

MIRA INFORM REPORT

Report No. :	543322
Report Date :	07.12.2018

IDENTIFICATION DETAILS

Name :	HOLLINGSWORTH & VOSE COMPANY
Registered Office :	112 Washington Street, East Walpole, Ma, USA
Country :	United States
Financials (as on) :	2017 (Summarized)
Year of Establishment :	1843
Legal Form :	Corporation
Line of Business :	Manufactures materials for filtration, battery, and industrial applications for customers in the United States and internationally.
No. of Employees :	680

RATING & COMMENTS

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

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

Status :	Good
Payment Behaviour :	Regular
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.

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ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
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 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.

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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	HOLLINGSWORTH & VOSE COMPANY
Trade Name	HOLLINGSWORTH & VOSE
ID	ID
ID Details	041446700
Creation Date	1843
Incorporation Date	06-06-1892
Legal Address	112 WASHINGTON STREET, East Walpole, MA, USA
Operative Address	112 WASHINGTON ST EAST WALPOLE, MA, 02032-1098 United States
Telephone	(508) 850-2000
Fax	NA
Legal Form	CORPORATION
E-Mail	NA
Registered In	MASSACHUSETTS
Website	www.hollingsworth-vose.com
Contact	Valentine Hollingsworth - President and Chief Executive Officer
Staff	680
Activity	SIC Code: 2621, Paper Mills NAICS Code: 322121, Paper (except Newsprint) Mills

BANKS

Name of Bank	Reported Amount
BANK OF AMERICA, NA	
Description	-

HISTORY

History	Hollingsworth & Vose Company was founded in 1843.
Key Developments	NA
Parent Company	NA

PRINCIPAL ACTIVITY

General Description	Hollingsworth & Vose Company manufactures materials for filtration, battery, and industrial applications for customers in the United States and internationally.
Service/Product Description	It offers air and liquid filtration media products; battery separators, such as valve regulated lead acid and lithium primary separators; and industrial products used in the areas of fiber nonwovens, apparel, engineered composite materials, home furnishings, and industrial nonwovens.
Sales	Wholesale
Operations Area	National and International
Imports From	Germany, China
Export To	Mexico, India, Colombia
Employees	680 employees
Payments With Suppliers	Regular
Brands	
Brand	Comments
Hollingsworth & Vose	-

Clients	Country	Comments
Name of Client		
Johnson Controls	Mexico	-
Hovomex SA De Cv	Mexico	-
VENUS SAFETY HEALTH PVT LTD	India	-

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HOLLINGSWORTH & VOSE COMPANY - 543322

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INDUSTRIA SUPERFILT LIMITADA	Colombia	-
Comments		-
Suppliers		
Supplier Name	Country	Comments
Lauscha Fiber International Gmbh	Germany	-
HOLLINGSWORTH & VOSE(SUZHOU)CO. LTD.	China	-
Comments		-

LOCATION

Headquarters	112 WASHINGTON ST EAST WALPOLE, MA, 02032-1098 United States
Branches	1115 SE Crystal Lake Drive Corvallis, OR 97333 USA 3235 County Route 113 Greenwich, NY 12834 USA 289 Park View Road Floyd, VA 24091 USA Country Road 29 Greenwich, NY 12834 USA 106 Industrial Boulevard Hawkinsville, GA 31036 USA

GROUP STRUCTURE AND SUBDIARY COMPANIES

Listed at the stock exchange	NO
Capital	NA
Shareholders (%)	The company does not disclose information on shareholders. We were not able to confirm major holders.
Management	Valentine Hollingsworth - President and Chief Executive Officer John Fitzgerald - Vice President and Chief Technology Officer John Madej - Chief Financial Officer Deirdre Murphy - Vice President and Chief Legal Officer
Subsidiary Companies	Evanite Fiber Corporation 1115 S.E. Crystal Lake Drive Corvallis, OR 97333 United States

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Related Companies	Hollingsworth & Vose Gmbh Germany Hovomex, S.A. De C.V. Kilómetro 1.2 Camino a Col. Morelos Apizaco, TL 90308 Mexico No related companies were found.
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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
Estimated Net Assets	65.800.000
Money Flow	Normal

LEGAL FILINGS

Lawsuits	Adams et al v. 3M Company F/K/A Minnesota Mining & Manufacturing Company et al Plaintiff: John H Adams and Lorraine Adams Defendant: 3M Company F/K/A Minnesota Mining & Manufacturing Company, Appleton Grp LLC, The Boeing Company, CBS Corporation, Certainteed Corporation, Cooper Industries LLC, Cytec Engineered Materials, Inc., Eaton Corporation, Emerson Electric Co., General Electric Company, Guard-Line Inc, Hollingsworth & Vose Company, Lockheed Martin Corporation, Meriden Molded Plastics, Inc., Occidental Chemical Corporation, Plastics Engineering Company, R J Reynolds Tobacco Company, Rockwell Automation Inc, Rogers Corporation, Schneider Electric USA, Inc. and Union Carbide Corporation Cross_claimant: Certainteed Corporation and Eaton Corporation Cross_defendant: Certainteed Corporation, 3M Company F/K/A Minnesota Mining & Manufacturing Company, Appleton Grp LLC, The Boeing Company, CBS Corporation, Cooper Industries LLC, Cytec
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MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

Engineered Materials, Inc., Eaton Corporation, Emerson Electric Co., General Electric Company, Guard-Line Inc, Hollingsworth & Vose Company, Lockheed Martin Corporation, Meriden Molded Plastics, Inc., Occidental Chemical Corporation, Plastics Engineering Company, R J Reynolds Tobacco Company, Rockwell Automation Inc, Rogers Corporation, Schneider Electric USA, Inc. and Union Carbide Corporation
Case Number: 4:2017cv03755
Filed: December 12, 2017
Court: Texas Southern District Court
Office: Houston Office
County: Harris
Presiding Judge: Vanessa D Gilmore
Nature of Suit: Asbestos Personal Injury Product Liability
Cause of Action: 28:1442
Jury Demanded By: Plaintiff

ELLIS v. BRIDGESTONE AMERICAS, INC. et al
Plaintiff: ROBERT JOSEPH ELLIS
Defendant: BRIDGESTONE AMERICAS, INC., BRIDGESTONE AMERICAS TIRE OPERATIONS, LLC, COVIL CORPORATION, DANA COMPANIES LLC, FMC CORPORATION, THE GOODYEAR TIRE & RUBBER COMPANY, HOLLINGSWORTH & VOSE COMPANY, MCNEIL (OHIO) CORPORATION, INC., MCNEIL & NRM, INC., METROPOLITAN LIFE INSURANCE COMPANY, PFIZER, INC., RED SEAL ELECTRIC COMPANY and ALLIED MAINTENANCE SYSTEMS, INC.
Case Number: 1:2017cv00942
Filed: October 18, 2017
Court: North Carolina Middle District Court
Office: NCMD Office
County: Durham
Referring Judge: L. PATRICK AULD
Presiding Judge: N. C. TILLEY
Nature of Suit: Other Personal Injury
Cause of Action: 28:1332
Jury Demanded By: Both

Thomas v. Borg-Warner Morse Tec LLC et al
Plaintiff: Ronald Burlie Thomas
Defendant: Borg-Warner Morse Tec LLC, Dana Companies LLC, Federal-Mogul Asbestos Personal Injury Trust, Ford Motor Company, Genuine Parts Company, Hennessy Industries Inc, Hollingsworth &

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605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

Vose Company, Honeywell International Inc, McCord Corporation, Pneumo Abex LLC and Metropolitan Life Insurance Company
Cross_claimant: Genuine Parts Company, Ford Motor Company, Dana Companies LLC and Pneumo Abex LLC
Cross_defendant: Borg-Warner Morse Tec LLC, Dana Companies LLC, Federal-Mogul Asbestos Personal Injury Trust, Ford Motor Company, Hennessy Industries Inc, Hollingsworth & Vose Company, Honeywell International Inc, McCord Corporation, Metropolitan Life Insurance Company, Pneumo Abex LLC and Genuine Parts Company
Case Number: 4:2017cv00522
Filed: August 16, 2017
Court: Arkansas Eastern District Court
Office: Little Rock Office
County: Pulaski
Presiding Judge: Brian S. Miller
Nature of Suit: Asbestos Personal Injury Product Liability
Cause of Action: 28:1332
Jury Demanded By: Both

Clark v. Advanced Composites Group
Defendant: Advanced Group Composites, Inc., CertainTeed Corporation, Ciba-Geigy Corporation, Eaton Corporation, E.V. Roberts Headquarters, FMC Corporation, Greene, Tweed & Co., Hitco Carbon Composites, Inc., Kaiser Gypsum Company Inc., Northrop Grumman Systems Corporation, Rockwell Automation, Inc., as successor in interest to Allen-Bradley Company, LLC, Schneider Electric, USA, Inc., FKA Square D Company, Trane U.S. Inc., FKA American Standard Inc., Welco Manufacturing Company, Wyeth Holdings LLC, BMCE, Inc., Aerco International Inc., Basf Corporation, Curtiss-Wright Corporation, Georgia-Pacific LLC and Union Carbide Corporation
Plaintiff - Appellant: John Clark and Michele Clark
Defendant - Appellee: All Acquisition, LLC, AWC 1997 Corporation, The Boeing Company, BorgWarner Morse Tech LLC, CBS Corporation, Crane Co., Eaton Aeroquip LLC, General Cable Industries, Inc., General Electric Company, General Gasket Corp., Goodrich Corporation, FKA B.F. Goodrich Company, Goodyear Canada, Inc., Goodyear Tire and Rubber Company, Harco LLC, FKA Harco Laboratories, Inc., Henkel Corporation, Hollingsworth & Vose Company, IMO

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Industries, Inc., Industrial Holdings Corporation, FKA Carborundum Corporation, Lennox Industries Inc., Lockheed Martin Corp., McDonnell Douglas Corporation, Mine Safety Appliance Company, LLC, Navistar, Inc., FKA International Truck and Engine Corporation, Parker Hannifin Corporation, Pecora Corporation, Pfizer Inc., Pirelli Inc., Pirelli Tire, LLC, Pneumo Abex Corporation, Saint-Gobain Abrasives, Inc., United Technologies Corporation, Prysmian Cables and Systems USA, LLC, FKA Pirelli Cable Corporation and Domco Products Texas, LP

Case Number: 17-1727

Filed: May 26, 2017

Court: U.S. Court of Appeals, Second Circuit

Nature of Suit: TORTS INJURY-Asbestos Prod Lia

State of Rhode Island v. ACS Industries, Inc. et al
Plaintiff: State of Rhode Island

Defendant: ACS Industries, Inc., AGFA Corporation, AIW Wind Down Corp., Alcatel-Lucent USA Inc., Alcoa Inc., American Optical Corporation, Analog Devices, Inc., Avnet, Inc., Ausimont Industries, Inc., BAE Systems Information and Electronic Systems Integration Inc., Benjamin Moore & Co, Bennys Inc., Bennys of Mass., Inc., Bennys of Rhode Island, Inc., BNS Co., Brigham and Womens Faulkner Hospital, Inc., Bull HN Information Systems Inc., CAP, Inc., CBS Operations, Inc., City of Boston, Clean Harbors, Inc., Continental Tire the Americas, LLC, Corning Incorporated, Costa Inc., Cumberland Engineering Corp., CVS Pharmacy, Inc., Energizer Manufacturing, Inc., Envirite Corp., Flint Group US LLC, Fortifiber Corporation, Galego Equities, Inc., General Cable Industries, Inc., General Electric Company, Georgia-Pacific LLC, Handy & Harman Electronic Materials Corp., Handy & Harman Corp., Hasbro, Inc., Hindley Manufacturing Co., Inc., Hollingsworth & Vose Company, Honeywell International Inc., HP Inc., Huhtamaki, Inc., International Paper Company, Invensys Systems, Inc., IRG Mansfield, LLC, J.H. Lynch & Sons, Inc., Kaman Aerospace Corp., KIK Custom Products, Inc., Landry & Martin Oil Co., Inc., Larson Tool and Stamping Company, Louis M. Gerson Co., Inc., Mandeville Signs Inc., Microfibres, Inc., Motorola Solutions, Inc., Mule Emergency Lighting, Inc., Murata Power Solutions, Inc., NSTAR Electric Company, Oce Imaging Supplies, Olin Corporation, Organic Dyestuffs Corporation, OSRAM Sylvania, Inc., Pentair Valves & Controls, LLC, Philips Electronics



MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

North America Corp., President and Fellows of Harvard College, Quest Diagnostics Incorporated, Raytheon Company, Rockwell Collins, Inc., Rohm and Haas Chemical LLC, Sears Roebuck & Co., Sequa Corporation, Shawmut Corporation, Sikorsky Aircraft Corporation, Standard Rubber Products, Inc., Supervalu Holdings, Inc., Teknor Apex Company, Texas Instruments Incorporated, Textron Inc., The Hilsinger Company, The Narragansett Electric Company, The Okonite Company, Inc, The Sherwin-Williams Company, The Stop & Shop Supermarket Company LLC, Thermo Fisher Scientific, Inc., Thomas & Betts Corporation, Tyco Electronics Corporation, Uniroyal, Inc., United States Postal Service, United States Department of Veterans Affairs, United States Department of Defense, United States Department of the Treasury (Internal Revenue Service), Valentine Tool & Stamping, Inc., Verizon New England, Inc., WestRock MWV, LLC, Wyman-Gordon Company, Zeneca, Inc, Allied Waste Industries, LLC, Allied Waste Services of Massachusetts, LLC, Browning-Ferris Industries, Inc., American Disposal Services of Missouri, Inc., Three R Transportation, Inc., Waste Management Disposal Services of Massachusetts, Inc, Waste Management of Massachusetts, Inc. and Waste Management of Rhode Island, Inc.

Case Number: 1:2017cv00024

Filed: January 18, 2017

Court: Rhode Island District Court

Office: Providence Office

County: Providence

Referring Judge: Lincoln D. Almond

Presiding Judge: William E. Smith

Nature of Suit: Environmental Matters

Cause of Action: 42:6901 Environmental Cleanup Expenses

Jury Demanded By: None

HOVOTEX

Non-Woven Fabric Composed of Bonded Natural and/or Synthetic Fibers

Owned by: HOLLINGSWORTH & VOSE COMPANY

Serial Number: 72093803

HOVOGLAS

NON-WOVEN FILTER MEDIA IN ROLLS, SHEETS, OR LAMINATED STRUCTURES

Owned by: HOLLINGSWORTH & VOSE COMPANY

Serial Number: 72328297

Trademarks

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Patents Registered

HV
TECHNICAL AND INDUSTRIAL PAPERS OF
NATURAL AND/OR SYNTHETIC FIBERS IN ROLLS,
SHEETS OR LAMINATED OR COMPOSITE
STRUCTURES...
Owned by: HOLLINGSWORTH & VOSE COMPANY
Serial Number: 72326765

HOVOCIDE
Anti-Bacterial and Anti-Fungal Inhibitor which Is
Incorporated in the Applicant's Filter Papers
Owned by: HOLLINGSWORTH & VOSE COMPANY
Serial Number: 72121732
POLYETHERSULFONE FIBER WEBS
Publication number: 20180290087
Abstract: Polyethersulfone fiber webs are described.
Type: Application
Filed: April 11, 2017
Publication date: October 11, 2018
Applicant: Hollingsworth & Vose Company
Inventors: Keith Higginson, Abdoulaye Doucouré

Fuel cell gas diffusion layer
Publication number: 20050042454
Abstract: Fuel cell gas diffusion layers are disclosed.
Type: Application
Filed: August 31, 2004
Publication date: February 24, 2005
Applicant: Hollingsworth & Vose Company
Inventors: Shawn Zhao, Richard Gahan

FILTER MEDIA HAVING A DENSITY VARIATION
Publication number: 20180133632
Abstract: Filter media including a density variation are
described.
Type: Application
Filed: November 11, 2016
Publication date: May 17, 2018
Applicant: Hollingsworth & Vose Company
Inventors: Sandra Tripp, Juergen Battenfeld, Felix
Ahrens

Fuel cell gas diffusion layer
Publication number: 20050079403
Abstract: Fuel cell gas diffusion layers are disclosed.
Type: Application
Filed: September 1, 2004
Publication date: April 14, 2005
Applicant: Hollingsworth & Vose Company

Renewals	<p>Inventors: Stephen Lipka, Shawn Zhao</p> <p>Name of filing: Annual Report Year filed: 2017 Date filed: 01/30/2018 Filing No.: 201878303240</p> <p>Name of filing: Annual Report Year filed: 2016 Date filed: 02/14/2017 Filing No.: 201717993180</p> <p>Name of filing: Articles of Amendment Date filed: 09/13/2016 Filing No.: 201696721420</p> <p>Name of filing: Annual Report Year filed: 2015 Date filed: 01/21/2016 Filing No.: 201660864050 No found.</p>
UCC (Uniform Commercial Code)	The company is not listed in the OFAC list.
OFAC Sanctions List Search	

SUMMARY

Summary	<p>Founded in 1843, Hollingsworth & Vose Company is an organization in the Paper Mills Industry headquartered in East Walpole, MA. The company has 680 regular employees and generates an estimated \$65.8 million USD in annual revenue. It operates nationally and internationally, mainly exporting to Mexico and Colombia. It is ACTIVE in business with no negative records.</p>
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RISK INFORMATION

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	Active

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MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

INTERVIEW

First Name	NA
Position	Receptionist
Comments	She confirmed the name of the company, the address of the headquarters and the name of the Chief Executive Officer. However, she was reluctant to provide any further information.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.04
UK Pound	1	INR 90.30
Euro	1	INR 80.55
US Dollar	1	INR 70.78

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	DNS

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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)