

MIRA INFORM REPORT

Report No. :	546555
Report Date :	27.12.2018

IDENTIFICATION DETAILS

Name :	RICHLINE GROUP, INC.
Formerly Known As :	AURAFIN LLC
Registered Office :	3411 Silverside Road Tatnall Building Ste 104, Wilmington, New Castle, De, 19810 USA
Country :	United States
Financials (as on) :	2017 [Summarized]
Date of Incorporation :	1982
Legal Form :	Corporation
Line of Business :	Manufactures and Distributes Jewelry.
No. of Employees :	1,900

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	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but correct
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

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



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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>

STATUTORY INFORMATION

Legal Name	RICHLINE GROUP, INC.
Trade Name	RICHLINE GROUP, INC.
ID	ID
ID Details	4347124
Creation Date	1982
Incorporation Date	5/4/2007
Legal Address	3411 Silverside Road Tatnall Building Ste 104, Wilmington, New Castle, De, 19810 USA
Operative Address	1385 Broadway New York, New York, 10018 USA
Telephone	1.800.966.8800
Fax	-
Legal Form	Corporation
E-Mail	-
Registered In	DELAWARE
Website	www.richlinegroup.com
Contact	Mr. David Meleski, CEO & President
Staff	1,900
Activity	SIC Code 5094 Jewelry, Watches, Precious Stones, and Precious Metals

BANKS

Name of Bank	Reported Amount
BANK OF AMERICA	
IBM CREDIT LLC	
KONICA MINOLTA BUSINESS SOLUTIONS U.S.A., INC.	

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HISTORY

History

The company was founded in 1982 and is based in New York, NY. Richline Group, Inc. was formerly known as Aurafin LLC and changed its name to Richline Group, Inc. in June 2007.

Key Developments

Richline Group Brings Lab-grown Diamond Brand, Grown with Love, to JCPenney

Oct 30 18

Richline Group announced its new jewelry brand, Grown with Love, is now available inside select JCPenney fine jewelry departments and at JCPenney.com. Boasting a new choice in diamonds, with conflict-free lab-grown diamonds, Grown with Love is a collection of jewelry that appeals to ethically-minded shoppers without sacrificing the beautiful sparkle and scintillation that every woman desires in her diamond jewelry or engagement ring. As the name implies, these diamonds are grown in a lab and are chemically, physically and optically identical to mined diamonds. The stones are, by nature, conflict-free and made with clean technology. Lab-grown diamonds follow the same grading standards as mined diamonds and are evaluated based on cut, color, carat and clarity. Now, customers have a fifth "c" to consider when purchasing a diamond – choice. Grown with Love features a curated collection of bridal jewelry including solitaire and halo engagement rings, wedding bands and bridal sets as well as a small selection of non-bridal items including diamond earrings and necklaces. All diamonds in the Grown with Love line are certified by the Independent Gemological Laboratories, which uses a scientific system to evaluate a diamond's cut and then issues a certificate documenting the characteristics of the stone. The fine jewelry professionals at JCPenney will receive dedicated diamond training on the integrity, grading and analysis of these precious lab-grown stones. Sale prices for this collection range from \$500 to \$10,000. Shoppers will find Grown with Love displayed in all-new vignettes within the JCPenney fine jewelry department along with new signage and graphics to educate customers about the difference between lab-grown and mined diamonds. Grown with Love will be promoted via JCPenney direct mail, email, social and digital marketing channels.

Richline Digital Presents at 14th Annual Internet

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Retailer Conference & Exhibition, Jun-06-2018 01:45 PM
 May 29 18
 Richline Digital Presents at 14th Annual Internet Retailer Conference & Exhibition, Jun-06-2018 01:45 PM. Venue: McCormick Place West, downtown Chicago, Chicago, United States. Speakers: Jon Azrielant, Director of Marketing.

Richline Group, Inc. Announces Executive Changes
 May 10 18
 Richline Group is announcing the retirement of Dennis Ulrich after almost 11 years as CEO of the Berkshire Hathaway subsidiary. Dave Meleski, current President of the company, will assume the role of CEO. Dennis will be staying on for some time, to assist Dave in the transition and continue to support key areas of the business.
 Richline Group, Inc. operates as a subsidiary of:
 Berkshire Hathaway Inc.
 3555 Farnam Street
 Omaha, NE 68131
 United States

Parent Company

PRINCIPAL ACTIVITY

General Description	Richline Group, Inc. manufactures and distributes jewelry.
Service/Product Description	It offers precious metals, pearls, findings, gemstones, raw materials, hand tools, equipment, displays, packaging products, beads, fashion earrings, and chains. The company provides an ear-piercing system for use in jewelry and department stores, pharmacies, medical clinics, salons, and beauty supply stores. It markets its products to retailers, jewelry outlets, distribution channels, national retail jewelers, guild jewelers, department stores, television and electronic shopping networks, mass merchants, and wholesalers worldwide.
Sales	Wholesale
Operations Area	National
Imports From	Diamonds are mostly shipped via air. In the USA, Customs only releases the ocean freight data.
Export To	No export records were found.

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

Employees 1,900 employees

Payments with Suppliers Slow but correct

Brands
 Brand Comments

RICHLINE GROUP -

Clients

Name of Client	Country	Comments
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There are no informed clients

Comments -

Suppliers Supplier Name	Country	Comments
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SHENZHEN CONTEMPO	CHINA	-
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PACKAGING CO., LTD.	DOMINICAN REPUBLIC	-
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DRL MFG. S.A.	FRANCE	-
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QVC FRANCE	FRANCE	-
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Comments -

LOCATION

Headquarters 1385 BROADWAY NEW YORK, NEW YORK, 10018 USA

Branches Richline Group, Inc.
 6701 N NOB HILL RD FORT LAUDERDALE, FL,
 33321-6402 United States

Richline Group, Inc.
 443 NORTH VARNEY STREET, BURBANK, CA,
 91502-1733 United States

Richline Group, Inc.
 10 POST OFFICE SQ BSMT A BOSTON, MA, 02109-
 4698 United States

Richline Group, Inc.
 2200 SE J ST STE 16 BENTONVILLE, AR, 72712-

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4186 United States

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: Richline Group, Inc. operates as a subsidiary of: Berkshire Hathaway Inc. 3555 Farnam Street Omaha, NE 68131 United States
Management	Mr. David Meleski, CEO & President Ramona Genao-Archibald, Executive Vice President of Merchandising Mr. Dennis Ulrich, Executive Officer Lindsey Woodruff, Vice President of Marketing Mr. Michael Schwartz, Executive Vice President of Sales Bruce Sasson, Administrator
Subsidiary Companies	Silpada Designs, Inc. 11550 Renner Boulevard Lenexa, KS 66219 United States Gemvara, Inc. 141 Tremont Street Boston, MA 02111 United States Inverness Corporation 6 Hazel Street Attleboro, MA 02703 United States John C. Nordt Co. Inc. 1420 Coulter Drive NW Roanoke, VA 24012 United States Richline SA (Pty) Ltd. P. O. Box 616

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

Related Companies	<p>Germiston, 1400 South Africa</p> <p>Prime Time MFG, Inc. 185 Jefferson Boulevard Warwick, RI 02888 United States</p> <p>LeachGarner Inc. 49 Pearl Street Attleboro, MA 02703 United States</p> <p>HONORA Inc. 18 East 48th Street New York, NY 10017 United States</p> <p>Helzberg Diamond Shops, Inc. 1825 Swift Avenue North Kansas City, MO 64116 United States</p> <p>Borsheim Jewelry Company, Inc. 120 Regency Parkway Omaha, NE 68114 United States</p>
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FINANCIAL INFORMATION

General Description	We attach the parent's last financial statements. The company does not make its financial statements public. The following information has been provided by private sources:
Year/Currency	USD 2017
Gross Sales	335.300.000
Money Flow	Normal
Import Fob Dollar	
Year	Amount
There are not Import Fob Dollar informed	
Export Fob Dollar	

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Year	Amount
There are not Export Fob Dollar informed	

LEGAL FILINGS

Lawsuits

Kiler v. Richline Group, Inc.
Filed: October 25, 2018 as 1:2018cv05980
Plaintiff: Marion Kiler
Defendant: Richline Group, Inc.
Cause Of Action: Civil Rights (Disability)
Court: Second Circuit › New York › New York Eastern District Court
Type: Civil Rights › Civil Rights: Americans with Disabilities - Other

Sportbrain Holdings LLC v. Richline Group, Inc.
Filed: June 18, 2017 as 1:2017cv04557
Plaintiff: Sportbrain Holdings LLC
Defendant: Richline Group, Inc.
Cause Of Action: Patent Infringement
Court: Seventh Circuit › Illinois › Illinois Northern District Court
Type: Intellectual Property › Patent

Clean Water Action v. Richline Group, Inc.
Filed: November 4, 2013 as 1:2013cv12784
Defendant: Richline Group, Inc.
Plaintiff: Clean Water Action
Cause Of Action: Clean Water Act
Court: First Circuit › Massachusetts › Massachusetts District Court
Type: Other Statutes › Environmental Matters

Trademarks

RICHLINE GROUP
Jewelry
Owned by: **RICHLINE GROUP, INC.**
Serial Number: 77235123

GG GEM GROUP
Jewelry
Owned by: **RICHLINE GROUP, INC.**
Serial Number: 77444287

Image Trademark
Christmas tree ornaments made of precious metal
Owned by: **RICHLINE GROUP, INC.**
Serial Number: 75284897

Image Trademark

Paper and paper products, namely gift cards, announcements, baby books and stationary
Owned by: RICHLINE GROUP, INC.
Serial Number: 76098697

RL

Jewelry

Owned by: RICHLINE GROUP, INC.
Serial Number: 77941159

RICHLINE

Jewelry

Owned by: RICHLINE GROUP, INC.
Serial Number: 77235046

RICHLINE GEM

Jewelry

Owned by: RICHLINE GROUP, INC.
Serial Number: 85034101

FANCY COLOR SILVER CONTAINING ALLOYS

Publication number: 20170002446

Abstract: The present invention is directed to a formulation of one or more low silver containing alloys (including those with silver content below 50 weight %, "w %") that show one of the group of distinct pink, yellow and green colors and further demonstrate enhanced resistance to tarnish and other beneficial features described herein.

Type: Application

Filed: September 16, 2016

Publication date: January 5, 2017

Applicant: RICHLINE GROUP, INC.

Inventor: Grigory RAYKHTSAUM

JEWELRY ARTICLE WITH FORMED ILLUSION PLATE

Publication number: 20140013800

Abstract: The present invention is directed to an ornament which gives the aesthetic appearance of a gemstone in a setting, but includes an illusion plate in a well so as to accentuate any material resting on the plate.

Type: Application

Filed: October 16, 2012

Publication date: January 16, 2014

Applicant: RICHLINE GROUP, INC.

Inventors: Surasit SRIORATHAIKUL, Michael

Patents Registered

MILGROM

Nut plate for pierced earrings

Patent number: 8850674

Abstract: A novel pierced earring for pierced ears which includes a rear plate attached to the pin, the rear plate forming the nut and having a peripheral shape approximating that of the rear portion of the lobe of the ear to provide substantial bearing surface against the rear of the lobe.

Type: Grant

Filed: March 12, 2012

Date of Patent: October 7, 2014

Assignee: Richline Group, Inc.

Inventors: Joel Schechter, Mossig Makhouljian

**REVERSIBLY AGE HARDENABLE, PALLADIUM
CONTAINING TARNISH RESISTANT STERLING
SILVER ALLOYS**

Publication number: 20140127075

Abstract: A silver-based alloy composition which is soft and workable in an annealed condition, is hardenable through heat treatment, and is tarnish resistant. The preferred embodiment of the composition of the present invention includes a small percentage of palladium and a reduction from typical percentages of copper found in a sterling silver alloy. In one embodiment the silver-based alloy includes no copper at all.

Type: Application

Filed: October 3, 2013

Publication date: May 8, 2014

Applicant: RICHLINE GROUP, Inc.

Inventor: Grigory RAYKHTSAUM

No records found.

Renewals

UCC (Uniform Commercial Code)

Debtor Names: ANDIN INTERNATIONAL INC.

609 GREENWICH ST, NEW YORK, NY 10014, USA
RICHLINE GROUP, INC.

115 S MACQUESTEN PKWY, MOUNT VERNON, NY
10550, USA

Secured Party Names: IBM CREDIT LLC

1 NORTH CASTLE DRIVE, ARMONK, NY 10504,
USA

File no. File Date Lapse Date Filing Type

200701025004081 01/02/2007 01/02/2012 Financing
Statement

201012216252328 12/21/2010 01/02/2012 Financing
Statement Amendment

OFAC Sanctions List Search

Debtor Names: RICHLINE GROUP, INC.
6701 NOB HILL, TAMARAC, FL 33321, USA
Secured Party Names: KONICA MINOLTA
BUSINESS SOLUTIONS U.S.A., INC. 10201
CENTURION PARKWAY NORTH, JACKSONVILLE,
FL 32256, USA
File no. File Date Lapse Date Filing Type
200910085906850 10/08/2009 10/08/2014 Financing
Statement
The company is not listed in the OFAC Sanctions List.

SUMMARY

Summary

Founded in 1982, RICHLINE GROUP, INC. is an organization in the Jewelry, Watches, Precious Stones, and Precious Metals Industry headquartered in New York, NY. The company has 1,900 regular employees and generates an estimated USD\$335.3 million in annual revenue. It operates nationally, mainly importing from China, Dominican Republic and France.
It is active in business with a MEDIUM credit risk.

RISK INFORMATION

Debts	Controlled
Payments	Slow but correct
Cash Flow	Normal
State	Active

INTERVIEW

First Name	ROCHELLE
Position	Receptionist
Comments	She confirmed the name of the company, the address



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

of the headquarters and location, the date of creation of the company, the website and the name of the Chief Executive Officer.

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FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 69.99
UK Pound	1	INR 88.95
Euro	1	INR 79.82
US Dollar	1	INR 70.30

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	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)