIDENCE, RI, 02908 USA
Operative Address	PO BOX 608 45 STATE ST NARRAGANSETT, RI, 02882-5712 UNITED STATES
Telephone	1-401-789-2200 / 1-844-TWN-DOCK
Fax	401-782-4421
Legal Form	Domestic Profit Corporation
E-Mail	info@towndock.com / bsweeney@towndock.com / lowirka@towndock.com
Registered In	Rhode Island
Website	www.towndock.com
Contact	Noah C Clark, Founder, Director and Vice President
Staff	85 employees
Activity	SIC Code 5146, Fish and Seafoods NAICS Code 424460, Fish and Seafood Merchant Wholesalers TITLE: 7-1.1-51: COMMERCIAL SEAFOOD PRODUCTS BUSINESS

BANKS

Name of Bank	Reported Amount
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There are not informed banks

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Description

The company does not make its banking data public.

HISTORY

History

The company was founded as a fish cutter in Point Judith, Rhode Island in 1965.

Key Developments

1980-1983: The company moves from its original Wickford location to its facility in Narragansett, Rhode Island.

1984: The Town Dock bought the first large vessel of its fishing fleet. This marked the beginning of The Town Dock to obtain the inventory of fresh products that its customers demanded.

Mid-80s: The company added its 150-ton ice plant to make sure its ships with fresh ice made sure to bring back the freshest product.

From 1990, the company began to distribute nationally, by truck, air transport, and abroad. They had a built addition including the freezer space needed to complete their 40,000 square feet of facilities. The rest of the 1990s elapsed with the acquisition of additional trucks and increasing the number of boats in its fleet.

2000: The company purchased additional boats to secure more of the New England squid catch. The company added another dock to maximize its discharge capacity.

Parent Company

NA

PRINCIPAL ACTIVITY

General Description

NGC, Inc. (The Town Dock) provides fish and seafood wholesale services. The Company specializes in calamari, domestic, premier cleaned, frozen squid, fish fillets, green line, and fresh fish.

Service/Product Description

Products:
Rhode Island Calamari
Sunset Catch Calamari
Premium Domestic Calamari
Bombay Coast Calamari

Sales	Fully Cleaned Calamari Classic Calamari Traditionally Cleaned Calamari Wholesale and Retail
Operations Area	National and International
Imports From	India and Mexico
Export To	Worldwide
Employees	85 employees
Payments With Suppliers	No complaints

BRANDS

Brand	Comments
SUNSET CATCH	NA
RHODE ISLAND CALAMARI	NA
MAGIC CALL	NA
EZDIAL VOIP	NA
CALLINGO	NA
THE TOWN DOCK	NA

CLIENTS

Name of Client	Country	Comments
HEXODIA S.A. DE C.V.	MEXICO	NA
AKVASVIT LTD.	UKRAINE	NA
UNO FISH LTD.	INDIA	NA

Comments	States Supplied in USA: 1. Alabama 2. Arizona 3. Arkansas 4. California 5. Colorado 6. Connecticut 7. Delaware 8. Florida
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9. Georgia
10. Hawaii
11. Idaho
12. Illinois
13. Indiana
14. Iowa
15. Kansas
16. Kentucky
17. Louisiana
18. Maine
19. Maryland
20. Massachusetts
21. Michigan
22. Minnesota
23. Mississippi
24. Missouri
25. Montana
26. Nebraska
27. Nevada
28. New Hampshire
29. New Jersey
30. New Mexico
31. New York
32. North Carolina
33. North Dakota
34. Ohio
35. Oklahoma
36. Oregon
37. Pennsylvania
38. Rhode Island
39. South Carolina
40. South Dakota
41. Tennessee
42. Texas
43. Utah
44. Vermont
45. Virginia
46. Washington
47. West Virginia
48. Wisconsin
49. Wyoming

Countries Supplied

1. Argentina
2. Australia
3. Benin
4. Bulgaria
5. Cameroon
6. Canada

7. Caribbean
8. Chile
9. China
10. Colombia
11. Costa Rica
12. Croatia
13. Denmark
14. Ecuador
15. France
16. Germany
17. Ghana
18. Greece
19. Iceland
20. India
21. Indonesia
22. Italy
23. Japan
24. Lithuania
25. Mexico
26. Moldova
27. Norway
28. Panama
29. Peru
30. Poland
31. Portugal
32. Romania
33. Senegal
34. Serbia
35. South Africa
36. South Korea
37. Spain
38. Thailand
39. Turkey
40. UK
41. Ukraine
42. Vietnam

SUPPLIERS

Supplier Name	Country	Comments
MANGALA MARINE EXIM INDIA PRIVATE LIMITED	INDIA	NA
BRITTO SEA FOODS EXPORTS PRIVATE LIMITED	INDIA	NA
ST.PETER & PAUL SEA FOOD EXPORTS PRIVATE LIMITED	INDIA	NA
BLUE WATER FOODS & EXPORTS P LTD	INDIA	NA

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BAJA MARINE FOODS S.A.P.I.DE MEXICO NA
C.V.
Comments -

LOCATION

Headquarters PO BOX 608 45 STATE ST NARRAGANSETT, RI,
02882-5712 UNITED STATES
Branches No branches found
Industries NA

GROUP STRUCTURE AND SUBSIDIARY COMPANIES

Listed at the stock exchange NO

Capital Class of Stock: CNP Series of Stock: A VOT Total
Authorized Shares / Number of Shares: 1,000.00 Total
Issued and Outstanding Number of Shares: 118.00

Shareholders (%) Class of Stock: CNP Series of Stock: B NON Total
Authorized Shares / Number of Shares: 7,000.00 Total
Issued and Outstanding Number of Shares: 2,360.00
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:

Management Major holders are Noah C Clark and Ryan Clark
Noah C Clark, Founder, Director and Vice President
Ryan Clark, President, Director, Treasurer and
Secretary
Lyndsay Owirka, International Products
Joao Bokel, Export Manager
Heather Ford, General Manager
Stuart Walker, National Sales Manager
Mark Fratiello, Sales Manager
Scott Charlwood, Director of Logistics
Bill Toegemann, Controller
Holly Clark, Director of Human Resources
Michael Lecours, Chief Financial Officer

Subsidiary Companies	NA
Related Companies	NA

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
Sales	40,000,000
Money Flow	Normal
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

Mergers	Merged with : TOWN DOCK FISH, INC. on 10/1/1990 Merged with : B & C Real Estate, Inc. on 10/1/1990
Lawsuits	Donavan v. NGC Inc. Plaintiff: Thomas W. Donovan Defendant: NGC Inc. Case Number: 1:2018cv00232 Filed: April 25, 2018 Court: Rhode Island District Court Office: Providence Office County: Providence Referring Judge: Lincoln D. Almond Presiding Judge: John J. McConnell Nature of Suit: Marine Cause of Action: 46:688 Jury Demanded By: Both

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Trademarks

THE TOWN DOCK
Seafood [for] * not * live
Owned by: NGC, Inc.
Serial Number: 77170613

Image Trademark
Seafood not live
Owned by: NGC, Inc.
Serial Number: 77170615

THE TOWN DOCK
Seafood not live
Owned by: NGC, Inc.
Serial Number: 77170619

THE TOWN DOCK
Wholesale distributorships featuring seafood and scallops
Owned by: NGC, Inc.
Serial Number: 77172685

THE TOWN DOCK
Seafood
Owned by: NGC, Inc.
Serial Number: 85138881

CALLINGO
Telecommunication services, namely, wireless telephone
services; Telecommunications services, namely, providing
prepaid...
Owned by: NGC, Inc.
Serial Number: 85538347

EZDIAL VOIP
Voice over internet protocol (VOIP) services
Owned by: NGC, Inc.
Serial Number: 85541677

MAGIC CALL
Telephone communication services
Owned by: NGC, Inc.
Serial Number: 85547046

HOLDING SQUID TO A HIGHER STANDARD
Seafood, not live
Owned by: NGC, Inc.
Serial Number: 86260392

RHODE ISLAND CALAMARI
Seafood, not live

Owned by: NGC, Inc.
Serial Number: 86468550

SUNSET CATCH
Seafood, not live
Owned by: NGC, Inc.
Serial Number: 87803602
No records found

Patents Registered

Renewals

Statement of Change of Registered/Resident Agent 11/21/2013
11:57:00 AM 201330862760
Statement of Change of Registered/Resident Agent 1/31/2008
11:00:00 AM 200806433510
Statement of Change of Registered/Resident Agent 12/20/1999
NGC, INC. AS DEBTOR:

UCC (Uniform Commercial Code)

Filing Type	Filing Number	Original Filing Number	Filing Date
UCC-1	2,0131E+11	2,0131E+11	10/28/2013
UCC-3 AMENDMENT	2,0152E+11	2,0131E+11	10/5/2015
UCC-3 SUBORDINATION	2,0172E+11	2,0131E+11	3/10/2017
UCC-1	2,0152E+11	2,0152E+11	10/1/2015
UCC-1	2,0172E+11	2,0172E+11	3/3/2017
UCC-1	2,0182E+11	2,0182E+11	1/10/2018
UCC-1	587053	587053	08/16/1991
UCC-3 CONTINUATION	651524	587053	5/3/1996
UCC-3 ASSIGNMENT	717432	587053	08/29/2000
UCC-3 CONTINUATION	728000	587053	5/1/2001

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UCC-3 CONTINUATION	2,006E+11	587053	04/27/2006
UCC-3 CONTINUATION	2,0111E+11	587053	04/18/2011
UCC-3 AMENDMENT	2,0111E+11	587053	5/3/2011
UCC-3 CONTINUATION	2,0162E+11	587053	4/8/2016
UCC-3 CONTINUATION	2,0162E+11	587053	4/8/2016
UCC-1	616432	616432	12/20/1993
UCC-3 CONTINUATION	684177	616432	8/7/1998
UCC-3 ASSIGNMENT	725637	616432	3/1/2001
UCC-3 CONTINUATION	26235	616432	09/30/2003
UCC-3 CONTINUATION	2,0081E+11	616432	10/8/2008
UCC-3 CONTINUATION	2,0131E+11	616432	11/7/2013
UCC-3 CONTINUATION	2,0182E+11	616432	7/11/2018

OFAC Sanctions List Search

The company is not listed in the OFAC list.

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SUMMARY

Summary

Founded in 1965, NGC, Inc. (The Town Dock) provides fish and seafood wholesalers services. The Company specializes in calamari, domestic, premier cleaned, frozen squid, fish fillets, green line, and fresh fish.

The company has approximately 85 employees and generates an estimated USD 40 million in annual revenue.

The company imports from India and Mexico and exports worldwide, operating within national and international markets.

This has been an ACTIVE company incorporated in 1982 in Rhode Island.

RISK INFORMATION

Debts	Controlled
Payments	No complaints
Cash Flow	Normal
State	ACTIVE

INTERVIEW

First Name	Melissa
Position	Operator
Comments	The person contacted confirmed legal name, trade name, address, telephone, website, principal activity, operations area and provided this email: info@towndock.com She refused to provide further information through the phone.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.62
UK Pound	1	INR 88.35
Euro	1	INR 79.63
USD	1	INR 68.96

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	SYL

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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)

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