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MIRA INFORM REPORT

Report No. :	545672
Report Date :	20.12.2018

IDENTIFICATION DETAILS

Name :	LINK GROUP, INC.
Registered Office :	43855 Plymouth Oaks Blvd, Plymouth, Mi, 48170
Country :	United States
Financials (as on) :	2017 (Summarized)
Date of Incorporation :	1935
Legal Form :	Corporation
Line of Business :	Subject designs and manufactures precision test equipment, and provides testing services for transportation, off-highway, industrial, and civil engineering applications
No. of Employees :	430

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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+	Low Risk	Business dealings permissible with low risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear

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 (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

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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

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STATUTORY INFORMATION

Comments on order	Dynamic Testing & Equipment, LLC. (DTE) was purchased by LINK GROUP, INC. in 2014. However, due to the purchase, the companies merged. Hence, LINK DTE is not a legal company registered independently. It is a trade name.
Address in the order	LINK ENGINEERING COMPANY 8000 YANKEE ROAD, OTTAWA LAKE, MI 49267 USA
Legal Name	LINK GROUP, INC.
Trade Name	LINK ENGINEERING COMPANY / LINK DTE
ID	ID
ID Details	800728409
Creation Date	1935
Incorporation Date	03/09/2010
Legal Address	43855 PLYMOUTH OAKS BLVD, PLYMOUTH, MI, 48170 USA
Operative Address	43855 Plymouth Oaks Boulevard Plymouth, MI 48170 United States
Telephone	734-453-0800
Fax	734-453-0802
Legal Form	CORPORATION
E-Mail	-
Registered In	MICHIGAN
Website	www.linkeng.com
Contact	Mr. Roy H. Link, Chairman and Chief Executive Officer
Staff	430
Activity	NAICS Code: 334519, Other Measuring and Controlling Device Manufacturing

BANKS

Name of Bank

Reported Amount

BANK OF AMERICA

HISTORY

History

LINK GROUP, INC. was founded in 1935 and is based in Plymouth, Michigan with test laboratories and support facilities worldwide. It was formerly known as Link Engineering Company.

Key Developments

Link Engineering Company Announces the Acquisition of Tescor Inc. September 22, 2017

Link Engineering Company, a global supplier of precision test equipment and provider of comprehensive testing services, announced today that a Purchase Agreement has been executed with Tescor, Inc. of Warminster, PA. The acquisition is expected to close by the end of September 2017. Founded in 1991, TESCOR provides specialty climatic equipment systems. A group of these systems were engineered and designed specifically in support of LINK's brake and chassis dynamometer business.

TESCOR is a world leader in specialty climatic testing equipment for the Automotive, HVAC, Pharmaceutical, and Life Science industries. In addition, TESCOR builds surface calorimeters for testing radiators, condensers, heater cores, oil coolers and charge air coolers. For the HVAC industry, TESCOR offers both Balanced Ambient Room and Psychrometric Test Facility calorimeters.

Link Engineering Purchases DTE December 2nd, 2014

Plymouth, MI - Link Engineering Company, a leading global supplier of precision testing equipment and premier provider of comprehensive testing services, today announced it has acquired Dynamic Testing & Equipment, LLC (DTE), a global supplier of structural test equipment located in Ottawa Lake, Michigan, "Merging the two companies combines two complementary disciplines in testing, and places them under one umbrella," says Matthew Link, President of



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

Parent Company

Link Engineering Company. "It enables us to deliver Link-durable, cost-effective services and products to a broader manufacturing base."
 NA

PRINCIPAL ACTIVITY

General Description

LINK GROUP, INC. designs and manufactures precision test equipment, and provides testing services for transportation, off-highway, industrial, and civil engineering applications.

Service/Product Description

It offers data acquisition equipment, freedom vibration test system, wheel impact test system, eccentric mass tester, steering assembly test stand, bearing endurance test machine, bi-axial seismic exciter, ball joint boot test machine, seat vibration tester, and SRA series spinning rotary actuators; and equipment, testing, and support solutions.

Sales

Wholesale

Operations Area

National and International

Imports From

KOREA, CHINA, JAPAN

Employees

430 employees

Payments with Suppliers

Regular

BRANDS

Brand

Comments

LINK

-

CLIENTS

Name of Client

Country

Comments

There are no informed clients

Comments

The company serves Transportation, Off-Highway, Industrial, and Civil Engineering Markets.

SUPPLIERS

Supplier Name

Country

Comments

Knr Systems Inc.

KOREA

-

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CHONGQING NEWAY IMP. & EXP. . CO., LTD.	CHINA	-
LINK JAPAN	JAPAN	-

Comments -

LOCATION

Headquarters	43855 Plymouth Oaks Boulevard Plymouth, MI 48170 United States
Branches	DEARBORN, MI 401 Southfield Road Dearborn, Michigan 48120, USA
	DETROIT, MI 13840 Elmira Street Detroit, Michigan 48227, USA
	OTTAWA LAKE, MI 8000 Yankee Road #105 Ottawa Lake, Michigan 49267, USA
	CARSON, CA 1154 East Dominguez Street Carson, California 90746, USA
	EAST LIBERTY, OH 3143 County Road 154 East Liberty, Ohio 43319, USA
	WITTMANN, AZ 20715 West Happy Valley Road Wittmann, Arizona 85361, USA
	YUCCA, AZ 1 Proving Ground Road Yucca, Arizona 86438, USA

GROUP STRUCTURE AND SUBDIARY COMPANIES

Listed at the stock exchange	NO
Capital	NA
Shareholders (%)	The company does not disclose information on shareholders. The following information has been provided by private sources and could not be confirmed:

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Management

The major holder of this company is Mr. Roy H. Link.

Mr. Roy H. Link, Chairman and Chief Executive Officer
Mr. Matthew G. Link, President
Mr. Adam R. Link, Technical Director of Asia
Derek Stoneburg, Administrator
Link Manufacturing, Inc.
43855 PLYMOUTH OAKS BLVD
PLYMOUTH, MI, 48170-2539 United States

Subsidiary Companies

Link Vehicle Testing, Inc
20715 W HAPPY VALLEY RD
WITTMANN, AZ, 85361-9728 United States

Link Ohio Inc
43855 PLYMOUTH OAKS BLVD
PLYMOUTH, MI, 48170-2539 United States

Related Companies

Link Testing Laboratories, Inc.
43855 PLYMOUTH OAKS BLVD
PLYMOUTH, MI, 48170-2539 United States
KOREA
394, Docheokwit-ro, Docheok-myeon
Gwangju-si, Gyeonggi-do, 464-881 Rep. of Korea

JAPAN
Takanawa Grand Heights 202
14-14 Takanawa 2-chome, Minato-ku, Tokyo, Japan
108-007

ITALY
Via Gandhi, 14
1-21017 Samarate (VA) Italy

INDIA
27, Lakshmanan Street, Mahalingapuram,
Chennai 600034 India

GERMANY
Am Fleckenberg 10
65549 Limburg, Germany

CHINA
778 Zhaoxian Road
Jiading District, Shanghai, China

BRAZIL
Avenida Jaragua, 89 (Setor L)
Bairro Aparecida, Sorocaba, SP, Brazil, CEP 18087-

FINANCIAL INFORMATION

General Description	The company does not make its financial statements public. The following information has been provided by private sources:
Year/Currency	USD 2017
Sales	90.800.000
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

Lawsuits	No found.
Trademarks	LINKSTAT PRERECORDED COMPUTER PROGRAMS AND OPERATING MANUALS THEREFOR SOLD AS A UNIT Owned by: LINK ENGINEERING COMPANY Serial Number: 73643114 RING-SEAT METAL CUTTING DRILLS Owned by: LINK ENGINEERING COMPANY Serial Number: 71698987
Patents Registered	METHOD OF TESTING FRICTION COMPONENTS FOR AUTOMATIC TRANSMISSIONS Publication number: 20050126272 Abstract: A method of testing a friction component for a

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transmission that has first and second parts. The first part of the friction component is attached to a drive shaft and the second part is attached to a grounding element. The first part of the friction component is rotated until the drive shaft and the first part of the friction component rotate at a target sliding speed V_{target} . An actuation force is applied to the friction component at a time t_0 . Operation of the motor drive is continued to maintain the speed of rotation of the drive shaft at V_{target} until a predetermined level of engagement torque T_{th} is obtained. The motor torque is then reduced to a predetermined level T_m . The sliding speed of the drive shaft is then decreased and the test is terminated when the sliding speed falls to zero.

Type: Application

Filed: December 16, 2003

Publication date: June 16, 2005

Applicants: Ford Motor Company, Link Engineering Company

Inventors: Yuji Fujii, Ted Snyder, Gregory Pietron, William Tobler

Biaxial wheel test assembly

Patent number: 7934421

Abstract: A wheel test assembly for testing a wheel-and-tire assembly includes a drum operatively mounted to a base for rotation of the drum. The drum includes an inner circumferential surface. A tailstock assembly is slidably coupled to the base for movement in a lateral direction relative to the drum. A support assembly is slidably coupled to the tailstock assembly for movement in a vertical direction for positioning the wheel-and-tire assembly into rolling contact with the inner circumferential surface of the drum. A spindle assembly is pivotally coupled to the support assembly to adjust a camber angle of the wheel-and-tire assembly. The wheel-and-tire assembly is mounted to the spindle assembly for rotation of the wheel-and-tire assembly.

Type: Grant

Filed: August 5, 2009

Date of Patent: May 3, 2011

Assignee: Link Engineering Company

Inventors: Timothy Olex, David Zander, Christian R. Ritchey, Martin R. Scherzer, David Friske, Lee Davis, Carlos Agudelo

Stator coil lacing cord securing apparatus and method

Patent number: 4614161

Abstract: A stator coil lacing machine apparatus and method which enables the end windings of a stator to be bound together by lacing cord and which automatically ties a knot in the cord at the completion of the cycle to firmly secure the lacing cord in position. This method and apparatus reduces the direct labor necessary to produce the end windings and provides them in an automated and efficient manner. The lacing cord end securing knot is provided through a control system which actuates a lacing needle and cord supply tube which, with cord cutting hot wires and cord grasping jaws, interact to form a knot at the completion of the lacing cycle.

Type: Grant

Filed: March 29, 1985

Date of Patent: September 30, 1986

Assignee: Link Engineering Company

Inventor: Robert E. Frederick

Biaxial wheel test assembly

Publication number: 20100031740

Abstract: A wheel test assembly for testing a wheel-and-tire assembly includes a drum operatively mounted to a base for rotation of the drum. The drum includes an inner circumferential surface. A tailstock assembly is slidably coupled to the base for movement in a lateral direction relative to the drum. A support assembly is slidably coupled to the tailstock assembly for movement in a vertical direction for positioning the wheel-and-tire assembly into rolling contact with the inner circumferential surface of the drum. A spindle assembly is pivotally coupled to the support assembly to adjust a camber angle of the wheel-and-tire assembly. The wheel-and-tire assembly is mounted to the spindle assembly for rotation of the wheel-and-tire assembly.

Type: Application

Filed: August 5, 2009

Publication date: February 11, 2010

Applicant: Link Engineering Company

Inventors: Timothy Olex, David Zander, Christian R. Richey, Martin R. Scherzer, David Friske, Lee Davis, Carlos Agudelo

Renewals

Name of filing	Year filed	Date filed
ANNUAL REPORT	2018	08/14/2018

ANNUAL REPORT	2017	05/02/2017
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ANNUAL REPORT	2016	05/06/2016
ANNUAL REPORT	2015	05/07/2015
ANNUAL REPORT	2014	04/23/2014
ANNUAL REPORT	2013	05/31/2013
ANNUAL REPORT	2012	06/04/2012
ANNUAL REPORT	2011	05/16/2011

UCC (Uniform Commercial Code)

File Number: 2010058564-5
Lien Type: UCC Lien
Debtor Name: LINK GROUP
Filing Date: 04/30/2010
Lapse Date: 04/30/2020
Status: Active

File Number: 2013152910-1
Lien Type: UCC Lien
Debtor Name: LINK GROUP
Filing Date: 10/24/2013
Lapse Date: 10/24/2018
Status: Lapsed

File Number: 20171024000069-4
Lien Type: UCC Lien
Debtor Name: LINK GROUP
Filing Date: 10/24/2017
Lapse Date: 10/24/2022
Status: Active

OFAC Sanctions List Search

The company is not listed in the OFAC Sanctions List.

SUMMARY

Summary

Founded in 1935, LINK GROUP, INC. is an organization in the Other Measuring and Controlling Device Manufacturing Industry headquartered in Plymouth, MI. The company has 430 regular employees and generates an estimated USD\$90 million in annual revenue. It operates nationally and internationally, mainly importing from China, Korea and Japan. It is ACTIVE in business with no negative records.

RISK INFORMATION

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	Active

INTERVIEW

First Name	Karen
Position	-
Comments	She confirmed the name of the company, the address of the headquarters and location, the date of creation of the company, the website, the approximate number of employees and the name of the Chief Executive Officer.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.11
UK Pound	1	INR 88.74
Euro	1	INR 79.82
USD	1	INR 70.17

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	KET

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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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