

MIRA INFORM REPORT

Report No. :	540385
Report Date :	23.11.2018

IDENTIFICATION DETAILS

Name :	SUNHAM HOME FASHIONS, LLC
Registered Office :	136 Madison Avenue, 16th Floor New York, New York, 10016
Country :	United States
Financials (as on) :	2017 (Summarized)
Year of Establishment :	1962
Legal Form :	Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Subject imports home textile products in the United States. It provides bedding products, such as quilts, comforters, duvets, sheet sets, as well as offers bath rugs and towels, and juveniles.
No. of Employees :	58

RATING & COMMENTS

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

MIRA's Rating : A

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

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear

NOTES:

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Any query related to this report can be made on e-mail: 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 providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

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

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

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

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

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

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

Source : CIA

STATUTORY INFORMATION

Legal Name	SUNHAM HOME FASHIONS, LLC
Trade Name	SUNHAM HOME FASHIONS, LLC
ID	ID
ID Details	2581156
Creation Date	1962
Incorporation Date	DECEMBER 06, 2000
Legal Address	136 MADISON AVENUE, 16TH FLOOR NEW YORK, NEW YORK, 10016 USA
Operative Address	136 Madison Avenue, 16th Floor NY, New York, 10016 USA
Telephone	+1 212-695-1218
Fax	+1 212-947-4793
Legal Form	LIMITED LIABILITY COMPANY
E-Mail	-
Registered In	NEW YORK
Website	www.sunham.com
Contact	Jane Bognacki - President
Staff	58
Activity	SIC Code: 2392, Housefurnishings, Except Curtains and Draperies NAICS Code: 314120, Curtain and Linen Mills

BANKS

Name of Bank	Reported Amount
BANK OF AMERICA	
HSBC BUSINESS CREDIT (USA) INC.	
WELLS FARGO FINANCIAL LEASING, INC.	
THE CIT GROUP/COMMERCIAL SERVICES, INC.	
HSBC BANK USA, NATIONAL ASSOCIATION	
WELLS FARGO BANK, NATIONAL ASSOCIATION	
GMAC COMMERCIAL FINANCE LLC	

HISTORY

History

The company was founded in 1962 and is based in New York, New York.

Key Developments

Macy's Bedding Supplier Under Scrutiny in Texas for Thread Count

17 September 2018

A supplier of bedding to Macy's Inc. is under scrutiny in Texas for allegedly misleading consumers about the quality of one of its products.

Sunham Home Fashions markets its four-piece Barrett Collection queen sheet set as having a 1,400-thread count. Yet a third-party test commissioned by the state's Agriculture Department found it has a thread count of 505, "which constitutes a materially false, misleading or deceptive act or practice," the agency said in a July 25 letter.

"TDA has determined the distributor, manufacturer and retailer may have engaged in deceptive acts and practices within the State of Texas," according to the letter sent to Sunham's New York office, Sunham Bedding Ltd., and Macy's, and obtained by Bloomberg. Thread count is the term for how many threads are in each square inch of material. Broadly speaking, the higher the count, the softer and more pricey the sheets. Sunham President Jane Bognacki initially said she would speak with a reporter, but then didn't respond to subsequent voicemails or emails. Macy's declined to comment.

Parent Company

NA

PRINCIPAL ACTIVITY

General Description

Sunham Home Fashions, LLC imports home textile products in the United States.

Service/Product Description

It provides bedding products, such as quilts, comforters, duvets, sheet sets, as well as offers bath rugs and towels, and juveniles.

Sales

Wholesale

Operations Area

National

Imports From

INDIA, CHINA

Employees

58 employees

Payments With Suppliers

Regular

Brands

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Brand	Comments
SUNHAM HOME FASHIONS	-

Clients	Country	Comments
Name of Client		
Macy's Inc.	United States	

Comments	
	The company offers its products to retailers, such as Macy's.

Suppliers	Country	Comments
Supplier Name		
HANFAB HOME	INDIA	-
KRUSHNA COTEX PRIVATE LTD.	INDIA	-
BEST HOME(NANTONG)TEXTILE CO., LTD.	CHINA	-
Qingdao Bright Linens Company Ltd	CHINA	-
Feicheng Jinlong Textile Co	CHINA	-
Nantong Jinze Textile Co.,Ltd	CHINA	-
Glimpse India	INDIA	-

Comments	
	-

LOCATION

Headquarters	136 Madison Avenue, 16th Floor NY, New York, 10016 USA
Branches	NEW JERSEY WAREHOUSE 700 Central Avenue New Providence, New Jersey, NJ 07974 USA

GROUP STRUCTURE AND SUBDIARY COMPANIES

Listed at the stock exchange	NO
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Capital	NA
Shareholders (%)	The company does not disclose information on shareholders. We were not able to confirm major holders.
Management	Jane Bognacki - President Arthur Courbanou - Chief Operating Officer Howard Yung - Chief Executive Officer
Subsidiary Companies	No subsidiary companies were found.
Related Companies	SHANGHAI OFFICE 300 Hankou Road, 16th Floor 200001, Shanghai, China INDIA OFFICE Lodha Supremus 1702, 17th Floor Worli, Mumbai, India, 400018 NEW DEHLI OFFICE 308 Pinnacle Tower Plot A-42/6, Sector 62, 201309, Uttar Pradesh, New Dehli TAMIL NADU OFFICE 15 AVD Center, Vaiyapuri Nagar 4th Cross Karur, Tamil Nadu, India 639001 PAKISTAN OFFICE Sitara Tower Bilal Road, 2nd Floor, Civil Lines, Faisalabad TURKEY EXCLUSIVE AGENT Strakapilar Mh. 158 5 Sk. No: 3 Kat: 2/7 Denizli, Turkey, 20125

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	38.000.000
Money Flow	Normal
Import Fob Dollar Year	Amount

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There are not Import Fob Dollar informed

Export Fob Dollar
Year

Amount

There are not Export Fob Dollar informed

LEGAL FILINGS

Lawsuits

Crenshaw v. Sunham Home Fashions, LLC et al We have downloadable decisions or orders for this case
Filed: May 31, 2016 as 1:2016cv00765
Defendant: Macy's, Inc. , Sunham Home Fashions, LLC, Kam Hing Enterprises, Inc.
Plaintiff: John Crenshaw
Cause Of Action: Diversity-Personal Injury
Court: Ninth Circuit › California › California Eastern District Court
Type: Torts - Injury › Other Personal Injury

AAVN, Inc. v. Sunham Home Fashions, LLC
Filed: October 17, 2015 as 2:2015cv01658
Plaintiff: AAVN, Inc.
Defendant: Sunham Home Fashions, LLC
Cause Of Action: Patent Infringement
Court: Fifth Circuit › Texas › Texas Eastern District Court
Type: Intellectual Property › Patent

Bettner v. Macy's Florida Stores, LLC. et al We have downloadable decisions or orders for this case
Filed: January 31, 2014 as 1:2014cv20382
Defendant: Macy's Florida Stores, LLC. , Sunham Home Fashions, LLC , Kam Hing Enterprises, Inc.
Plaintiff: Cynthia Bettner
Cause Of Action: Notice of Removal-Personal Injury
Court: Eleventh Circuit › Florida › Florida Southern District Court
Type: Torts - Injury › Other Personal Injury

Wright v. Sunham Home Fashions, LLC We have downloadable decisions or orders for this case
Filed: August 14, 2012 as 5:2012mc80189
Plaintiff: David D. Wright
Defendant: Sunham Home Fashions, LLC
Objector: E&E Co., Ltd. , JLA Home Fabrics, Inc.



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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>

Trademarks

Cause Of Action: Civil Miscellaneous Case
Court: Ninth Circuit › California › California Northern District Court
Type: Other Statutes › Constitutionality of State Statutes
QUICK CHANGE
Pillows
Owned by: Sunham Home Fashions, LLC
Serial Number: 77074555

SUNHAM
Pillows
Owned by: Sunham Home Fashions, LLC
Serial Number: 77076613

WHERE FASHION FINDS A HOME
Pillows
Owned by: Sunham Home Fashions, LLC
Serial Number: 77540198

SUNHAM HOME FASHIONS
Pillows
Owned by: Sunham Home Fashions, LLC
Serial Number: 77561645

INTERIORS SUNHAM HOME FASHIONS
Sheets; bedding, namely, bed linen, bed sheets, bed spreads, bed duvet covers
Owned by: Sunham Home Fashions, LLC
Serial Number: 78670788
No records found.

Patents Registered

Renewals

UCC (Uniform Commercial Code)

No records found.
Debtor Names: HAM HING ENTERPRISES, INC.
308 5TH AVE., NEW YORK, NY 10001-0000, USA
SUNHAM HOME FASHIONS
308 5TH AVE., NEW YORK, NY 10001-0000, USA
Secured Party Names: HSBC BUSINESS CREDIT (USA) INC.
ONE HSBC CENTER, 29TH FLOOR, BUFFALO, NY 14203-0000, USA
File no. File Date Lapse Date Filing Type
169085 09/05/2001 09/05/2006 Financing Statement

Debtor Names: SUN HAM HOME FASHIONS
308 5TH AVE 5TH FLOOR, NEW YORK, NY 10001, USA
Secured Party Names: WELLS FARGO FINANCIAL LEASING, INC.

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604 LOCUST ST., 13TH FLOOR, DES MOINES, IA
50309, USA
File no. File Date Lapse Date Filing Type
200212192821747 12/19/2002 12/19/2007 Financing
Statement

Debtor Names: SUNHAM HOME FASHIONS LLC
308 FIFTH AVENUE, NEW YORK, NY 10001, USA
SUNHAM HOME FASHIONS LLC
308 FIFTH AVENUE, NEW YORK, NY 10001, USA
Secured Party Names: THE CIT
GROUP/COMMERCIAL SERVICES, INC.
211 AVENUE OF THE AMERICAS, NEW YORK, NY
10036, USA
File no. File Date Lapse Date Filing Type
200409235798555 09/23/2004 09/23/2009 Financing
Statement
200410185870183 10/18/2004 09/23/2009 Financing
Statement Amendment
200905075419602 05/07/2009 09/23/2009 Financing
Statement Amendment

Debtor Names: SUNHAM HOME FASHIONS, LLC
308 FIFTH AVENUE, NEW YORK, NY 10001, USA
Secured Party Names: HSBC BANK USA, NATIONAL
ASSOCIATION
ONE HSBC CENTER - 29TH FL, BUFFALO, NY
14203, USA
File no. File Date Lapse Date Filing Type
200605030378770 05/03/2006 05/03/2011 Financing
Statement
201101145047249 01/14/2011 05/03/2016
Continuation

Debtor Names: SUNHAM HOME FASHIONS, LLC
308 FIFTH AVENUE, NEW YORK, NY 10001, USA
SUNHAM HOME FASHIONS, LLC
136 MADISON AVENUE, 16TH FLOOR, NEW YORK,
NY 10016, USA
Secured Party Names: WELLS FARGO BANK,
NATIONAL ASSOCIATION
100 PARK AVENUE, 3RD FLOOR, NEW YORK, NY
10017, USA
GMAC COMMERCIAL FINANCE LLC 1290 AVENUE
OF THE AMERICAS, NEW YORK, NY 10104, USA
File no. File Date Lapse Date Filing Type
200907150411587 07/15/2009 07/15/2014 Financing
Statement
201006105558913 06/10/2010 07/15/2014 Assignment

OFAC Sanctions List Search

201306105628944 06/10/2013 07/15/2014 Financing
Statement Amendment
201307235788573 07/23/2013 07/15/2014 Termination
The company is not listed in the OFAC Sanctions List.

SUMMARY

Summary

Founded in 1962, SUNHAM HOME FASHIONS, LLC is an organization in the Curtain and Linen Mills Industry headquartered in New York, NY. The company has 58 regular employees and generates an estimated USD\$38 million in annual revenue. It operates nationally, mainly importing from China and India. It is ACTIVE in business with no negative records.

SUMMARY

Summary

Founded in 1962, SUNHAM HOME FASHIONS, LLC is an organization in the Curtain and Linen Mills Industry headquartered in New York, NY. The company has 58 regular employees and generates an estimated USD\$38 million in annual revenue. It operates nationally, mainly importing from China and India. It is ACTIVE in business with no negative records.

RISK INFORMATION

Debts
Payments
Cash Flow
State

Controlled
Regular
Normal
Active

INTERVIEW

First Name
Position
Comments

Eric
Reception
He confirmed the name of the company, the address of the headquarters and location, the date of creation of



MIRA INFORM PRIVATE LIMITED
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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>

SUNHAM HOME FASHIONS, LLC - 540385

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the company, the company's website, the approximate number of employees and the name of the President.

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FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.18
UK Pound	1	INR 91.04
Euro	1	INR 81.19
USD	1	INR 70.59

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	NIT

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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)