

FILE



AGERA ENERGY

VIA FEDERAL EXPRESS DELIVERY

September 9, 2016

Public Utilities Commission of Ohio
Docketing Division
180 East Broad Street
Columbus, Ohio 43215-3793

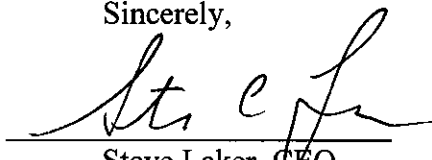
RE: 14-1343-EL-CRS

RECEIVED DOCKETING DIV
2016 SEP 12 AM 10:22
PUCO

To Whom It May Concern,

Agera Energy LLC ("Agera") is submitting one original and three copies of its renewal application. Please note that financial statements, financial arrangements, and forecasted financials are filed under confidential cover. Please feel free to reach out to me at 914-205-5852 if you have any questions.

Sincerely,


Steve Laker, CEO

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
Technician MN Date Processed SEP 12 2016





Public Utilities Commission

Original CRS Case Number	Version
14 - 1343-EE-CRS	May 2016

RENEWAL APPLICATION FOR RETAIL GENERATION PROVIDERS AND POWER MARKETERS

Please print or type all required information. Identify all attachments with an exhibit label and title (Example: Exhibit C-10 Corporate Structure). All attachments should bear the legal name of the Applicant. Applicants should file completed applications and all related correspondence with the Public Utilities Commission of Ohio, Docketing Division; 180 East Broad Street, Columbus, Ohio 43215-3793.

**This PDF form is designed so that you may input information directly onto the form.
You may also download the form, by saving it to your local disk, for later use.**

A. RENEWAL INFORMATION

A-1 Applicant intends to be renewed as: (check all that apply)

- | | |
|---|--|
| <input type="checkbox"/> Retail Generation Provider | <input type="checkbox"/> Power Broker |
| <input checked="" type="checkbox"/> Power Marketer | <input checked="" type="checkbox"/> Aggregator |

A-2 Applicant's legal name, address, telephone number, PUCO certificate number, and web site address

Legal Name Agera Energy LLC
Address 555 Pleasantville RD S 107 Briarcliff Manor NY 10510
PUCO Certificate # and Date Certified 14-881(e) ; 10/17/2014
Telephone # (844) 692-4372 Web site address (if any) ageraenergy.com

A-3 List name, address, telephone number and web site address under which Applicant does business in Ohio

Legal Name Agera Energy LLC
Address 555 Pleasantville RD S 107 Briarcliff Manor NY 10510
Telephone # (844) 692-4372 Web site address (if any) ageraenergy.com

A-4 List all names under which the applicant does business in North America
Not Applicable

A-5 Contact person for regulatory or emergency matters

Name Michael Nordlicht
Title General Counsel
Business address 555 Pleasantville RD S 107 Briarcliff Manor NY 10510
Telephone # (914) 236-1406 Fax # _____
E-mail address ageraenergy.com

A-6 Contact person for Commission Staff use in investigating customer complaints

Name Wendy Smith
Title Manager Customer Care
Business address 555 Pleasantville RD S 107 Briarcliff Manor NY 10510
Telephone # (844) 692-4372 Fax # _____
E-mail address customercare@ageraenergy.com

A-7 Applicant's address and toll-free number for customer service and complaints

Customer Service address 555 Pleasantville RD S 107 Briarcliff Manor NY 10510
Toll-free Telephone # (844) 692-4372 Fax # _____
E-mail address customercare@ageraenergy.com

A-8 Applicant's federal employer identification number # 465028122

A-9 Applicant's form of ownership (check one)

- | | |
|--|---|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Limited Liability Partnership (LLP) | <input checked="" type="checkbox"/> Limited Liability Company (LLC) |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Other _____ |

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

A-10 Exhibit A10 "Principal Officers, Directors & Partners" provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.

B. MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- B-1** Exhibit B-1 "Jurisdictions of Operation," provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services.
- B-2** Exhibit B-2 "Experience & Plans," provide a description of the applicant's experience and plan for contracting with customers, providing contracted services, providing billing statements, and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Section 4928.10 of the Revised Code.
- B-3** Exhibit B-3 "Disclosure of Liabilities and Investigations," provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.
- B-4** Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.
☒ No ☐ Yes

If yes, provide a separate attachment labeled as Exhibit B-4 "Disclosure of Consumer Protection Violations" detailing such violation(s) and providing all relevant documents.

- B-5** Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service denied, curtailed, suspended, revoked, or cancelled within the past two years.
☒ No ☐ Yes

If yes, provide a separate attachment labeled as Exhibit B-5 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation" detailing such action(s) and providing all relevant documents.

C. FINANCIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- C-1** Exhibit C-1 "Annual Reports," provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why. (This is generally only applicable to publicly traded companies who publish annual reports.)

C-2 **Exhibit C-2 “SEC Filings,”** provide the most recent 10-K/8-K Filings with the SEC. If the applicant does not have such filings, it may submit those of its parent company. An applicant may submit a current link to the filings or provide them in paper form. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 that the applicant is not required to file with the SEC and why.

C-3 **Exhibit C-3 “Financial Statements,”** provide copies of the applicant’s two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns (with social security numbers and account numbers redacted).

C-4 **Exhibit C-4 “Financial Arrangements,”** provide copies of the applicant's financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.,).

Renewal applicants can fulfill the requirements of Exhibit C-4 by providing a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU’s collateral requirements.

First time applicants or applicants whose certificate has expired as well as renewal applicants can meet the requirement by one of the following methods:

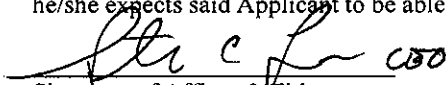
1. The applicant itself stating that it is investment grade rated by Moody’s, Standard & Poor’s or Fitch and provide evidence of rating from the rating agencies.
2. Have a parent company or third party that is investment grade rated by Moody’s, Standard & Poor’s or Fitch guarantee the financial obligations of the applicant to the LDU(s).
3. Have a parent company or third party that is not investment grade rated by Moody’s, Standard & Poor’s or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The guarantor company’s financials must be included in the application if the applicant is relying on this option.
4. Posting a Letter of Credit with the LDU(s) as the beneficiary.

If the applicant is not taking title to the electricity or natural gas, enter "N/A" in Exhibit C-4. An N/A response is only applicable for applicants seeking to be certified as an aggregator or broker.

- C-5 **Exhibit C-5 “Forecasted Financial Statements,”** provide two years of forecasted income statements for the applicant’s **ELECTRIC related business activities in the state of Ohio Only**, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer. The forecasts should be in an annualized format for the two years succeeding the Application year.
- C-6 **Exhibit C-6 “Credit Rating,”** provide a statement disclosing the applicant’s credit rating as reported by two of the following organizations: Duff & Phelps, Fitch IBCA, Moody’s Investors Service, Standard & Poor’s, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or an affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant’s parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter “N/A” in Exhibit C-6.
- C-7 **Exhibit C-7 “Credit Report,”** provide a copy of the applicant’s credit report from Experian, Dun and Bradstreet or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter “N/A” for Exhibit C-7.
- C-8 **Exhibit C-8 “Bankruptcy Information,”** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.
- C-9 **Exhibit C-9 “Merger Information,”** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.
- C-10 **Exhibit C-10 “Corporate Structure,”** provide a description of the applicant’s corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

11. The Applicant herein, attests that it will inform the Commission of any material change to the information supplied in the renewal application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating customer complaints.

That the facts above set forth are true and correct to the best of his/her knowledge, information, and belief and that he/she expects said Applicant to be able to prove the same at any hearing hereof.


Signature of Affiant & Title

Sworn and subscribed before me this 8 day of Sept, 2016
Month Year


Signature of official administering oath

Print Name and Title

My commission expires on 10/19/19

KIMBERLY RAI
NOTARY PUBLIC-STATE OF NEW YORK
No. 02RA6331715
My Commission Expires October 19, 2019

AFFIDAVIT

State of New York :

(Town) ss.

County of Westchester:

Steve Laker, Affiant, being duly sworn/affirmed according to law, deposes and says that:

(He) She is the CEO (Office of Affiant) of Ageva Energy LLC (Name of Applicant);

That he/she is authorized to and does make this affidavit for said Applicant,

1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification renewal are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.
2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.
3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.
4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.
5. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the Applicant.
6. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
7. The Applicant herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
8. The Applicant herein, attests that it will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)

D. TECHNICAL CAPABILITY

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- D-1 Exhibit D-1 "Operations"** provide a written description of the operational nature of the applicant's business. Please include whether the applicant's operations include the generation of power for retail sales, the scheduling of retail power for transmission and delivery, the provision of retail ancillary services as well as other services used to arrange for the purchase and delivery of electricity to retail customers.
- D-2 Exhibit D-2 "Operations Expertise,"** given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations.
- D-3 Exhibit D-3 "Key Technical Personnel,"** provide the names, titles, e-mail addresses, telephone numbers, and the background of key personnel involved in the operational aspects of the applicant's business.
- D-4 Exhibit D-4 "FERC Power Marketer License Number,"** provide a statement disclosing the applicant's FERC Power Marketer License number. (Power Marketers only)


Signature of Applicant and Title

Sworn and subscribed before me this 8 day of Sept, 2016.
Month Year


Signature of official administering oath

Steve Laker, CEO
Print Name and Title

KIMBERLY RAI
NOTARY PUBLIC-STATE OF NEW YORK
No. 02RA6331715
My Commission Expires October 19, 2019

My commission expires on 10/19/19

Exhibit A-10 "Principal Officers, Directors & Partners"

Steve Laker, CEO

555 Pleasantville RD S 107
Briarcliff Manor NY 10510
914-205-5852
slaker@ageraenergy.com

Michael Nordlicht, Manager

555 Pleasantville RD S 107
Briarcliff Manor NY 10510
914-236-1406
mnordlicht@ageraenergy.com

Michael Olowin, Chief Financial Officer

555 Pleasantville RD S 107
Briarcliff Manor NY 10510
molowin@ageraenergy.com

Exhibit B-1 “Jurisdictions of Operation,” provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services.

Agera Energy LLC

State	Commodity	License Numbers
California	Electric	ESP:1394
California	Gas	Approved
Connecticut	Electric	14-10-05
District of Columbia	Electric	EA-2014-25
District of Columbia	Gas	GA-2014-14
Illinois	Electric	Approved
Illinois	Gas	Approved
Maine	Electric	2014-00361
Maine	Gas	Approved
Delaware	Electric	14-0506
Maryland	Electric	IR-3417
Maryland	Gas	IR-3418
Massachusetts	Electric	CS-121
Massachusetts	Gas	CS-121
New Hampshire	Electric	DM-14-298
New Hampshire	Gas	DM 14-299
New Jersey	Electric	ESL-0168
New Jersey	Gas	GSL-0148
New York	Electric	Approved
New York	Gas	Approved
Ohio	Electric	14-881 (E)
Ohio	Gas	15-415(G)
Pennsylvania	Gas	A-2014-2445425
Pennsylvania	Electric	A-2014-2445416
Rhode Island	Gas	2379
Rhode Island	Electric	D-96-6
Texas	Electric	10230
Virginia	Electric	E-31
Virginia	Gas	G- 43
FERC	Approved	
PJM	Approved	
NYISO	Approved	
ISO-NE / NEPOOL	Approved	
MISO	Approved	

CAISO	Approved
ERCOT	Approved

B-2 Experience & Plans

Agera Energy LLC has about two years of experience supplying electricity and natural gas to residential and commercial customers in the PJM market including Ohio. Agera also supplies electricity and natural gas in other markets across the US.

Exhibit B-3 Disclosure of Liabilities and Investigations - Not Applicable

C-1 Annual Reports

Not Applicable Company is not publicly traded.

C-2 SEC Filings: Company is not required to make these filings because it is not a publicly traded company.

C-3 : Financial Statements Submitted under CONFIDENTIAL COVER

C-6: Credit Rating – Not Applicable

C-7 Credit Report: D&B Report

C-7 Credit Report

Agera Energy Llc DUNS: 07-933-4523

Dashboard

Company Info

555 Pleasantville Rd Bldg Ste S107
Briarcliff Manor, NY 10510

Phone: (914) 236-1406


DBA's :
(SUBSIDIARY OF AGERA HOLDINGS,
LLC, BRIARCLIFF MANOR, NY)

URL: www.ageraenergy.com

Scores

PAYDEX®	Delinquency Predictor		Financial Stress		Supplier Eval Risk Rating	Credit Limit Rec.	D&B Rating	D&B Viability Rating
Score	Score	Class	Score	Class	Rating	Recommendation	Rating	Rating
80 ▲	599 ▲	1	1477 ▲	3	1 ▼	\$200K	--	21BZ

Recent Alerts

 **INQUIRY** 02/01/16 **1 New Inquiry**

 **SCORE** 01/15/16 **Financial Stress Score Improved**

 **SCORE** 01/12/16 **Financial Stress Score Declined**

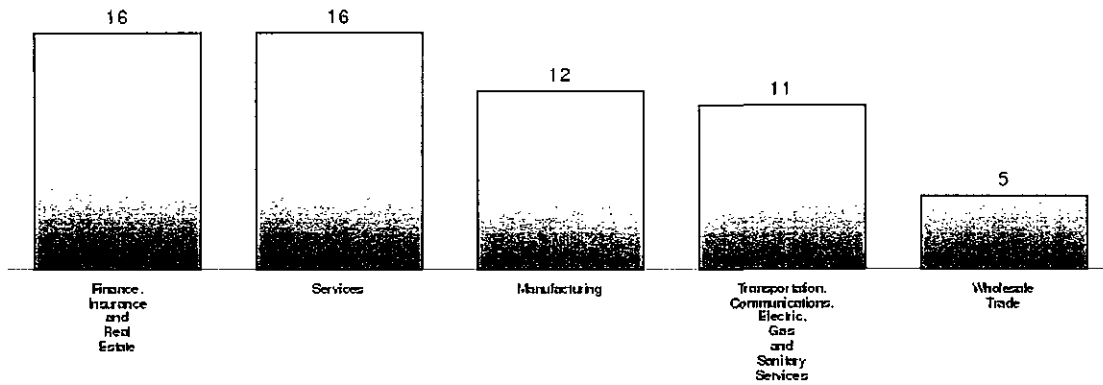
 **INQUIRY** 12/20/15
1 New Inquiry

Inquiries

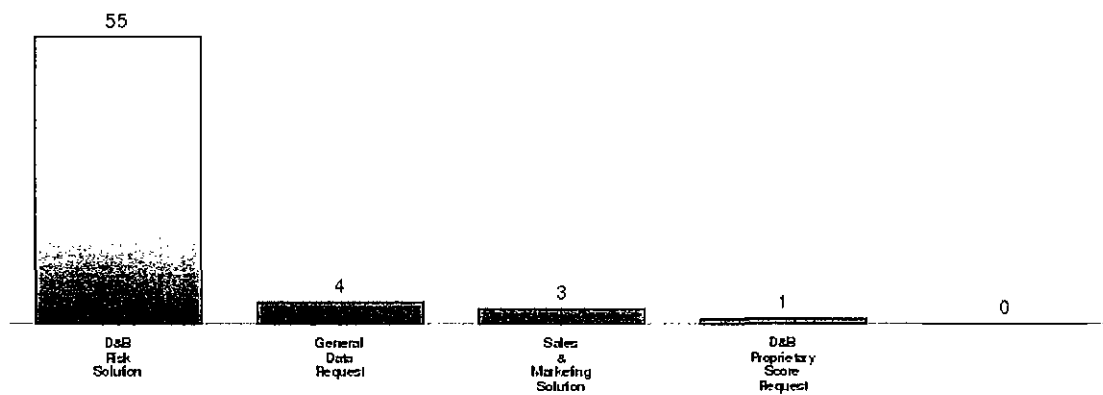
Most Recent

Date	SIC / Sector	Report type
01/29/16	Services	D&B Risk Solution
12/30/15	Manufacturing	D&B Risk Solution
12/17/15	Finance, Insurance and Real Estate	D&B Risk Solution
12/16/15	Services	D&B Risk Solution
12/16/15	Services	D&B Risk Solution

Top 5 Inquiries by SIC / Sector (12 Months)



Top 5 Inquiries by Report Type (12 Months)



Scores

PAYDEX®

80



3 Month PAYDEX®

80

ON TERMS

1

120 Days Slow

30 Days Slow



100

Prompt

Understanding My Score

The D&B PAYDEX® is a unique, dollar weighted indicator of payment performance based on payment experiences as reported to D&B by trade references.

Recent Payments

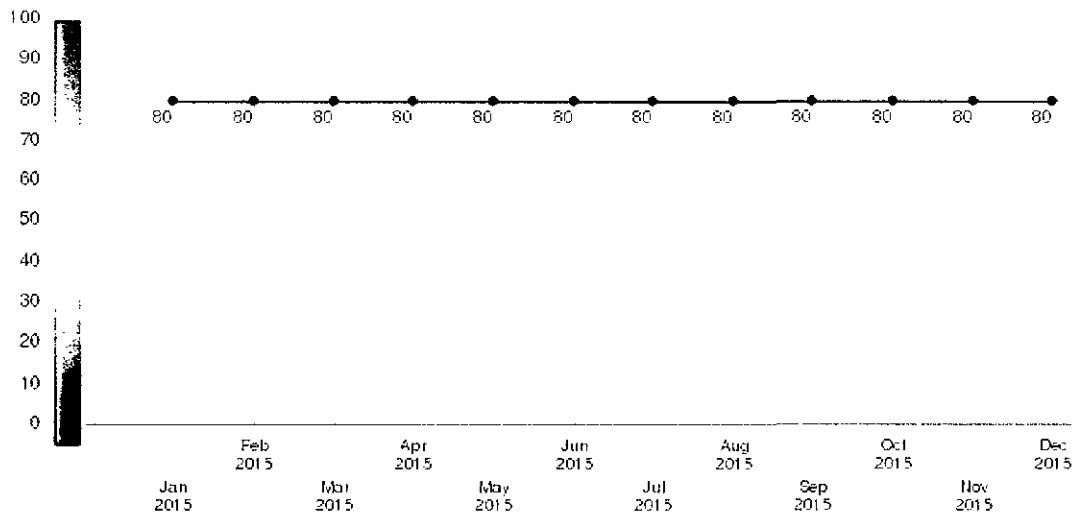
Total (Last 24 Months): 23

Date	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last sale w/f (Mo.)
12/2015	Ppt	\$5,000	\$2,500	\$0	--	1 mo
12/2015	Ppt	\$5,000	\$5,000	\$0	--	1 mo
12/2015	Ppt	\$750	\$0	\$0	--	1 mo
12/2015	Ppt	\$250	\$0	\$0	--	1 mo
12/2015	Ppt	\$250	\$0	\$0	N30	2-3 mos

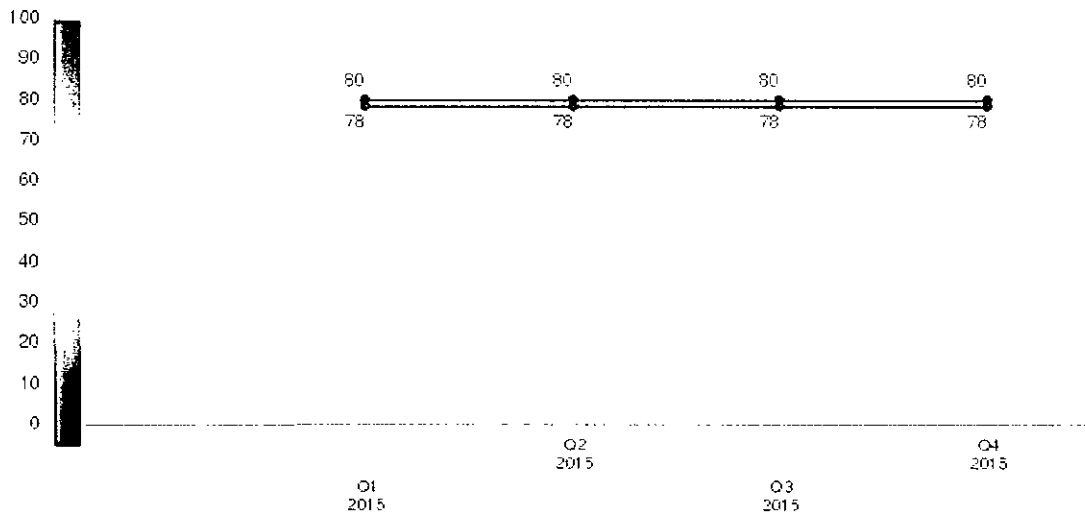
Key

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

Trends



Industry Comparison

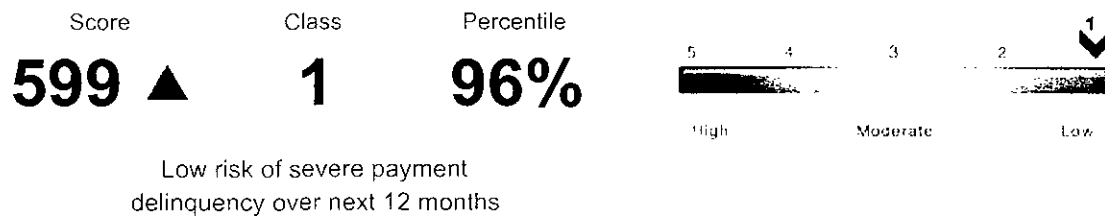


- My Company (80)
- Industry Median: (78)

Based on payments collected over the last 4 quarters.

- Current PAYDEX® for this business is 80, or equal to ON TERMS
- The present industry median score is 78, or equal to 3 days beyond terms.

Delinquency Predictor Score



Understanding My Score

The D&B Delinquency Predictor (formerly the Commercial Credit Score) predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past term) over the next 12 months, seek legal relief from creditors, or cease operations without paying all creditors in full over the next 12 months based on the information in D&B's database. A severely delinquent firm is defined as a business with at least 10% of its dollars 91+ days slow.

Incidence of Delinquent Payment:

Among Companies with this Classification: **1.10%**

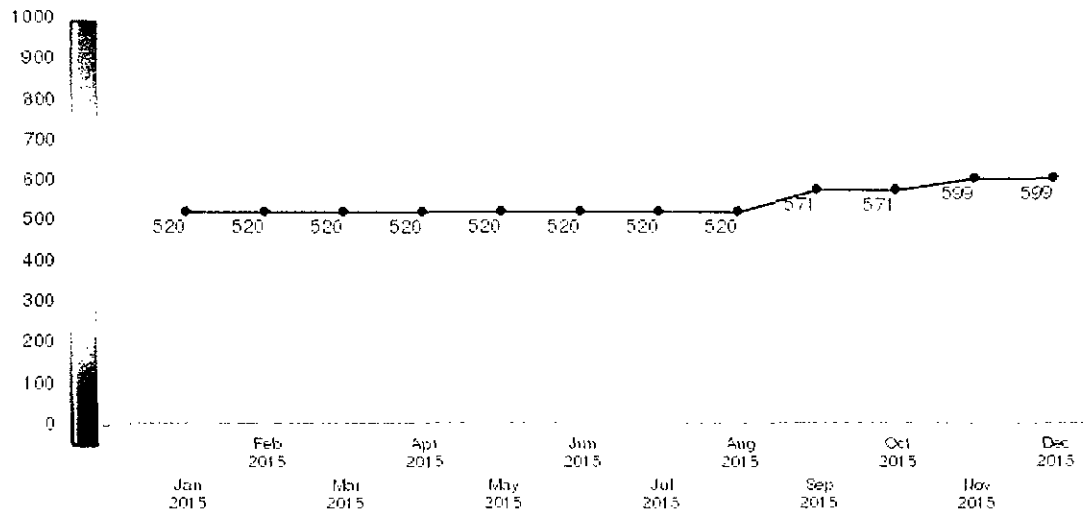
Factors Affecting Your Score:

Limited time under present management control

Key

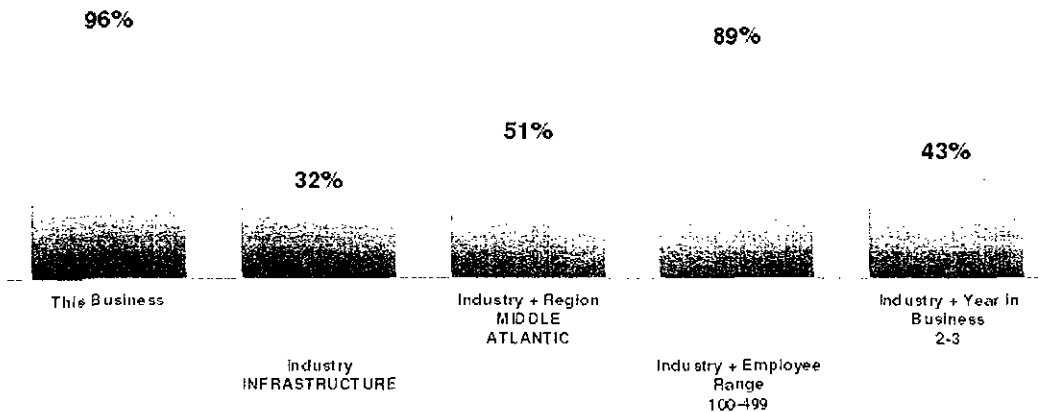
Risk Class	% of Businesses within this Class	Percentile	Score
1	10%	91-100	580-670
2	20%	71-90	530-579
3	40%	31-70	481-529
4	20%	11-30	453-480
5	10%	1-10	101-452

Trends - Scores, 12 Month



- My Company (599)

Industry Comparison



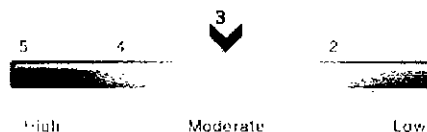
This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Financial Stress Score

Score	Class	Nat'l %
-------	-------	---------

1477 ▲ 3 50%



Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months

Understanding My Score

Incidence of Financial Stress:

Among Companies with this Classification: 0.24 (84 per 10000)

Factors Affecting Your Score:

UCC Filings reported.

High number of inquiries to D&B over last 12 months.

Limited time under present management control

- The Financial Stress Class Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

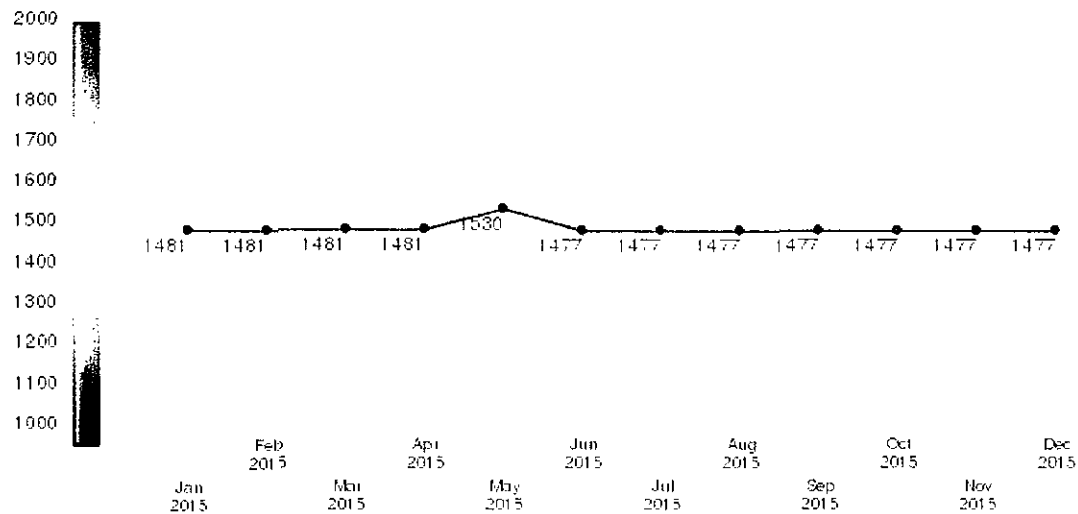
Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on sample data from

Key

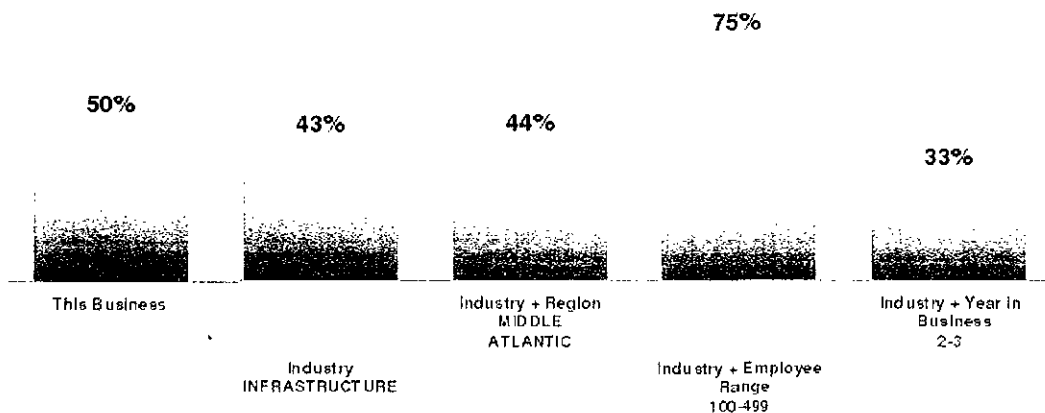
Score	Class	Percentile	Incidence of Financial Stress
1570-1875	1	95-100	6.0%
1510-1569	2	69-94	10.6%
1450-1509	3	34-68	18.4%
1340-1449	4	2-33	31.5%
1001-1339	5	1	70.0%

Trends - Scores, 12 Month



- My Company (1,477)

Industry Comparison

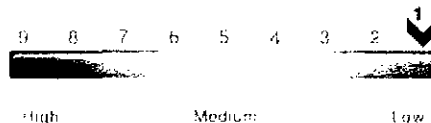


Based on payments collected over the last 4 quarters.

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Supplier Evaluation Risk Rating

1 ▼



Low risk of supplier experiencing severe financial stress over the next 12 months.

Understanding My Score

The Supplier Evaluation Risk (SER) Rating predicts the likelihood that a supplier will cease

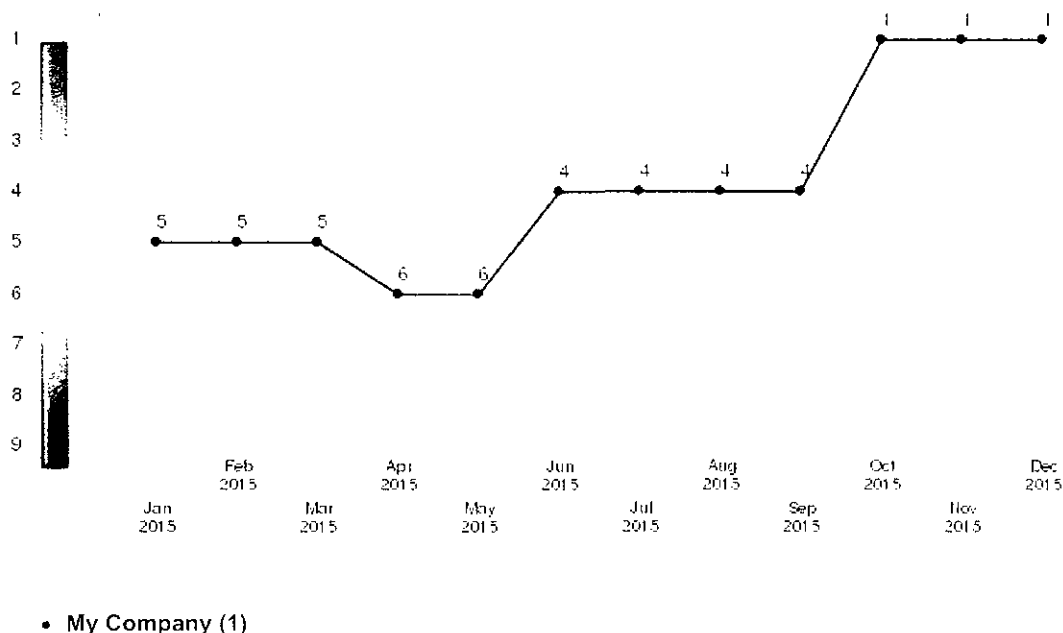
business operations or become inactive over the next 12 month period based on the depth of predictive data attributes available on the business. The SER Rating scoring system uses statistical probabilities to classify public and private companies into a 1-9 risk rating, where 1 represents low risk and 9 represents high risk.

Factors Affecting This Company's Score:

Limited time under present management control

Higher risk industry based on inactive rate for this industry

Trends



Credit Limit Recommendation

Risk Category

1

Conservative Credit Limit

\$200k

Aggressive Credit Limit

\$300k

Low

5

4

3

2

1

High

Moderate

Low

Understanding My Score

D&B's Credit Limit Recommendation is intended to help you more easily manage your credit decisions. It provides two recommended dollar guidelines:

A conservative limit, which suggests a dollar benchmark if your policy is to extend less credit to minimize risk.

An aggressive limit, which suggests a dollar benchmark if your policy is to extend more credit with potentially more risk.

The dollar guideline amounts are based on a historical analysis of credit demand of customers in D&B's U.S. payments database which have a similar profile to your business.

D&B Rating®

Rating

D&B Rating	Date Applied
--	2015-05-11
1R2	2015-04-22
--	2014-06-03

Understanding My Score

Factors Affecting Your Score

of Employees Total: **100 (90 here)**

Sales: **\$330,000,000.00**

Payment Activity (based on 23 experiences):

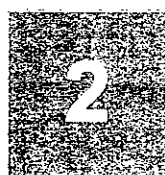
Average High Credit: **\$10,083**

Highest Credit: **\$85,000**

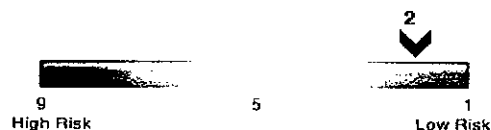
Total Highest Credit: **\$182,200**

Note: The Worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

D&B Viability Rating



Viability Score

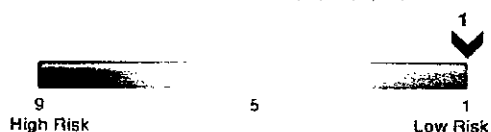


Compared to ALL US Businesses within the D&B Database:

- Level of Risk: **Low Risk**
- Businesses ranked 2 have a probability of becoming no longer viable: **2%**
- Percentage of businesses ranked 2: **4%**
- Across all US businesses, the average probability of becoming no longer viable: **14%**



Portfolio Comparison



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

- Model Segment: **Established Trade Payments**
- Level of Risk: **Low Risk**
- Businesses ranked 1 within this model segment have a probability of becoming no longer viable: **2%**
- Percentage of businesses ranked 1 within this model segment: **11%**
- Within this model segment, the average probability of becoming no longer viable: **5%**

Data Depth Indicator

G
Descriptive

B
A
Predictive

Data Depth Indicator:

Rich Firmographics
Extensive Commercial Trading Activity
Basic Financial Attributes

Z

Company Profile

Financial
Data

Trade
Payments

Company
Size

Years in
Business

- - **SUBSIDIARY** -

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

- Financial Data: -
- Trade Payments: -
- Company Size: **SUBSIDIARY**
- Years in Business: -

Inquiries

12 Month Summary

Over the past 12 months ending 1-2016, 63 individual requests for information on your company were received; this represents a 49.21% increase over the prior 12 month period. The 63 inquiries were made by 45 unique customers indicating that some companies have inquired on your business multiple times and may be monitoring you. Of the total products purchased, 16, or 25.40% came from the Finance, Insurance and Real Estate sector; 16, or 25.40% came from the Services sector; 12, or 19.05% came from the Manufacturing sector.

12 Month Total# Inquiries: 63

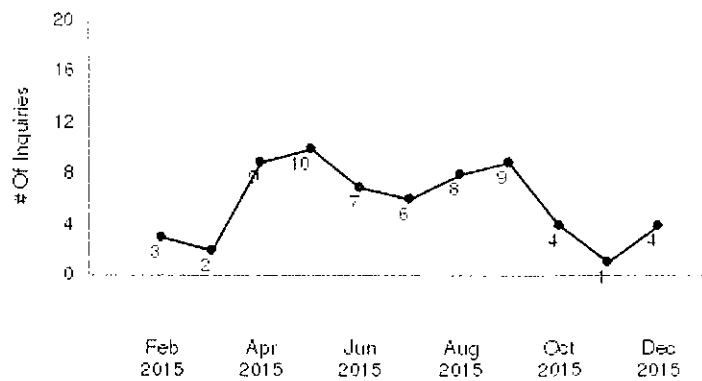
12 Month Unique Customers:45

Date ▼	Report type	SIC / Sector
01/29/16	D&B Risk Solution	Services
12/30/15	D&B Risk Solution	Manufacturing
12/17/15	D&B Risk Solution	Finance, Insurance and Real Estate
12/16/15	D&B Risk Solution	Services
12/16/15	D&B Risk Solution	Services
11/12/15	D&B Risk Solution	Finance, Insurance and Real Estate
10/22/15	D&B Risk Solution	Wholesale Trade
10/07/15	D&B Risk Solution	Manufacturing
10/07/15	D&B Risk Solution	Manufacturing
10/05/15	D&B Risk Solution	Manufacturing
09/24/15	D&B Risk Solution	Retail Trade
09/17/15	General Data Request	Services

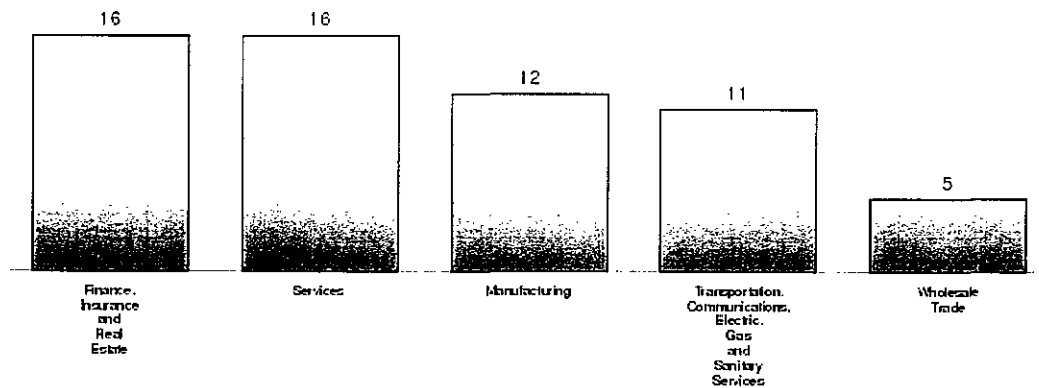
09/17/15	General Data Request	Services
09/17/15	General Data Request	Services
09/17/15	General Data Request	Services
09/14/15	D&B Risk Solution	Manufacturing
09/14/15	D&B Risk Solution	Manufacturing
09/14/15	D&B Risk Solution	Manufacturing
09/11/15	D&B Risk Solution	Finance, Insurance and Real Estate
08/31/15	D&B Risk Solution	Services
08/28/15	D&B Risk Solution	Services
08/28/15	D&B Risk Solution	Services
08/26/15	D&B Risk Solution	Finance, Insurance and Real Estate
08/17/15	D&B Risk Solution	Services
08/07/15	D&B Risk Solution	Manufacturing
08/04/15	D&B Risk Solution	Finance, Insurance and Real Estate
08/04/15	D&B Risk Solution	Finance, Insurance and Real Estate
07/24/15	D&B Risk Solution	Finance, Insurance and Real Estate
07/22/15	D&B Risk Solution	Services
07/21/15	D&B Risk Solution	Finance, Insurance and Real Estate
07/21/15	D&B Risk Solution	Finance, Insurance and Real Estate
07/15/15	D&B Risk Solution	Manufacturing
07/02/15	D&B Risk Solution	Manufacturing
06/29/15	D&B Risk Solution	Manufacturing
06/29/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
06/29/15	D&B Risk Solution	Public Administration
06/23/15	D&B Risk Solution	Manufacturing
06/22/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
06/18/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
06/03/15	Sales & Marketing Solution	Wholesale Trade
05/29/15	D&B Risk Solution	Services
05/26/15	D&B Risk Solution	Services
05/26/15	D&B Risk Solution	Services
05/21/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
05/14/15	D&B Risk Solution	Services
05/12/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
05/07/15	D&B Risk Solution	Finance, Insurance and Real Estate
05/06/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
05/01/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
05/01/15	D&B Risk Solution	Finance, Insurance and Real Estate
04/27/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services
04/17/15	D&B Risk Solution	Transportation, Communications, Electric, Gas and Sanitary Services

04/16/15	D&B Risk Solution	Wholesale Trade
04/16/15	D&B Risk Solution	Finance, Insurance and Real Estate
04/16/15	Sales & Marketing Solution	Wholesale Trade
04/15/15	D&B Risk Solution	Finance, Insurance and Real Estate
04/15/15	Sales & Marketing Solution	Wholesale Trade
04/06/15	D&B Risk Solution	Finance, Insurance and Real Estate
04/06/15	D&B Risk Solution	Services
03/20/15	D&B Risk Solution	Finance, Insurance and Real Estate
03/09/15	D&B Proprietary Score Request	Transportation, Communications, Electric, Gas and Sanitary Services

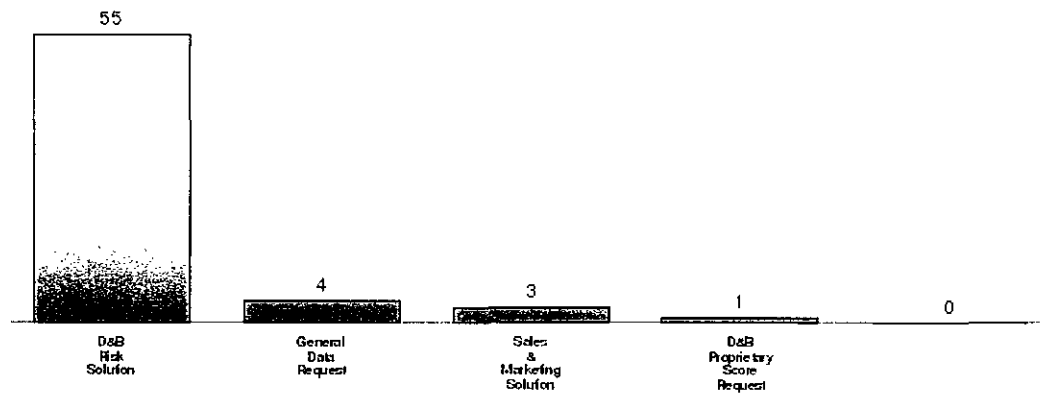
Trends - 12 Month



Top 5 Inquiries by Report Type (12 Months)



Top 5 Report Types Graph(12 Months)



All Inquiries by Industry and SIC / Sector

SIC/Sector	Feb 2015 to Apr 2015	May 2015 to Jul 2015	Aug 2015 to Oct 2015	Nov 2015 to Jan 2016	Total Inquiries
Finance, Insurance and Real Estate	5	5	4	2	16
Manufacturing	0	4	7	1	12
Mining	0	0	0	0	0
Public Administration	0	1	0	0	1
Retail Trade	1	0	1	0	2
Services	1	5	8	2	16
Transportation, Communications, Electric, Gas and Sanitary Services	4	7	0	0	11
Wholesale Trade	3	1	1	0	5

Inquiries by Report Type

Report Type	Feb 2015 to Apr 2015	May 2015 to Jul 2015	Aug 2015 to Oct 2015	Nov 2015 to Jan 2016	Total
D&B Proprietary Score Request	1	0	0	0	1
D&B Risk Solution	11	22	17	5	55
General Data Request	0	0	4	0	4
Sales & Marketing Solution	2	1	0	0	3

Payments

Currency: Shown in USD unless otherwise indicated

Payments Summary

Current PAYDEX®:	80	Equal to ON TERMS
Industry Median:	78	Equal to 3 DAYS BEYOND terms
Payment Trend:	↔	Unchanged, compared to payments three months ago

Total payment Experiences in D&Bs File (HQ):	23
Payments Within Terms (not dollar weighted):	100

Total Placed For Collection:	NA
Average Highest Credit:	10,083
Largest High Credit:	85,000
Highest Now Owning:	85,000
Highest Past Due:	NA

Payments Summary by Industry

Total (Last 24 Months): 23

	Total Received	Total Dollar Amount	Largest High Credit Payment summary	Within Terms	Days Slow			
					31	30-80	81-90	90
Top Industries								
Misc business service	2	\$10,000	\$5,000	100%	0	0	0	0
Data processing svcs	2	\$5,250	\$5,000	100%	0	0	0	0
Misc business credit	2	\$1,500	\$1,000	100%	0	0	0	0
Lithographic printing	2	\$150	\$100	100%	0	0	0	0
Custom programming	1	\$85,000	\$85,000	100%	0	0	0	0
Employment agency	1	\$30,000	\$30,000	100%	0	0	0	0
Legal services	1	\$25,000	\$25,000	100%	0	0	0	0
Shipbuilding/repair	1	\$10,000	\$10,000	100%	0	0	0	0
Nonclassified	1	\$10,000	\$10,000	100%	0	0	0	0
Misc equipment rental	1	\$2,500	\$2,500	100%	0	0	0	0
Mfg telephone equip	1	\$1,000	\$1,000	100%	0	0	0	0
Whol service paper	1	\$750	\$750	100%	0	0	0	0
Ret stationery	1	\$250	\$250	100%	0	0	0	0
Nondeposit trust	1	\$100	\$100	100%	0	0	0	0
Electric services	1	\$0	\$0	0%	0	0	0	0
Other Categories								
Cash experiences	4	\$700	\$500	--	--	--	--	--
Unknown	0	\$0	\$0	--	--	--	--	--
Unfavorable comments	0	\$0	\$0	--	--	--	--	--
Placed for collections with D&B:	0	\$0	\$0	--	--	--	--	--
Other	0	N/A	\$0	--	--	--	--	--
Total in D&B's file	23	\$182,200	\$85,000	--	--	--	--	--

Payments Beyond Terms

We currently don't have enough data to display this section.

All Payments

Total (Last 24 Months): 23

Date ▼	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last sale w/ (Mo.)
12/2015	Ppt	\$5,000	\$2,500	\$0	--	1 mo
12/2015	Ppt	\$5,000	\$5,000	\$0	--	1 mo
12/2015	Ppt	\$750	\$0	\$0	--	1 mo
12/2015	Ppt	\$250	\$0	\$0	--	1 mo
12/2015	Ppt	\$250	\$0	\$0	N30	2-3 mos
12/2015	Ppt	\$100	\$0	\$0	--	1 mo
12/2015	Ppt	--	\$0	\$0	N30	1 mo
10/2015	Ppt	\$10,000	\$0	\$0	--	6-12 mos
10/2015	Ppt	\$100	--	--	--	1 mo
10/2015	Ppt	\$50	--	--	--	1 mo
09/2015	(011)	--	--	--	Cash in advance	--
09/2015	(012)	\$500	--	--	Cash account	1 mo
08/2015	Ppt	\$2,500	\$50	--	Lease Agreeemnt	--
07/2015	Ppt	\$1,000	\$1,000	\$0	--	1 mo
07/2015	Ppt	\$500	\$500	\$0	--	1 mo
07/2015	(016)	\$100	--	--	Cash account	4-5 mos
07/2015	(017)	\$100	--	--	Cash account	1 mo
04/2015	Ppt	\$30,000	\$1,000	\$0	N30	1 mo
04/2015	Ppt	\$25,000	\$0	\$0	N10	1 mo
11/2014	Ppt	\$85,000	\$85,000	\$0	--	1 mo
11/2014	Ppt	\$5,000	\$5,000	\$0	N15	1 mo
07/2014	Ppt	\$10,000	\$500	\$0	N30	1 mo
07/2014	Ppt	\$1,000	\$0	\$0	N30	1 mo

Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc. Accounts are sometimes placed in collection even though the existence or amount of debt is disputed.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

History & Operations

Currency: Shown in USD unless otherwise indicated

Company Overview			
Company Name:	AGERA ENERGY LLC	URL:	www.ageraenergy.com
Doing Business As:	(SUBSIDIARY OF AGERA HOLDINGS, LLC, BRIARCLIFF MANOR, NY)	Stock Symbol:	NA
		History:	NA
		Operations:	NA
		Present Management Control:	NA
		Annual Sales:	\$330,000,000
Street Address:	555 Pleasantville Rd Blg Ste S107 Briarcliff Manor, NY 10510		
Phone:	(914) 236-1406		
Fax:	NA		

History

The following information was reported: 12/04/2015

Officer(s):
MICHAEL NORDLICHT, MEMBER

The New York Secretary of State's business registrations file showed that Agera Energy LLC was registered as a limited liability company on March 14, 2014, under the file registration number 4544890.
Business started 2014. 95% of capital stock is owned by Michael Nordlicht.
MICHAEL NORDLICHT. Work History Unknown.

On May 9, 2014 changed the business name from GREENLEAF ENERGY LLC to AGERA ENERGY LLC.
Business address has changed from 669 Crown St, Brooklyn, NY, 11213 to 555 Pleasantville Rd, South Building Suite 107, Briarcliff Manor, NY, 10510.

Business Registration

We currently don't have enough data to display this section.

Operations

12/04/2015

Description:
Subsidiary of Agera Holdings, LLC, Briarcliff Manor, NY started 2014 which operates as provider of electric services.
As noted, this company is a subsidiary of Agera Holdings, LLC. DUNS number 079511284, and reference is made to that report for background information on the parent company and its management.
Provides electric services, specializing in electric power marketers (100%).

Employees: 100 which includes officer(s). 90 employed here.

Facilities: Commercial 36,000 sq. ft. on 1st floor of a multi story steel building.

Location: Central business section on well traveled street.

Branches: NA

Subsidiaries: NA

Subsidiaries: NA

Subsidiaries: NA

Subsidiaries: NA

Subsidiaries: This business has one subsidiary.

Energy.me Midwest LLC (100%) chartered 2013. Operates as same as hq.

SIC & NAICS

SIC:
Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code. The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

4911 9905 Electrical power marketers

NAICS:
221122 Electric Power Distribution

Public Filings

Currency: Shown in USD unless otherwise indicated

Summary

The following data includes both open and closed filings found in D&B's database on this company.

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	-	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	42	10/05/15

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

We currently don't have enough data to display this section.

Liens

We currently don't have enough data to display this section.

Suits

We currently don't have enough data to display this section.

Government Activity

We currently don't have enough data to display this section.

Banking & Finance

Financial Statements

We currently don't have enough data to display this section.

Banking

We currently don't have enough data to display this section.

Special Events

We currently don't have enough data to display this section.

Corporate Linkage

Parent

Company Name	DUNS #	City, State
AGERA HOLDINGS, LLC	07-951-1284	BRIARCLIFF MANOR, NEW YORK

Headquarters (US)

Company Name	DUNS #	City, State
AGERA HOLDINGS, LLC	07-951-1284	BRIARCLIFF MANOR, NEW YORK
AGERA ENERGY LLC	07-933-4523	BRIARCLIFF MANOR, NEW YORK

US Linkages

Company Name	DUNS #	City, State
Subsidiaries		
ENERGY.ME MIDWEST LLC	96-803-9870	CHICAGO, ILLINOIS

International Linkages

We currently don't have enough data to display this section.

Exhibit C-8 “Bankruptcy Information,” provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application. Not applicable

Exhibit C-9 “Merger Information,” provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.

Agera Energy LLC acquired energy.me Midwest LLC in April of 2015. Agera also acquired Aequitas Energy Inc., which does not serve customer in Ohio and Lumens Energy which has since been dissolved.

Exhibit C-10 “Corporate Structure,” provide a description of the applicant’s corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

Agera Energy LLC is 100% owned by Agera Holdings LLC. Agera Energy LLC owns 100% of energy.me Midwest LLC and Aequitas Energy Inc.

Exhibit D-1 “Operations” provide a written description of the operational nature of the applicant’s business. Please include whether the applicant’s operations include the generation of power for retail sales, the scheduling of retail power for transmission and delivery, the provision of retail ancillary services as well as other services used to arrange for the purchase and delivery of electricity to retail customers.

Retail electric and natural gas supply to residential and commercial customers in Ohio. Agera does have a supply agreement in place.

Exhibit D-2 “Operations Expertise,” given the operational nature of the applicant’s business, provide evidence of the applicant’s experience and technical expertise in performing such operations.

Agera Energy has served as an electric and natural gas supplier since for the past two years in Ohio. It has extensive experience dealing with electric commercial and residential customers in many States. In the past two years Agera has managed to increase its presence in Ohio.

Exhibit D-3 “Key Technical Personnel,” provide the names, titles, e-mail addresses, telephone numbers, and the background of key personnel involved in the operational aspects of the applicant’s business.

Key Employee Bio's

Steve Laker, CEO

Steve joined Agera Energy in October 2014 as Vice President – Controller and was recently appointed Chief Executive Officer. Prior to joining Agera, Steve spent the past nine years as Chief Financial Officer of Steelways, Inc. where he was responsible for all aspects of finance, accounting and treasury. Before Steelways, Steve worked as the financial controller of Response Staffing and audit manager for Meridian Global Services. Steve has expertise in a variety of financial and managerial roles and his expertise will be a substantial asset as Agera continues to expand as an energy and natural gas supplier.

Michael Olowin, Chief Financial Officer

Michael has over 20 years of experience across both public and corporate accounting, including over 15 years of experience managing finances and accounting of an energy company. Michael has been a certified CPA in Florida since 1988. He has worked with companies such as Florida Light and Power, NextEra Energy Resources and Glacial Energy. He is a registered CPA highly qualified in reporting finances, tax compliance, process management, and managing finance teams.

Michael Nordlicht

Michael Joseph Nordlicht is a member and the manager of Agera Energy LLC and currently acts as Agera's General Counsel. Prior to joining Agera, he worked as an analyst at Platinum Management, a NY based hedge fund as well as an Associate Attorney with the Maryland Attorney General – Department of Public Safety and Correctional Services. He is well versed in regulatory, administrative and corporate law.

Wendy Smith Manager Customer Care

Wendy has over 20 years of Customer Care Management experience in a variety of industries providing both products and services. Prior to joining Agera Energy in October of 2014, she was the Manager of Customer Care for HOP Energy located in White Plains, NY.

GEORGE JETT

George Jett is the Director of Software Engineering at Agera Energy in Briarcliff Manor, NY. Mr. Jett is an IT executive with over 20 years of experience as IT director, manager, chief architect, technical lead, and computer scientist in corporate and federal IT environments. George has worked in a variety of business domains including FDA/pharmaceutical, biotech, military, the FAA and the National Archives. He also spent over 10 years working in clinical medicine as a Microbiologist prior to entering the IT field. Mr. Jett's areas of expertise include technical staff, program and project management, software engineering, enterprise architecture, distributed systems, web-based systems, networks, artificial intelligence and object oriented technology. He has experience on many large-scale national projects in the private and federal sectors. George was born in Cleveland, Ohio, attended Wesleyan University, the University of Maryland and the George Washington University. He holds undergraduate degrees in

computer science, microbiology, and a graduate degree in software engineering. For the last 10 years, Mr. Jett has resided in Stamford, CT.

Gabriela G. Glynn

Gabriela G. Glynn, Manager of Contract Administration and Data Services: Gabriela G. Glynn is an energy professional with over 13 years of experience in supplier related processes. A native of Brazil, Gabriela received a Bachelor of Science degree in Electrical Engineering before moving to NY and subsequently to NJ; where she currently lives with her family. Gabriela has worked on creating and improving processes for many areas of the supplier energy business, including but not limited to collections, quality assurance, regulatory affairs and operations. Gabriela's previous experience includes Gateway Energy and Direct Energy in NY and North American power in CT.

Phil Spillane, Chief Risk Officer

Philip Spillane is an energy industry executive with experience in electricity that covers PJM, MISO, ISO-NE, CASIO and NYISO. His roles have spanned the areas of wholesale supply, trading, operations and energy forecasting. He offers expertise in the leadership of technical and cross functional teams, systems analysis, data analysis, financial management, and market analysis. Please find attached resume.

Andrew Luszcz, Vice President of Electric Supply

Andrew Luszcz has been working in the deregulated energy field since 2009. He has in depth experience in NEPOOL, NYISO, PJM, MISO, ERCOT & CAISO. During his tenure at Glacial Energy he co-developed Matlab-based trade capture & position management system and oversaw the trade of physical & financial blocks, swaps, American, European & Asian options. He was responsible for ensuring compliance to Renewable Portfolio Standards in MD, TX, OH, MI, DC, MA, ME, RI, NH, IL, PA, DE, NJ, NY, CT & CA. His current role at Agera covers all responsibilities for wholesale reconciliations and ISO market operations.

Thomas Frederiksen, Chief Technology Officer

After joining Glacial Energy in early 2010, Thomas Frederiksen quickly proved himself an invaluable asset to the company and was suitably promoted from his role as a programmer to Vice President of Software Development. In 2014 Thomas was promoted to Chief Technology Officer at Glacial and has maintained that role after the Agera Energy acquisition. Thomas began his career in software engineering 10 years ago after serving in the United States Air Force by co-founding Cuz0074ech LLC, a company that quickly became the industry standard for quality reprint marketing. Using this experience, Thomas went on to provide Reed Business Information with a highly responsive, scalable architecture for their web-based services in 2008. Following his achievements in reprint marketing, Thomas lead a large team of developers at Cricket Wireless in their successful overhaul of the company billing systems during 2009. Thomas' attention to detail and fastidiousness allows him to excel in his role as an important leader in all technical aspects of the sales and services with Agera Energy. Please find attached resume.

Exhibit D-4 “FERC Power Marketer License Number,” provide a statement disclosing the applicant’s FERC Power Marketer License number. (Power Marketers only). FERC licensing approved under docket ER14-2472-000