



February 5, 2020

Ms. Tanowa Troupe
Public Utilities Commission of Ohio
180 East Broad Street
Columbus, OH 43215

RE: Case No. 15-2079-EL-AGG

Dear Ms. Troupe:

Attached please find a Supplemental Exhibit C-7 to the Renewal Application filed in the above caption proceeding on January 13, 2020. Please do not hesitate to contact me at 614-462-5443 if you have any questions.

Respectfully,

Robert Dove
Counsel to CQI Associates, LLC



CreditBuilder™

CQI ASSOCIATES, LLC - Full Company View

Saved by **Melissa Anderson** | 02-05-2020

Report as of: 02-05-2020

CQI ASSOCIATES, LLC

ACTIVE

SINGLE LOCATION

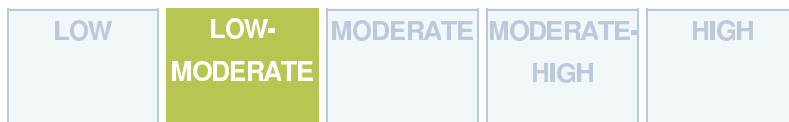
Address: 10729 Birmingham Way Ste B, Woodstock, MD, 21163, UNITED STATES

Alerts:

Risk Assessment

D&B Guidance

Overall Business Risk



Dun & Bradstreet Thinks...

- Overall assessment of this company: **STABLE CONDITION**
- Based on the perceived sustainability of this company: **LIKELIHOOD OF CONTINUED OPERATIONS**
- Based on the payment behavior of this company: **MODERATE-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS**

Maximum Credit Recommendation

US\$ 20,000

The recommended limit is based on a moderately low probability of severe delinquency.

PAYDEX® Score

Based on 24 months of data



Low Risk (100)

High Risk (1)

Based on a D&B PAYDEX® Score of 65

Risk of Slow Pay
Low-Moderate

Payment Behavior
19 Days Beyond Terms

Business and Industry Trends



Understand My Score

Payment History

Total Last 24 Months: 13

[View All](#)

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
12/19	-	Cash account	50	0	0	Between 6 and 12 Months
12/19	-	Cash account	100	-	-	1
12/19	-	Cash account	1,000	0	0	1
12/19	Pays Slow 30+	-	100	0	0	Between 6 and 12 Months
12/19	Pays Prompt to Slow 30+	-	2,500	500	0	1

Keys

PAYDEX®	Payment Practices
100	Anticipate
90	Discount
80	Prompt
70	15 Days Beyond Terms
60	22 Days Beyond Terms
50	30 Days Beyond Terms
40	60 Days Beyond Terms
30	90 Days Beyond Terms
20	120 Days Beyond Terms
1-19	Over 120 Days Beyond Terms
UN	Unavailable

Delinquency Predictor Score

<div><div></div><div></div><div>68</div><div></div><div></div></div> <div>Low Risk (100)High Risk (1)</div> <div>Based on a D&B Delinquency Predictor Percentile of 68</div>	<div>Score</div> <div>524</div>	<div>Class</div> <div>3</div>
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Factors Affecting Your Score:

- Recent high balance past due

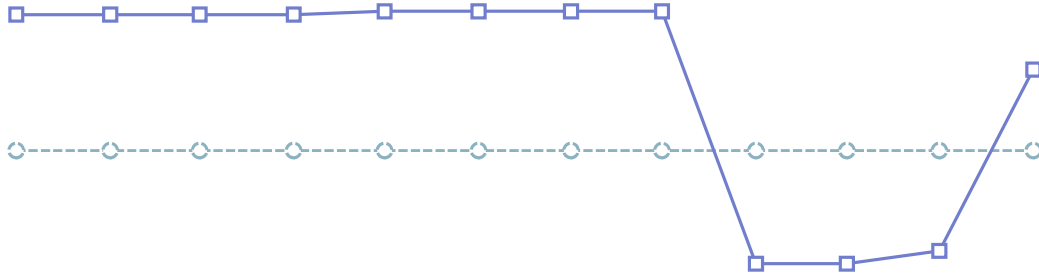
- Higher risk industry based on delinquency rates for this industry
- Proportion of past due balances to total amount owing

Level of risk
Moderate

Probability of Delinquency
3.93%

Compared to Businesses in D&B Database
10.2%

Business and Industry Trends



Financial Stress Score



Low Risk (100)

High Risk (1)

Based on a D&B Financial Stress Percentile of **31**

Score
1442 --

Class
4

Factors Affecting Your Score:

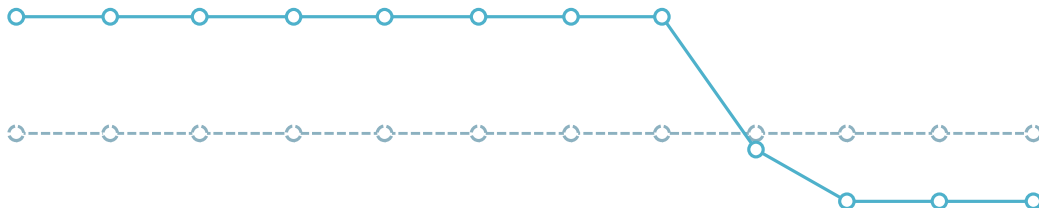
- High proportion of past due balances to total amount owing
- Low proportion of satisfactory payment experiences to total payment experiences
- Low Paydex Score
- UCC Filings reported

Level of risk
Moderate

Probability of Failure
0.45%

Average Probability of Failure for Businesses in D&B Database
0.48%

Business and Industry Trends



Supplier Evaluation Risk Rating

Based on 24 months of data

4

Low Risk (1)

High Risk (9)

Factors Affecting Your Score:

- Proportion of slow payment experiences to total number of payment experiences reported
- Proportion of past due balances to total amount owing
- Unstable Paydex over last 12 months

Business and Industry Trends



D&B Rating

Current Rating as of 01-23-2017

Employee Size

Risk Indicator

2R :

2 :

1 to 9 employees

Low Risk

Previous Rating

Employee Size

Risk Indicator

2R :

:

1 to 9 employees

D&B Viability Rating

Portfolio Comparison Score

4

Low Risk (1)

High Risk (9)

Level of risk

Low

Rating Confidence Level

**Robust
Predictions**

Probability of becoming no longer viable

4%

Percentage of businesses ranked with this score

11%

Average probability of becoming no longer viable

5%

Viability Score

3

Level of risk

Low

Low Risk(1)

High Risk (9)

Probability of becoming no longer viable

3%

Percentage of businesses ranked with this score

14%

Average probability of becoming no longer viable

15%

Data Depth Indicator

B

Predictive (A)

Descriptive (G)

Rich Firmographics

Extensive Commercial Trading Activity

Basic Financial Attributes

Company Profile

G

Financial Data

Trade Payments

Company Size

Years in Business

Not Available

Available

Large

Established

Compared to ALL US Businesses within the D&B Database:

Financial Data : Not Available

Trade Payments : Available: 3+Trade

Company Size : Large: Employees:50+ or Sales: \$500K+

Years in Business : Established: 5+

Trade Payments

Trade Payments Summary	
Overall Payment Behavior 19 Days Beyond Terms	% of Trade Within Terms 67% Highest Past Due US\$ 500
Highest Now Owing: US\$ 1,000	Total Trade Experiences: 13 Largest High Credit: US\$ 2,500 Average High Credit: US\$ 764
Total Unfavorable Comments : 0 Largest High Credit: US\$ 0	
Total Placed in Collections: 0 Largest High Credit: US\$ 0	

Trade Payments By Credit Extended

[Dispute Payments](#)

Range of Credit Extended (US\$)	Number of Payment Experiences	% Within Terms
100,000 -	0	0
50,000 - 99,999	0	0
15,000 - 49,999	0	0
5,000 - 14,999	0	0
1,000 - 4,999	2	64
- 999	5	68

Trade Payments By Industry

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
▼ 48 - Communications	2	1,000	
4812 - Radiotelephone commun	1	1,000	100
4813 - Telephone communicatns	1	250	100
▼ 60 - Depository Institutions	3	500	
6021 - Natnl commercial bank	3	500	46
▼ 73 - Business Services	1	2,500	
7389 - Misc business service	1	2,500	50
▼ 87 - Engineering Accounting Research Management and Related Services	1	500	
8748 - Business consulting	1	500	100

Trade Lines

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
12/19	-	Cash account	50	0	0	Between 6 and 12 Months

12/19	-	Cash account	100	-	-	1
12/19	-	Cash account	1,000	0	0	1
12/19	Pays Slow 30+	-	100	0	0	Between 6 and 12 Months
12/19	Pays Prompt to Slow 30+	-	2,500	500	0	1
12/19	Pays Promptly	-	250	0	0	1
12/19	Pays Promptly	-	500	250	0	1
12/19	Pays Promptly	-	500	100	0	1
12/19	Pays Promptly	-	1,000	1,000	0	1
09/19	Pays Slow 150+	-	500	500	500	-
03/19	-	Cash account	100	-	-	1
07/18	-	Cash account	50	-	-	Between 6 and 12 Months
04/18	-	Cash account	100	-	-	1

Legal Events

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Judgments	Liens	Suits	UCC Filings
0	0	0	2
Latest Filing: -	Latest Filing: -	Latest Filing: -	Latest Filing: 08-02-2017

Events

UCC Filing - Continuation

[Dispute UCC Filing](#)

Filing Date 08-02-2017

Filing Number 170802-1557002

Received Date	08-07-2017
Original Filing Date	08-27-2012
Original Filing Number	00000181453485
Secured Party	THE COLUMBIA BANK, COLUMBIA, MD
Debtors	CQI ASSOCIATES, LLC
Filing Office	UCC DIVISION, BALTIMORE, MD
UCC Filing - Original	
Filing Date	08-27-2012
Filing Number	00000181453485
Received Date	10-30-2012
Collateral	All Inventory and proceeds - All Account(s) and proceeds - All General intangibles(s) and proceeds - All Equipment and proceeds - All Chattel paper and proceeds
Secured Party	THE COLUMBIA BANK, COLUMBIA, MD
Debtors	CQI ASSOCIATES, LLC
Filing Office	UCC DIVISION, BALTIMORE, MD

Special Events

01-23-2017
Business address has changed from 9827 Davidge Dr, Columbia, MD, 21044 to 10729 Birmingham Way Ste B, Woodstock, MD, 21163.

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Ownership

This business, CQI ASSOCIATES, LLC is not currently part of a family tree.

Company Profile

Company Overview		
D-U-N-S	Mailing Address	Annual Sales
01-914-6112	United States	US\$ 1,500,000

Legal Form Corporation (US)	Telephone (410) 740-0667	Employees 7
Date Incorporated May 1, 2003	Website www.cqiassociates.com	Age (Year Started) 17 years (2003)
State of Incorporation Maryland		Named Principal RICHARD ANDERSON, MBR
Ownership Not publicly traded		Line of Business Business consulting services

Business Registration	
Corporate and business registrations reported by the secretary of state or other official source as of: 01-28-2020 This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.	
Registered Name	CQI ASSOCIATES, LLC
Corporation Type	Corporation (US)
Business Commenced On	2003
State of Incorporation	MARYLAND
Registration ID	W07352412
Registration Status	ACTIVE
Date Status Attained	05-01-2003
Filing Date	05-01-2003
Where Filed	SECRETARY OF STATE/DEPARTMENT OF ASSESSMENTS AND TAXATION/CORPORATE CHARTER DIVISION
Registered Agent	
Name	RICHARD W. ANDERSON, JR.
Address	9827 DAVIDGE DRIVE, COLUMBIA, MD, 210440000

Principals
Officers
RICHARD ANDERSON, MBR MELISSA ANDERSON, MBR
Directors

DIRECTOR(S): THE OFFICER(S)

Company Events

The following information was reported on: 04-21-2017

The Maryland Secretary of State's business registrations file showed that CQI Associates, LLC was registered as a Limited Liability Company on May 1, 2003 under file registration number W07352412.

Business started 2003.

RICHARD ANDERSON. Antecedents are unknown.

MELISSA ANDERSON. Antecedents are unknown.

Business address has changed from 9827 Davidge Dr, Columbia, MD, 21044 to 10729 Birmingham Way Ste B, Woodstock, MD, 21163.

Business Activities And Employees

The following information was reported on: 04-21-2017

Business Information

Description Provides business consulting services, specializing in energy conservation (100%).
Terms are on a fee basis. Sells to commercial concerns and government entities.
Territory : Regional.

Employees 7 which includes officer(s).

Financing Status Unsecured

Seasonality Nonseasonal.

SIC/NAICS Information

SIC Codes	SIC Description	Percentage of Business
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8748	Business consulting services	-
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87489904	Energy conservation consultant	-
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NAICS Codes	NAICS Description
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541690	Other Scientific and Technical Consulting Services
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Government Activity

[Dispute Government Activity](#)

Activity Summary

Borrower(Dir/Guar) No

Administrative Debt No

Contractor No

Grantee No

Party excluded from federal program(s) No

Possible candidate for socio-economic program consideration

8(A) Firm Yes

Labor Surplus Area Yes

Small Business Yes (2020)

Source: D&B | Currency: All figures shown in USD unless otherwise stated

Financials

Statement Information

Profit And Loss Information Sales for 2016 were \$1,500,000.

Key Business Ratios

Statement date
01-23-2017

Inquiries

Inquiries-Summary - 12 Month

Total number of Inquiries

7

Unique Customers

4

Inquiries-Summary

Over the past 12 months ending 2-2020, 7 individual requests for information on your company were received. The 7 inquiries were made by 4 unique customers indicating that some companies have inquired on your business multiple times and may be monitoring you. Of the total products purchased, 5, or 71 % came from the Public Administration; 1, or 14 % came from the Manufacturing; 1, or

14 % came from the Finance, Insurance and Real Estate;

SIC/Sector	Type	Date
MANUF - Manufacturing		
- Radio and t.v. communications equipment	D&B Risk Solution	2019-05-12
PUBADMIN - Public Administration		
- General government, nec	D&B Risk Solution	2020-01-18
- General government, nec	Sales & Marketing Solution	2020-01-18
- General government, nec	Sales & Marketing Solution	2020-01-07
- General government, nec	D&B Risk Solution	2019-02-09
- General government, nec	D&B Risk Solution	2019-02-09
FIR - Finance, Insurance and Real Estate		
- Nonresidential building operators	General Data Request	2019-08-30

Inquiries Trends - 12 Month



Top-Five-Inquiries

By SIC Sector

Public Administration	5
Manufacturing	1
Finance, Insurance and Real Estate	1

By Report Type

D&B Risk Solution	4
Sales & Marketing Solution	2

All-Inquiries

Industry	Total Inquiries	Last 30 Days	Last 90 Days	Last 180 Days	Last 365 Days
Manufacturing	1	0	0	0	1
Finance, Insurance and Real Estate	1	0	0	1	1
Public Administration	5	3	3	3	5

Peers Inquiries

Please [add a peer](#) from peers page to start the comparison.

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Case No(s). 15-2079-EL-AGG

Summary: Text Supplemental Exhibit C-7 electronically filed by Mr. Robert Dove on behalf of CQI Associates, LLC