

## MIRA INFORM REPORT

Report No. :	519760
Report Date :	13.07.2018

### IDENTIFICATION DETAILS

Name :	SONIC FOUNDRY, INC.
Registered Office :	222 W Washington AVE STE 775 Madison, WI 53703
Country :	United States
Financials (as on) :	30.09.2017
Date of Incorporation :	31.01.1997
Legal Form :	Corporation
Line of Business :	The Subject Provides Enterprise Solutions and Services for the Web Communications Market in the United States and Internationally.
No. of Employees :	188

### RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear

#### NOTES :

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

### ECGC Country Risk Classification List

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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 (TARP) in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

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

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

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

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

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

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

Source : CIA

## **STATUTORY INFORMATION**

<b>Legal Name</b>	SONIC FOUNDRY, INC.
<b>Trade Name</b>	SONIC FOUNDRY, INC.
<b>ID</b>	ID
<b>ID Details</b>	S050378
<b>Creation Date</b>	1991
<b>Incorporation Date</b>	January 31, 1997
<b>Legal Address</b>	222 W Washington Ave Ste 775 Madison, WI 53703, USA
<b>Operative Address</b>	222 West Washington Avenue Madison, WI 53703 United States
<b>Telephone</b>	(608) 443-1600
<b>Fax</b>	(608) 443-1601
<b>Legal Form</b>	CORPORATION
<b>E-Mail</b>	-
<b>Registered In</b>	WISCONSIN
<b>Website</b>	www.sonicfoundry.com
<b>Contact</b>	Mr. Gary R. Weis - Chief Executive Officer, Chief Technology Officer & Director
<b>Staff</b>	188
<b>Activity</b>	SIC Code: 7372, Prepackaged Software NAICS Code: 511210, Software Publishers

## **BANKS**

<b>Name of Bank</b>	<b>Reported Amount</b>
SILICON VALLEY BANK	
<b>Description:</b>	<p>Second Amended and Restated Loan and Security Agreement dated June 27, 2011 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as Exhibit 10.2 to the Form 8-K filed on July 1, 2011, and hereby incorporated by reference.</p> <p>First Amendment to Second Amended and Restated Loan and Security Agreement dated May 31, 2013 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as Exhibit 10.1 to the Form 8-K filed on June 3, 2013, and hereby incorporated by reference.</p> <p>Second Amendment to Second Amended and Restated Loan and Security Agreement dated January 10, 2014 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as</p>

Exhibit 10.1 to the Form 8-K filed on January 16, 2014, and hereby incorporated by reference.

Third Amendment to Second Amended and Restated Loan and Security Agreement dated March 24, 2014 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as Exhibit 10.1 to the Form 8-K filed on March 28, 2014, and hereby incorporated by reference.

Fourth Amendment to Second Amended and Restated Loan and Security Agreement dated January 27, 2015 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as Exhibit 10.1 to the Form 8-K filed on February 2, 2015, and hereby incorporated by reference.

Fifth Amendment to Second Amended and Restated Loan and Security Agreement, dated May 13, 2015 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as Exhibit 10.26 to the form 10-Q filed on May 14, 2015, and hereby incorporated by reference.

Warrant, dated as of May 13, 2015, between Registrant and Silicon Valley Bank, filed as Exhibit 10.29 to the form 10-Q filed on May 14, 2015, and hereby incorporated by reference.

Sixth Amendment to Second Amended and Restated Loan and Security Agreement, dated October 5, 2015 among Registrant, Sonic Foundry Media Systems, Inc. and Silicon Valley Bank, filed as Exhibit 10.1 to the Form 8-K filed on October 9, 2015, and hereby incorporated by reference.

## **HISTORY**

### **History**

### **Key Developments**

Sonic Foundry, Inc. was founded in 1991 and is headquartered in Madison, Wisconsin.

**Sonic Foundry, Inc. Announces Speech-to-Text Integration in Mediasite to Create More Searchable, Accessible Videos**  
**Jun 6 18**

Sonic Foundry, Inc. announced powerful new search and translation features in Mediasite Video Platform that create the most accessible, interactive video experiences possible. New integrations with technologies like IBM Watson combine powerful speech-to-text cloud services with Mediasite's rich video analytics and search capabilities. Paired with Mediasite's unique ability to create intelligent, dynamic

and secure video portals based on metadata indexes, integration with Watson provides yet another powerful tool for further optimizing content delivery. The result is customers have deeper insights than ever before into their data. At the same time, Watson's advanced audio transcriptions enhance Mediasite search and accessibility for more accurate closed-captioning, automatically detecting audio from many languages in real-time and identifying and transcribing what is being discussed, even from lower quality audio. Mediasite has always used optical character recognition to auto-scan and index recognizable text in video, making vast libraries of video more discoverable. Mediasite extracts keywords from anything said or shown in PowerPoint slides, screencasts, handwriting, annotations and tags, and that metadata is used for returning search results. Speech-to-text integration gives Mediasite full content search for everything said and shown in many languages, automatically indexing it without the need for manually adding tags. Plus, it will automatically remove interjections, vocal pauses and filler words to create cleaner transcripts especially valuable in higher education where accessibility requirements are high. The 2017 Campus Computing Project found that many CIOs and IT leaders in higher education are interested in AI for the analytics to improve decision making. They are also looking at it as a means for more personalized instruction. With the Mediasite speech-to-text capabilities, students and faculty can instantly pinpoint specific moments in videos and enrich the experience by facilitating discussions around the video content in Mediasite with annotations, commenting, polling and quizzing features. Trusted by educational institutions, corporations and government entities, Sonic Foundry's patented Mediasite Video Platform quickly and cost-effectively automates the capture, management, delivery and search of large volumes of live and on-demand rich video.

### **Sonic Foundry, Inc. Announces the Latest Release of Mediasite Video Platform**

**Jun 6 18**

Sonic Foundry, Inc. announced the latest release of Mediasite Video Platform that is designed to provide centralized and easily accessible collaborative video options for any training room, huddle room or classroom. The company is showcasing Mediasite

updates this week at InfoComm 2018, booth #C3460, including: New video capture tools for collaborative environments, Real-time live streaming to social channels, More searchable, accessible and engaging videos and expanded options for centralized video capture. The company is showcasing the latest in its suite of video capture solutions that meet the needs of any collaborative environment. Comprehensive video and web conference capture. Live streaming capabilities in Mediasite Join is the latest feature in the solution that automatically records and manages everything said and shown during meetings and online classes. Mediasite Join, available on-premises as an appliance or in Mediasite Video Cloud, integrates with existing conferencing systems, capturing audio, camera feeds and any content shared – a much more accessible and useful file than single-stream recordings from conferencing technologies. Plug-and-Play Capture. The Mediasite RL Mini provides automated capture in a compact, affordable device. Users simply plug in their laptop and camera and start a class or meeting – anywhere. Create and share video on any device. My Mediasite, the easy-to-use personal capture software, allows employees, faculty, students, etc. to record screencasts and video from any device – all with the same user experience. From creating several simultaneous video streams to the latest My Mediasite capabilities, capturing audio-only or video-only, users can record with the click of a button. A streamlined interface speeds up the creation process. Plus, new engagement features such as quizzing, annotations, commenting and polling better help instructors measure progress and give real-time feedback on students' understanding. An enhanced dashboard allows instructors to not only see who watched what and when, but they can also filter by quiz score, time spent watching the content and length of content watched to see the effectiveness of their videos.

## **PRINCIPAL ACTIVITY**

### **General Description**

Sonic Foundry, Inc. provides enterprise solutions and services for the Web communications market in the United States and internationally.

### **Service/Product Description**

It offers Mediasite Video Platform, an on-premises solution to publish, stream, manage, search, and

analyze videos; and Mediasite Video Cloud, a solution, which provides hosting and management of content. The company also provides Mediasite Capture Solutions comprising My Mediasite that makes a snap for instructors, employees, and students to create videos, screencasts, and slideshows from their computers or mobile devices; Mediasite RL Recorders that are a series of built-in room appliances for use in recording video and content; Mediasite RL Mini, which builds/expands an automated lecture capture programs in community colleges, vocational-tech schools, small departments, and K12 classrooms; Mediasite Catch, a video capture solution to extend video capture to various classrooms on campus; Mediasite ML Recorders, a video producer with portable recording solutions to capture and stream broadcast-quality video; and Mediasite Join that captures and preserves video calls or meetings. In addition, it provides Mediasite Events, which offers live and on-demand Webcasting for conferences, hybrid events, and high-profile broadcasts; Mediasite Services comprising advanced integration, installation, and training services; and Mediasite Customer care that provides software upgrades and updates, technical support assistance, hardware warranty extension, Mediasite Recorder replacement, and access to the Mediasite Customer care Portal and Mediasite Community.

**Sales**

**Operations Area**

**Export To**

**Employees**

**Payments With Suppliers**

BRANDS

**Brand**

There are not informed brands

Wholesale

National and International

MEXICO, COLOMBIA

188 employees

Slow

**Comments**

**CLIENTS**

**Name of Client**

Mediavision E Internet De Mexico

SA De Cv

Pontificia Universidad Javeriana

**Country**

MEXICO

COLOMBIA

**Comments**

-

-

**Comments**

The company markets its products to educational institutions, corporations, and government entities through reseller networks, direct sales, and partnerships with system integrators.

**SUPPLIERS**

Supplier Name	Country	Comments
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There are not informed suppliers

Comments -

## **LOCATION**

**Headquarters** 222 West Washington Avenue Madison, WI 53703  
United States

**Branches** No branches found.

## **GROUP STRUCTURE AND SUBDIARY COMPANIES**

**Listed at the stock exchange** YES: Sonic Foundry, Inc. (SOFO)  
**Capital** 10.186M

### **Shareholders (%)**

#### **Direct Holders**

Name	Shares
WEIS GARY	85,874
KOPKO FREDERICK H JR	39,282
MINOR KENNETH A	39,159
BURISH ANDREW D.	220
KLEINMAN DAVID	26,412
WIEGAND BRIAN	23,135
PEERCY PAUL S	13,037
SLAYTON DAVID	10,599
BURISH MARK D	1,948

#### **Top Institutional Holders**

Holder	Shares
Wealthtrust Axiom, LLC	441,805
Geode Capital Management, LLC	57,646
Renaissance Technologies, LLC	49,719
Vanguard Group, Inc. (The)	45,875
UBS Group AG	36,184
Dimensional Fund Advisors LP	22,494
Thompson Investment Management LLC	21,262
CALPERS (California-Public Employees	13,487

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Retirement System)

Blackrock Inc.	7,382
Deutsche Bank Aktiengesellschaft	3,300

**Top Mutual Fund Holders**

<b>Holder</b>	<b>Shares</b>
Fidelity Extended Market Index Fund	57,013
Vanguard Extended Market Index Fund	28,157
DFA U.S. Micro Cap Series	17,866
Vanguard Total Stock Market Index Fund	17,328
DFA U.S. Small Cap Series	9,010
Quantitative Master Series Tr-Extended Market Index Series	2,214
Claymore ETF Tr-Wilshire Micro Cap ETF	1,701
iShares Core S&P Total U.S. Stock Market ETF	760
DFA U.S. Core Equity 2 Portfolio	619
Fidelity NASDAQ Composite Index Fund	478

**Management**

Mr. Gary R. Weis - Chief Executive Officer, Chief Technology Officer & Director  
Mr. Kenneth A. Minor - Chief Financial Officer & Secretary.

Mr. Robert M. Lipps - Executive VP of Sales  
Nicole Wise - Director of Communications

Mr. Dharmesh K. Sampat - Senior VP of Engineering  
International Image Services, Inc. – Incorporated in Ontario, Canada

**Subsidiary Companies**

Sonic Foundry Media Systems, Inc. – Incorporated in the State of Maryland

**Related Companies**

No related companies were found.

**FINANCIAL INFORMATION**

General Description

We attach the company's last financial statements.

Sonic Foundry, Inc. announced unaudited consolidated earnings results for the second quarter and six months ended March 31, 2018.

For the quarter, the company reported total revenues of \$8.460 million compared to \$8.560 million a year ago.

Loss from operations was \$1.259 million against \$1.274 million a year ago. Loss before income taxes was \$1.343 million against \$1.479 million a year ago.

Net loss attributable to common stockholders was \$1.449 million or \$0.34 per basic and diluted share against \$1.456 million or \$0.33 per basic and diluted share a year ago.

Adjusted LBITDA was \$0.808 million against adjusted LBITDA of 0.736 million a year ago. For the six months, the company reported total revenue of \$17.355 million against \$17.867 million a year ago. Loss from operations was \$2.225 million against \$2.776 million a year ago. Loss before income taxes was \$2.410 million against \$3.119 million a year ago.

Net loss attributable to common stockholders was \$1.251 million or \$0.28 per basic and diluted share against \$2.965 million or \$0.67 per basic and diluted share a year ago.

Adjusted LBITDA was \$1.143 million against adjusted LBITDA of \$1.502 million a year ago. Net cash used in operating activities was \$0.548 million against net cash used operating activities of \$1.622 million a year ago.

Purchases of property and equipment were \$0.238 million against \$0.586 million a year ago.

## **LEGAL FILINGS**

### **Government Contract:**

Government Contractor: SONIC FOUNDRY  
INCORPORATED  
Name & Address: 222 WEST WASHINGTON  
AVENUE, SUITE 7  
MADISON, WI 53703-2719  
Number of Defense Contracts Awarded: 10  
Dollar Amount of Defense Contracts Awarded:  
\$181,653

### **Lawsuits**

Sonic Foundry, Inc. v. Astute Technology, LLC  
Plaintiff: Sonic Foundry, Inc.  
Defendant: Astute Technology, LLC  
Case Number: 2:2013cv00681  
Filed: December 3, 2013  
Court: Virginia Eastern District Court

Office: Norfolk Office  
County: Out of State  
Referring Judge: Lawrence R. Leonard  
Presiding Judge: Henry C. Morgan  
Nature of Suit: Patent  
Cause of Action: 35:1  
Jury Demanded By: Plaintiff

Sonic Foundry, Inc. v. Astute Technology, LLC  
Plaintiff: Sonic Foundry, Inc.  
Defendant: Astute Technology, LLC  
Case Number: 3:2013cv00087  
Filed: February 5, 2013  
Court: Wisconsin Western District Court  
Office: Madison Office  
County: Dane  
Presiding Judge: Stephen L. Crocker  
Nature of Suit: Patent  
Cause of Action: 28:2201 Declaratory Judgement  
Jury Demanded By: None

**Trademarks**

**SONIC FOUNDRY**  
computer software for sound editing for use in the  
sound, music, and multimedia industries  
Owned by: SONIC FOUNDRY INC  
Serial Number: 74633523

**GENESYNTH**  
computer software for use in editing, sequencing, and  
interfacing MIDI and digital audio sound editing  
devices, for the...  
Owned by: SONIC FOUNDRY INC  
Serial Number: 75053479

**ACOUSTICS MODELER**  
computer software module for simulating the  
acoustical characteristics of electronic devices, room  
environments, microphones...  
Owned by: SONIC FOUNDRY INC  
Serial Number: 75292088

**SELECTSTREAM**  
Computer software utility that enhances, compresses  
and delivers standard media files containing video and  
audio content...  
Owned by: SONIC FOUNDRY INC  
Serial Number: 75595016  
Audio content search engine  
Patent number: 7983915

**Patents Registered**

Abstract: A method of generating an audio content index for use by a search engine includes determining a phoneme sequence based on recognized speech from an audio content time segment. The method also includes identifying k-phonemes which occur within the phoneme sequence. The identified k-phonemes are stored within a data structure such that the identified k-phonemes are capable of being compared with k-phonemes from a search query.

Type: Grant

Filed: April 30, 2007

Date of Patent: July 19, 2011

Assignee: Sonic Foundry, Inc.

Inventors: Michael J. Knight, Jonathan Scott, Steven J. Yurick, John Hancock

Rich media event production system and method including the capturing, indexing, and synchronizing of RGB-based graphic content

Publication number: 20050097470

Abstract: A rich media event production method and system including the capturing, indexing, and synchronizing of RGB-based graphic content. The method includes capturing audio and video during an event production; capturing graphical content during the event production from an RGB source device; indexing and synchronizing the captured audio, video, and graphical content during the event production; and communicating the audio, video, and graphical content over a network for presentation at a computer coupled to the network during or after the event production as selected by a user of the computer.

Type: Application

Filed: November 5, 2003

Publication date: May 5, 2005

Applicant: Sonic Foundry, Inc.

Inventors: James Dias, Shankara Subranmanian

System for and method of capture, analysis, management, and access of disparate types and sources of media, biometric, and database information  
Publication number: 20040093349

Abstract: The system and method herein capture, analyze, manage, and access disparate types and sources of media, biometric, and database information. The system and method build a unified and intelligent time-based view of individuals, regardless of data source or type. This view is possible by capturing media, biometric, and database

Renewals  
UCC (Uniform Commercial Code)  
OFAC Sanctions List Search

information; processing that multi-modal information to extract, analyze and quickly sort through large volumes of digital information; and providing a user interface that can be configured to retrieve, view, manage, compare, and annotate captured information and analysis.

Type: Application

Filed: November 27, 2001

Publication date: May 13, 2004

Applicant: Sonic Foundry, Inc.

Inventors: Rimas Buinevicius, Krishna Pendyala

No records found.

No records found.

The company is not listed in the OFAC Sanctions List.

## **SUMMARY**

### Summary

Sonic Foundry, Inc. provides enterprise solutions and services for the Web communications market in the United States and internationally.

The company has 188 regular employees. It operates nationally and internationally, mainly exporting to MEXICO and COLOMBIA.

It shows negative profitability in its last financial figures.

## **RISK INFORMATION**

Debts  
Payments  
Cash Flow  
State

Controlled  
Slow  
Low  
Active

## **INTERVIEW**

First Name  
Position  
Comments

John  
Sales  
He confirmed the name of the company, the address of the headquarters and location, the date of creation of the company, the number of employees and the



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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>

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***SONIC FOUNDRY, INC. - 519760***

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name of the Chief Executive Officer.

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**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.63
UK Pound	1	INR 90.67
Euro	1	INR 80.16
USD	1	INR 68.51

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

**INFORMATION DETAILS**

<b>Analysis Done by :</b>	NIY
<b>Report Prepared by :</b>	PRN

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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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