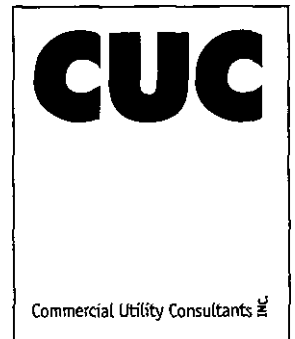


NC



October 20, 2020

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

20 - 1622 - 6A - A

**RE: Commercial Utility Consultants, Inc.
Natural Gas Broker Application**

Hello:

Enclosed please find the application of Commercial Utility Consultants, Inc. (CUC) to become a Natural Gas Broker in the State of Ohio. Please note that Commercial Utility Consultants, Inc. has held an Electric Broker's license (12-556E) since 2012 and we are currently and continually in good standing with PUCO. Also of note, we have sought permission and been informed by PUCO personnel that as a small company, we can substitute our Registered Agent in lieu of an Ohio address and resident employee.

Enclosed please find the original application and 2 copies as per PUCO filing instructions. We intend to comply with all requirements of PUCO for our Natural Gas Broker application. We will remedy any shortcomings in that regard as soon as we possibly can.

Please contact me at 1-800-296-2821 X115 with any questions or concerns with this application.

Sincerely,

A handwritten signature in black ink, appearing to read "Martin F. Brown", is written over a horizontal line.

Martin F. Brown
Vice President

PUCO

2020 OCT 21 PM 4:30



Public Utilities Commission

Competitive Retail Natural Gas Service
(CRNGS) Provider Application

Case Number: _____ - _____ -GA- _____

Please complete all information. Identify all attachments with a label and title (example: Exhibit C-2 Financial Statements). For paper filing, you can mail the original and two complete copies to the Public Utilities Commission of Ohio, Docketing Division, 180 East Broad Street, Columbus, Ohio 43215-3793.

A. Application Information

A-1. Provider Type.

Select the competitive retail natural gas service (CRNGS) provider type(s) for which the applicant is seeking certification. Please note you can select more than one.

Retail Natural Gas Aggregator

☐

Retail Natural Gas Broker

☒

Retail Natural Gas Marketer

☐

A-2. Applicant's legal name and contact information.

Provide the name and contact information of the business entity.

Legal Name: Commercial Utility Consultants, Inc.

Street Address: 1556 McDaniel Dr.

City: West Chester State: PA Zip: 19380

Telephone: 610-431-4400 Website: www.commercialutility.com

A-3. Names and contact information under which the applicant will do business in Ohio.

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name: Commercial Utility Consultants, Inc.

Street Address: 1556 McDaniel Dr.

City: West Chester State: PA Zip: 19380

Telephone: 610-431-4400 Email: cuc@commercialutility.com

A-4. Names under which the applicant does business in North America.

Provide all business names the applicant uses in North America. You do not need to include the names provided in A-2 and A-3.

Name(s): Commercial Utility Consultants, Inc.

Commercial Utility Consultants

A-5. Contact person for regulatory matters.

Name: Martin F. Brown Title: Vice President
Street Address: 1556 McDaniel Dr.
City: West Chester State: PA Zip: 19380
Telephone: 610-431-4400 X115 Email: marty@commercialutility.com

A-6. Contact person for PUCO Staff use in investigating consumer complaints.

Name: Joseph P. McGillian Title: President/Owner
Street Address: 1556 McDaniel Dr.
City: West Chester State: PA Zip: 19380
Telephone: 610-431-4400 X107 Email: joe@commercialutility.com

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

Street Address: 1556 McDaniel Dr.
City: West Chester State: PA Zip: 19380
Toll-free
Telephone: 800-296-2821 X104 Email: karen@commercialutility.com

A-8. Applicant's federal employer identification number.

FEIN: 23-2016838

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

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

A-10. Identify current or proposed service areas.

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

Service area selection:

Columbia Gas of Ohio <input checked="" type="checkbox"/>	Dominion Energy Ohio <input checked="" type="checkbox"/>	Duke Energy Ohio <input checked="" type="checkbox"/>	Vectren Energy Delivery of Ohio <input checked="" type="checkbox"/>
---	---	---	--

Class of customer selection:

Industrial

☒

Residential

☐

Small Commercial

☐

Large Commercial

☒

A-11. Start Date.

Indicate the approximate start date the applicant began/will begin offering services.

Date: 12/01/2020

A-12. Principal officers, directors and partners.

Please provide an attachment for all contacts that should be listed as an officer, director or partner.

A-13. Company history.

Provide an attachment with a concise description of the applicant's company history and principal business interests.

A-14. Secretary of State.

Provide evidence that the applicant is currently registered with the Ohio Secretary of State.

A-15. Proof of Ohio office and employee.

Provide "Proof of an Ohio Office and Employee" in accordance with Section 4929.22 of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address.

Name: National Registered Agents, Inc. Title: Resident Agent
Street Address: 4400 Easton Commons Way
City: Columbus State: Ohio Zip: 43219
Telephone: 800-296-2821 X115 Email: marty@commercialutility.com

B. Managerial Capability

Provide a response or attachment for each of the sections below.

B-1. Jurisdiction of operations.

List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application.

B-2. Experience and plans.

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the 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 Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

B-3. Disclosure of liabilities and investigations.

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction.

B-4. Disclosure of consumer protection violations.

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years? If yes, attach a document detailing the information.

Yes

☐

No

☒

B-5. Disclosure of certification denial, curtailment, suspension, or revocation.

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years? If yes, attach a document detailing the information.

Yes

☐

No

☒

C. Financial Capability

Provide a response or attachment for each of the sections below.

C-1. Financial reporting.

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or attach a copy of the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a 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, provide 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 bank account numbers redacted.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

C-3. Forecasted financial statements.

Provide two years of forecasted income statements based solely on the applicant's anticipated business activities in the state of Ohio.

Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in business activities only in the state of Ohio for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

C-4. Credit rating.

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit 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 "Not Rated".

C-5. Credit report.

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. Bank/credit account numbers and highly sensitive identification information must be redacted. If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select "This does not apply" and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

C-6. Bankruptcy information.

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy? If yes, attach a document detailing the information.

Applicant

Parent company of the applicant

Affiliate company that guarantees the financial obligations of the applicant

Any owner or officer of the applicant

Yes

☐

No

☒

C-7. Merger information.

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months? If yes, attach a document detailing the information.

Yes

☐

No

☒

C-8. Corporate structure.

Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as 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 the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

C-8 Commercial Utility Consultants, Inc. is a stand-alone entity with no affiliate or subsidiary companies.

C-9. Financial arrangements.

This section is only applicable if power marketer or retail electric generation provider has been selected in A-1.

N/A

Provide copies of the applicant's financial arrangements to satisfy collateral requirements to conduct retail electric/natural gas business activities (e.g., parental guarantees, letters of credit, contractual arrangements, etc., as described below).

Renewal applicants may provide a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU's collateral requirements. The statement or letter must be on the utility's letterhead and dated within a 30-day period of the date the applicant files its renewal application.

First-time applicants or applicants whose certificate has expired must meet the requirements of C-9 in one of the following ways:

1. The applicant itself states that it is investment grade rated by Moody's Investors Service, Standard & Poor's Financial Services, or Fitch Ratings and provides evidence of rating from the rating agencies. If you provided a credit rating in C-4, reference the credit rating in the statement.

2. The applicant's parent company is investment grade rated (by Moody's, Standard & Poor's, or Fitch) and guarantees the financial obligations of the applicant to the LDU(s). Provide a copy of the most recent credit opinion from Moody's, Standard & Poor's or Fitch.
3. The applicant's parent company 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 parent company's financials and a copy of the parental guarantee must be included in the application if the applicant is relying on this option.
4. The applicant can provide evidence of posting a letter of credit with the LDU(s) listed as the beneficiary, in an amount sufficient to satisfy the collateral requirements of the LDU(s).

D. Technical Capability

Provide an attachment for each of the sections below.

D-1. Operations.

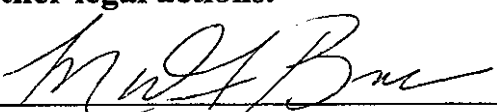
Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

Gas Marketers: Describe the operational nature of the applicant's business, specifying whether operations will include the contracting of natural gas purchases for retail sales, the nomination and scheduling of retail natural gas for delivery, and/or the provision of retail ancillary services, as well as other services used to supply natural gas to the natural gas company city gate for retail customers.

D-2. Operations expertise and key technical personnel.

Provide evidence of the applicant's experience and technical expertise in performing the operations described in this application. Include the names, titles, e-mail addresses, telephone numbers and background of key personnel involved in the operational aspects of the applicant's business.

As authorized representative for the above company/organization, I certify that all the information contained in this application is true, accurate and complete. I also understand that failure to report completely and accurately may result in penalties or other legal actions.


Signature Martin F. Brown

10/19/20
Date

Vice President
Title

Competitive Retail Natural Gas Service Affidavit

County of Chester :

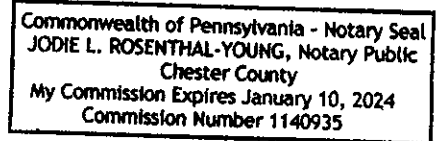
State of Pennsylvania :

Martin F. Brown, Affiant, being duly sworn/affirmed, hereby states that:

1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.
4. Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. Applicant 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. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the 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 consumer complaints.
9. The facts set forth above are true and accurate 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.

10. Affiant further saith naught.

Martin F. Brown
Signature of Affiant & Title



Sworn and subscribed before me this 19 day of October, 2020
Month Year

Jodie L. Rosenthal-Young
Signature of official administering oath

Jodie L. Rosenthal-Young Notary Public
Print Name and Title

My commission expires on 01/10/2024

A-12

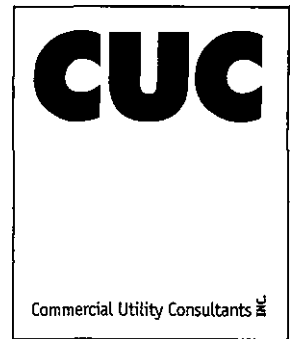


Exhibit A-12 Principal Officers, Directors & Partners

Joseph P. McGillian is the President/Owner and Sole Officer of Commercial Utility Consultants, Inc. (CUC).

CUC has no Directors or Partners.

A-13

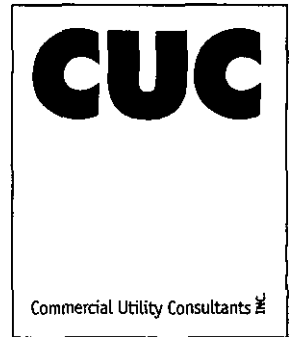


Exhibit A-13 Company History and Principal Business Interest

Commercial Utility Consultants, Inc. (CUC) has been in business since 1975*. We are a utility consulting firm with headquarters located in West Chester, PA. CUC specializes in utility rate analysis for electric, natural gas, water/sewer and telephone.

CUC serves Industrial and Commercial accounts. Our job is and has always been to assist our clients in saving money on their utility bills. Most of the 8,000 plus clients with whom we have worked are located in the Mid-Atlantic Region. CUC's analysts are experts in every aspect of dealing with utilities. In fact, many of our analysts are former employees of major utilities such as PECO Energy, PPL Electric and Philadelphia Gas Works (PGW).

CUC has been active in natural gas deregulation since its inception in Pennsylvania in the 1980's. CUC has a natural gas broker license in Pennsylvania, New Jersey and Washington DC. CUC has an EGS license for broker activities in Ohio, Pennsylvania, Delaware, Maryland, Massachusetts, Maine, New Jersey, Texas and Washington DC. We have broker/agent relationships with every major supplier of electric and natural gas in the markets that we serve including First Energy Solutions (FES), a major Ohio utility. We offer our clients an auction type environment where we solicit competitive bids from several suppliers for that service territory. CUC ranks the supplier bid results and presents them to the prospective customer for their review and selection if they so choose.

*Please note that Commercial Utility Consultants started as a partnership in 1975 and became incorporated in the State of Pennsylvania in 1996 (Commercial Utility Consultants, Inc.). Commercial Utility Consultants is a fictitious name registered with the State of Pennsylvania.



Fri Jul 17 2020

EXA-14 Secretary of State (1)

Entity#: 2094686
Filing Type: FOREIGN CORPORATION
Original Filing Date: 03/26/2012
Location: --
Business Name: COMMERCIAL UTILITY CONSULTANTS, INC.

Status: Active
Exp. Date: -

Agent/Registrant Information

NATIONAL REGISTERED AGENTS, INC.
4400 EASTON COMMONS WAY
SUITE 125
COLUMBUS OH 43219
04/17/2017
Active

Filings

Filing Type	Date of Filing	Document ID
FOREIGN LICENSE/FOR-PROFIT	03/26/2012	201208800964
FOREIGN/AGENT CHANGE OF ADDRESS	02/06/2013	201303700038
FOREIGN/AGENT CHANGE OF ADDRESS	03/31/2017	201710204270
FOREIGN/AGENT CHANGE OF ADDRESS	04/17/2017	201710702600
FOREIGN/AGENT CHANGE OF ADDRESS	04/17/2017	201710702856



Fri Jul 17 2020

Exhibit A-74 Secretary of State (2)

UNITED STATES OF AMERICA
STATE OF OHIO
OFFICE OF SECRETARY OF STATE

*I, Frank LaRose, Secretary of State of the State of Ohio, do hereby certify that this is a list
of all records approved on this business entity and in the custody of the Secretary of State.*



*Witness my hand and the seal of the
Secretary of State in Columbus,
Ohio this 17th of July, A.D. 2020*

Ohio Secretary of State

Frank LaRose

201208800964

DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
03/29/2012	201208800964	FOREIGN LICENSE/FOR-PROFIT (FLF)	125.00	.00	.00	.00	.00

Receipt

This is not a bill. Please do not remit payment.

COMMERCIAL UTILITY CONSULTANTS INC.
1556 MCDANIEL DR
WEST CHESTER, PA 19380

Exhibit

A-14 Secretary of State (3)

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jon Husted

2094686

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

COMMERCIAL UTILITY CONSULTANTS, INC.

and, that said business records show the filing and recording of:

Document(s)

FOREIGN LICENSE/FOR-PROFIT

Authorization to transact business in Ohio is hereby given, until surrender, expiration or
cancellation of this license.

Document No(s):

201208800964



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 26th day of March, A.D. 2012.

Jon Husted

Ohio Secretary of State

B-1

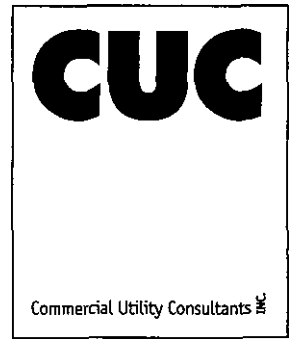


Exhibit B-1 Jurisdiction of Operations

Commercial Utility Consultants, Inc.

State Licenses

Delaware	11-311
Illinois	12-0593
Mass.	EB-186
Maryland	IR-2361
New Jersey	EA-0171 PA-0109 EC-0072 Both
Ohio	12-556E
Penn.	A-2009-2120213 E A-2013-2391748 NG
Texas	BR200180
Wash. DC	EA 2013-10-7 Both

B-2



Exhibit B-2 "Experience & Plans"

Commercial Utility Consultants, Inc (CUC) has been in business since 1975 as a Utility Rate Analysis Company. Traditionally, that means we would compare our clients' present rates to the available rates from our clients' local providers. CUC still offers this service in Pennsylvania, Delaware, Maryland and New Jersey, although this is a reduced part of our business.

CUC became involved with Natural Gas Deregulation in the 1980's when Pennsylvania (PA) deregulated natural gas. Since that time, natural gas deregulation has expanded in PA. CUC was positioned very well for that expansion of activity. CUC's main business is now providing electric broker services to our clients. We have been very successful building internal systems and strong relationships with our natural gas suppliers. CUC gets paid by our suppliers and there is never a charge to our clients for our services on natural gas deregulation deals.

CUC has a large customer base in Pennsylvania, Delaware and New Jersey. This allowed CUC to hit the ground running as the natural gas deregulation markets opened in our state and some surrounding states. CUC has obtained licenses in PA, NJ and Washington DC.

CUC is a broker for 10 natural gas suppliers (NGSSs). We have had great success by presenting our clients with multiple pricing options from several suppliers. Our clients then choose the best offer for their needs from a combination of price and length of term. We have become experts in the natural gas deregulation business.

CUC plans on continuing to offer our natural gas broker services to potential Ohio clients. First Energy Solutions (FES) has been one of our best suppliers since we began offering brokerage services in the mid-1980's.

B-3

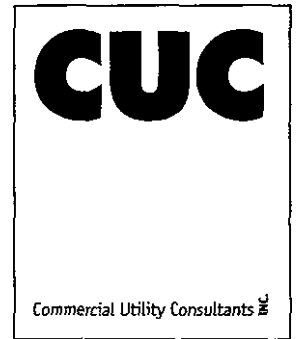


Exhibit B-3 Disclosure of Liabilities and Investigations

Commercial Utility Consultants, Inc. has no existing, nor pending, nor past rulings, judgments, findings, contingent liabilities, revocations of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction in its entire history.

C-1

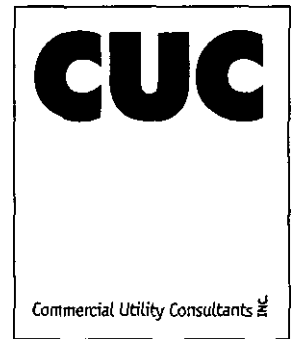
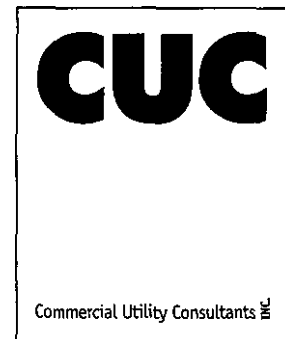


Exhibit C-1 Financial Reporting

Commercial Utility Consultants, Inc. (CUC) is a privately held corporation with a single Owner/Officer/Shareholder, Joseph P. McGillian.

CUC does not file a Form 10-K with the SEC. As a privately held concern, we are not required to file a 10-K.

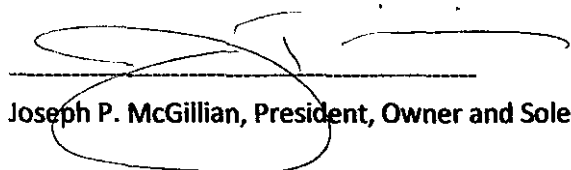
C-2 Financial Statements




October 19, 2020

Commercial Utility Consultants, Inc. does not have audited financials. Joseph P. McGillian is the President/Owner and Sole Officer of Commercial Utility Consultants, Inc. Mr. McGillian will certify the accuracy of Commercial Utility Consultants, inc.'s last two years of financials as represented in the financial reports that follow.

I, Joseph P. McGillian, President, Owner and Sole Officer of Commercial Utility Consultants, Inc., certify that the last two years of our financial reports, contained in this application for a Natural Gas Broker license in Ohio, are accurate financial reports for Commercial Utility Consultants, Inc.



Joseph P. McGillian, President, Owner and Sole Officer



Date

C-2 Financial Statements

12:53 PM

Commercial Utility Consultants, Inc.

07/18/20

Balance Sheet

Cash Basis

As of December 31, 2019

Dec 31, 19

ASSETS

Current Assets

Checking/Savings

1030 · Citizen's Checking - Inc (7413)	44,029.05
1040 · Citizens MM - Inc (7421)	313,022.65

Total Checking/Savings	357,051.70
------------------------	------------

Accounts Receivable

1200 · Accounts Receivable	
1210 · Accounts Receivable - Trade	500.00
1200 · Accounts Receivable - Other	-500.00

Total 1200 · Accounts Receivable	0.00
----------------------------------	------

Total Accounts Receivable	0.00
---------------------------	------

Other Current Assets

1240 · KWLoan	1,350.00
1252 · PJM Loan	13,335.41
1250 · A/R Joanne McWaters	1,219.00

Total Other Current Assets	15,904.41
----------------------------	-----------

Total Current Assets	372,956.11
----------------------	------------

Fixed Assets

1500 · Property & Equipment

1520 · Computer Equipment

1520A · Computer Equipment Cost	31,120.83
1520B · Computer Equip - Accum Deprec	-3,793.55
1520 · Computer Equipment - Other	50,292.93

Total 1520 · Computer Equipment	77,620.21
---------------------------------	-----------

1525 · Office Equipment

1525A · Office Equipment Cost	21,901.72
1525 · Office Equipment - Other	19,612.34

Total 1525 · Office Equipment	41,514.06
-------------------------------	-----------

1550 · Office Furniture

1550A · Office Furniture - Cost	495.00
1550 · Office Furniture - Other	14,303.45

Total 1550 · Office Furniture	14,798.45
-------------------------------	-----------

1500 · Property & Equipment - Other	500.00
-------------------------------------	--------

Total 1500 · Property & Equipment	134,432.72
-----------------------------------	------------

1600 · Accumulated Depreciation

1601 · Accum Deprec - Computer Equip	-5,885.45
1600 · Accumulated Depreciation - Other	-128,335.74

Total 1600 · Accumulated Depreciation	-134,221.19
---------------------------------------	-------------

Total Fixed Assets	211.53
--------------------	--------

TOTAL ASSETS	373,167.64
--------------	------------

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

2061 · Due JPM	56,823.93
----------------	-----------

2100 · Accrued Payroll Expense

2167 · Roth 401(k)	-135.00
--------------------	---------

2100 · Accrued Payroll Expense - Other	135.00
--	--------

12:53 PM
07/18/20
Cash Basis

Commercial Utility Consultants, Inc.
Balance Sheet
As of December 31, 2019

	Dec 31, 19
Total 2100 - Accrued Payroll Expense	0.00
Total Other Current Liabilities	56,823.93
Total Current Liabilities	56,823.93
Total Liabilities	56,823.93
Equity	
3000 - Owner's Equity	
3100 - J.P. McGillian - Capital Draw	-350,000.00
Total 3000 - Owner's Equity	-350,000.00
3300 - Retained Earnings	378,996.00
Net Income	287,347.71
Total Equity	316,343.71
TOTAL LIABILITIES & EQUITY	373,167.64

12:56 PM

07/18/20

Cash Basis

C-2 Financial Reports

Commercial Utility Consultants, Inc.

Balance Sheet

As of December 31, 2018

Dec 31, 18

ASSETS

Current Assets

Checking/Savings

1030 - Citizen's Checking - Inc (7413)	161,373.85
1031 - Citizens Checking - PPP	2,850.15
1040 - Citizens MM - Inc (7421)	255,429.99

Total Checking/Savings 419,653.99

Accounts Receivable

1200 - Accounts Receivable	
1210 - Accounts Receivable - Trade	500.00
1200 - Accounts Receivable - Other	-500.00

Total 1200 - Accounts Receivable 0.00

Total Accounts Receivable 0.00

Other Current Assets

1240 - KWLoan	1,350.00
1252 - PJM Loan	13,335.41
1260 - A/R Joanne McWaters	1,269.00

Total Other Current Assets 15,954.41

Total Current Assets 435,608.40

Fixed Assets

1500 - Property & Equipment

1520 - Computer Equipment

1520A - Computer Equipment Cost	31,120.83
1520B - Computer Equip - Accum Deprec	-3,793.55
1520 - Computer Equipment - Other	50,292.93

Total 1520 - Computer Equipment 77,620.21

1525 - Office Equipment

1525A - Office Equipment Cost	21,901.72
1525 - Office Equipment - Other	19,612.34

Total 1525 - Office Equipment 41,514.06

1550 - Office Furniture

1550A - Office Furniture - Cost	495.00
1550 - Office Furniture - Other	14,303.45

Total 1550 - Office Furniture 14,798.45

1500 - Property & Equipment - Other 500.00

Total 1500 - Property & Equipment 134,432.72

1600 - Accumulated Depreciation

1601 - Accum Deprec - Computer Equip	-5,885.45
1600 - Accumulated Depreciation - Other	-128,335.74

Total 1600 - Accumulated Depreciation -134,221.19

Total Fixed Assets 211.53

TOTAL ASSETS 435,819.93

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

2061 - Due JPM 56,823.93

Total Other Current Liabilities 56,823.93

Total Current Liabilities 56,823.93

12:56 PM

Commercial Utility Consultants, Inc.

07/18/20

Balance Sheet

Cash Basis

As of December 31, 2018

	Dec 31, 18
Total Liabilities	56,823.93
Equity	
3000 - Owner's Equity	
3100 - J.P. McGillian - Capital Draw	-200,000.00
Total 3000 - Owner's Equity	-200,000.00
3300 - Retained Earnings	378,394.76
Net Income	200,601.24
Total Equity	378,996.00
TOTAL LIABILITIES & EQUITY	435,819.93

1:11 PM

07/18/20

C-2

Commercial Utility Consultants, Inc.

Statement of Cash Flows

January through December 2018

	Jan - Dec 18
OPERATING ACTIVITIES	
Net Income	157,978.74
Adjustments to reconcile Net Income to net cash provided by operations:	
1200 · Accounts Receivable	42,622.50
1260 · A/R Joanne McWaters	155.00
Net cash provided by Operating Activities	200,756.24
FINANCING ACTIVITIES	
3000 · Owner's Equity:3100 · J.P. McGillian - Capital Draw	-100,000.00
3300 · Retained Earnings	-100,000.00
Net cash provided by Financing Activities	-200,000.00
Net cash increase for period	756.24
Cash at beginning of period	418,897.75
Cash at end of period	419,653.99

1:09 PM

07/18/20

Commercial Utility Consultants, Inc.

Statement of Cash Flows

January through December 2019

	Jan - Dec 19
OPERATING ACTIVITIES	
Net Income	337,711.33
Adjustments to reconcile Net Income	
to net cash provided by operations:	
1200 - Accounts Receivable	-50,363.62
1260 - A/R Joanne McWaters	50.00
2100 - Accrued Payroll Expense	135.00
2100 - Accrued Payroll Expense:2167 - Roth 401(k)	-135.00
Net cash provided by Operating Activities	287,397.71
FINANCING ACTIVITIES	
3000 - Owner's Equity:3100 - J.P. McGillian - Capital Draw	-150,000.00
3300 - Retained Earnings	-200,000.00
Net cash provided by Financing Activities	-350,000.00
Net cash increase for period	-62,602.29
Cash at beginning of period	419,653.99
Cash at end of period	<u>357,051.70</u>

12:44 PM

07/18/20

Cash Basis

C-2

Commercial Utility Consultants, Inc.

Profit & Loss

January through December 2018

	Jan - Dec 18
Ordinary Income/Expense	
Income	
4000 · Sales	
4003 · NJ Aggregation	-20,300.66
4010 · Refunds	168,753.03
4020 · Retainers	1,500.00
4030 · E2R2/EDI/IDIR/AreaDevel	
4030F · Area Development	-127,536.08
4030 · E2R2/EDI/IDIR/AreaDevel - Other	255,072.10
Total 4030 · E2R2/EDI/IDIR/AreaDevel	127,536.02
4035 · Construction Rider	-33,759.32
4040 · Telephone	860.74
4048 · Deregulation	
4048B · Deregulation Savings	1,847,396.58
4048 · Deregulation - Other	-24,368.44
Total 4048 · Deregulation	1,823,028.14
4050 · Electric Rate Change	23,262.76
4052 · Gas Rate Change	30,220.85
4058 · PJM Demand Response Program	30,185.02
4060 · Sales Tax	27,826.12
4075 · Steam	117,278.40
4090 · Water/Sewer	
4090A · Water	-890.70
4090B · Sewer	-11,551.90
4090 · Water/Sewer - Other	23,220.79
Total 4090 · Water/Sewer	10,778.19
4000 · Sales - Other	494,137.90
Total 4000 · Sales	2,801,307.20
4150 · Interest Income	
4151 · Interest Income-Bank	2,814.38
Total 4150 · Interest Income	2,814.38
Total Income	2,804,121.58
Gross Profit	2,804,121.58
Expense	
5000 · Selling Expense	585.85
6000 · General & Administrative Exp	
6001 · Medical Insurance	
6001A · Employee premiums	125,067.01
6001B · Dental - family	5,945.88
Total 6001 · Medical Insurance	131,012.89
6010 · Advertising	9,087.68
6012 · Postage	233.68
6015 · Automobile Expense	1,907.64
6020 · Entertainment	16,852.09
6025 · Insurance	
6025A · Worker's Comp	2,925.13
6025B · Business Owner's	2,422.24
6025D · Bonds, E&O, etc.	4,129.00
6025 · Insurance - Other	2,526.00
Total 6025 · Insurance	12,002.37
6026 · Insurance - Disability	6,389.89
6030 · Legal	
6031 · Legal - Client	4,800.00

12:44 PM
07/18/20
Cash Basis

Commercial Utility Consultants, Inc.
Profit & Loss
January through December 2018

	Jan - Dec 18
6032 - Legal - CUC	7,333.60
6030 - Legal - Other	7,255.00
Total 6030 - Legal	19,388.60
6033 - Accounting	2,400.00
6033B - ADP - payroll	4,144.18
6033C - Rainer - CUC Acctg	2,258.75
6040 - Office Supplies	
6040A - Paper products	720.77
6040C - Security	263.00
6040D - Miscellaneous	141.73
6040E - Computer Software/Supplies	818.88
6040 - Office Supplies - Other	89,552.06
Total 6040 - Office Supplies	91,496.44
6045 - Rent - 1554 & 1556	58,800.00
6050 - Telephone Expense	
6050A - Standard Telephones	5,817.68
6050B - Cellular Phones	5,407.31
6050C - Internet/Hosting/Web Support	2,869.00
Total 6050 - Telephone Expense	14,113.99
6055 - Travel - Lodging	1,172.74
6057 - Travel - Transportation	23,958.51
6060 - Collection Fees	14.98
6064 - Commissions	240,278.87
6090 - Outside Consultants	44,845.75
6091 - Services for Clients	300.00
6092 - Outside Consultant - NJ related	248,974.88
6095 - Membership Dues/License Fees	2,910.00
6096 - Subscriptions	-482.10
6100 - Employee Expense	
6101 - Commissions - payroll	461,429.01
6102 - Outside consultants - payroll	41,930.73
6195 - Payroll Expense	1,026,173.17
6210 - Employer FICA - SS	74,823.16
6211 - Employer FICA - Medicare	21,630.89
6240 - Employer SUTA - PA	2,764.06
6241 - ER SUTA - NJ	4,095.89
6260 - Employer FUTA	582.23
6100 - Employee Expense - Other	-149.10
Total 6100 - Employee Expense	1,633,280.04
6000 - General & Administrative Exp - Other	5,161.23
Total 6000 - General & Administrative Exp	2,570,503.10
6017 - NJ Corporate Taxes	1,946.17
6018 - Philadelphia BPT	36.00
6019 - MD Personal Property Tax	300.00
6182 - Pension Expense	30,000.00
66900 - Reconciliation Discrepancies	-0.78
Total Expense	2,603,370.34
Net Ordinary Income	200,751.24
Other Income/Expense	
Other Expense	
6400 - Bank Analysis Charges	150.00
Total Other Expense	150.00
Net Other Income	-150.00

12:44 PM

07/18/20

Cash Basis

Commercial Utility Consultants, Inc.
Profit & Loss
January through December 2018

	Jan - Dec 18
Net Income	200,601.24

12:38 PM

Commercial Utility Consultants, Inc.

07/18/20

Profit & Loss

Cash Basis

January through December 2019

	Jan - Dec 19
Ordinary Income/Expense	
Income	
4000 · Sales	
4003 · NJ Aggregation	-13,973.92
4010 · Refunds	150,872.83
4020 · Retainers	3,250.00
4030 · E2R2/EDI/IDIR/AreaDevel	
4030F · Area Development	-87,373.31
4030 · E2R2/EDI/IDIR/AreaDevel - Other	174,746.59
Total 4030 · E2R2/EDI/IDIR/AreaDevel	87,373.28
4035 · Construction Rider	120,301.78
4040 · Telephone	17.59
4048 · Deregulation	
4048A · Dereg Consulting Fee	1,484.56
4048B · Deregulation Savings	1,848,948.61
4048 · Deregulation - Other	-450.00
Total 4048 · Deregulation	1,849,983.17
4050 · Electric Rate Change	16,337.97
4052 · Gas Rate Change	16,956.65
4057 · Demand Error Credit	2,586.40
4058 · PJM Demand Response Program	31,519.11
4060 · Sales Tax	19,245.20
4075 · Steam	88,751.38
4090 · Water/Sewer	
4090B · Sewer	-92,580.05
4090 · Water/Sewer - Other	175,057.09
Total 4090 · Water/Sewer	82,477.04
4000 · Sales - Other	454,319.74
Total 4000 · Sales	2,910,018.22
4150 · Interest Income	
4151 · Interest Income-Bank	4,742.51
Total 4150 · Interest Income	4,742.51
Total Income	2,914,760.73
Gross Profit	2,914,760.73
Expense	
5000 · Selling Expense	5,812.86
6000 · General & Administrative Exp	
6001 · Medical Insurance	
6001A · Employee premiums	105,853.93
6001B · Dental - family	5,960.44
6001D · Family premiums	1,008.60
Total 6001 · Medical Insurance	112,822.97
6010 · Advertising	12,279.00
6012 · Postage	183.14
6015 · Automobile Expense	2,263.88
6020 · Entertainment	14,374.60
6025 · Insurance	
6025A · Worker's Comp	2,895.47
6025B · Business Owner's	10,526.11
6025 · Insurance - Other	2,697.85
Total 6025 · Insurance	16,119.43
6026 · Insurance - Disability	5,898.36
6030 · Legal	

12:38 PM

07/18/20

Cash Basis

Commercial Utility Consultants, Inc.
Profit & Loss
 January through December 2019

	Jan - Dec 19
6031 · Legal - Client	-6,943.76
6032 · Legal - CUC	18,392.10
6030 · Legal - Other	9,255.00
Total 6030 · Legal	20,703.34
6033 · Accounting	2,750.00
6033B · ADP - payroll	3,801.74
6033C · Rainer - CUC Acctg	3,592.50
6040 · Office Supplies	
6040A · Paper products	180.96
6040D · Miscellaneous	4,285.04
6040E · Computer Software/Supplies	130.95
6040 · Office Supplies - Other	91,742.31
Total 6040 · Office Supplies	96,339.26
6043 · Printing	399.37
6045 · Rent - 1554 & 1556	53,800.00
6050 · Telephone Expense	
6050A · Standard Telephones	450.79
6050B · Cellular Phones	3,663.48
6050C · Internet/Hosting/Web Support	-2,127.87
6050 · Telephone Expense - Other	4,368.60
Total 6050 · Telephone Expense	6,355.00
6055 · Travel - Lodging	8,711.20
6057 · Travel - Transportation	15,439.60
6060 · Collection Fees	1,238.04
6064 · Commissions	289,029.69
6090 · Outside Consultants	24,421.50
6091 · Services for Clients	36.00
6092 · Outside Consultant - NJ related	204,419.38
6095 · Membership Dues/License Fees	2,864.02
6100 · Employee Expense	
6101 · Commissions - payroll	428,165.86
6102 · Outside consultants - payroll	38,844.29
6195 · Payroll Expense	976,336.09
6210 · Employer FICA - SS	68,697.99
6211 · Employer FICA - Medicare	20,376.27
6240 · Employer SUTA - PA	2,846.12
6241 · ER SUTA - NJ	1,480.94
6260 · Employer FUTA	545.89
6100 · Employee Expense - Other	124,966.72
Total 6100 · Employee Expense	1,662,260.17
6000 · General & Administrative Exp - Other	29,529.99
Total 6000 · General & Administrative Exp	2,589,632.18
6017 · NJ Corporate Taxes	1,000.00
6018 · Philadelphia BPT	507.00
6019 · MD Personal Property Tax	300.00
6182 · Pension Expense	30,000.00
66900 · Reconciliation Discrepancies	-9.02
Total Expense	2,627,243.02
Net Ordinary Income	287,517.71
Other Income/Expense	
Other Expense	
6400 · Bank Analysis Charges	170.00
Total Other Expense	170.00
Net Other Income	-170.00

12:38 PM
07/18/20
Cash Basis

Commercial Utility Consultants, Inc.
Profit & Loss
January through December 2019

	Jan - Dec 19
Net Income	<u>287,347.71</u>

C-3

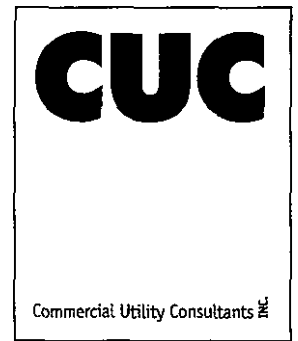


Exhibit C-3 "Forecasted Financial Statements"

Our natural gas broker license in Ohio will accounts for a small but very important part of our business. It allows us to serve a large national customer in Ohio.

Enclosed please find a 3 year (2021, 2022, and 2023) forecasted financial statement for our natural gas broker business in Ohio. This statement includes a year-end summary for 2021, 2022 and 2023.

Income is projected at almost 5% increase per year over 2021 projected revenue. Wages, Advertising, Insurance and Telephone are projected at nearly .2% (.002) of corporate spend on these particular items.

Martin F. Brown, Preparer
1556 McDaniel Drive, West Chester, PA 19380
marty@commercialutility.com
(610) 431-4400 X115



Exhibit C-3 Forecasted Financial Statement

	2021	%	2022	%	2023	%
Income						
Contracts & Supplies	-		-		-	
Contracts & Supplies	2,500		2,650		2,805	
Contracts & Supplies	-		-		-	
Total Income	2,500	100.00%	2,650	100.00%	2,805	100.00%
Cost of Sales						
Contracts & Supplies	-		-		-	
Contracts & Supplies	-		-		-	
Contracts & Supplies	-		-		-	
Total Cost of Sales	-	0.00%	-	0.00%	-	0.00%
Gross Margin	2,500	100.00%	2,650	100.00%	2,805	100.00%
Total Salary and Wages	150	6.00%	175	6.60%	175	6.24%
Fixed Business Expenses						
Advertising	-		-		-	
Car and Truck Expenses	-		-		-	
Bank & Merchant Fees	-		-		-	
Contract Labor	-		-		-	
Conferences & Seminars	-		-		-	
Customer Discounts and Refunds	-		-		-	
Dues and Subscriptions	-		-		-	
Miscellaneous	-		-		-	
Insurance (Liability and Property)	40		45		50	
Licenses/Fees/Permits	200		200		200	
Legal and Professional Fees	-		-		-	
Office Expenses & Supplies	-		-		-	
Postage and Delivery	-		-		-	
Rent (on business property)	-		-		-	
Rent of Vehicles and Equipment	-		-		-	
Sales & Marketing	-		-		-	
Taxes-Other	-		-		-	
Telephone and Communications	5		5		5	
Travel	-		-		-	



Exhibit C-3 Forecasted Financial Statement

	2021	%	2022	%	2023	%
Utilities	-		-		-	
Total Fixed Business Expenses	395	15.80%	425	16.04%	430	15.33%
Operating Income (before Other Expenses) [EBITDA]	2,105	84.20%	2,225	83.96%	2,375	84.67%
Other Expenses	-		-		-	
Amortized Start-up Expenses	-		-		-	
Depreciation	-		-		-	
Interest	-		-		-	
Commercial Loan	-		-		-	
Commercial Mortgage	-		-		-	
Line of Credit	-		-		-	
Credit Card Debt	-		-		-	
Vehicle Loans	-		-		-	
Other Bank Debt	-		-		-	
Taxes	-		-		-	
Total Other Expenses	-	0.00%	-	0.00%	-	0.00%
Net Income	2,105	84.20%	2,225	83.96%	2,375	84.67%

C-4

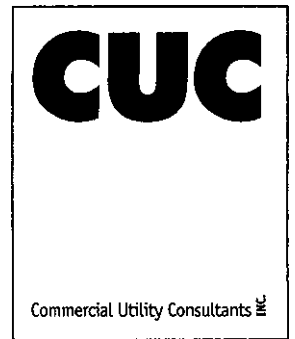


Exhibit C-4 "Credit Rating"

Commercial Utility Consultants, Inc. is **NOT RATED**.

Commercial Utility Consultants has been in business since 1975 as a utility consulting company and since 1996 as a corporation. Commercial Utility Consultants has never borrowed money from any outside institution since our inception in 1975. Commercial Utility Consultants has never been in arrears in all that time to any vendor either. Our cash flow and reserves have allowed us to operate debt free for 45 years.

A handwritten signature in black ink, which appears to read "M. F. Brown", is positioned above the printed name. The signature is fluid and cursive.

Martin F. Brown, VP

Commercial Utility Consultants, Inc.

Ex.C-5 Credit Report

Company Summary

Business Description

Commercial Utility Consultants, Inc. is primarily engaged in furnishing operating counsel and assistance to managements of private, nonprofit, and public organizations. These establishments generally perform a variety of activities, such as strategic and organizational planning; financial planning and budgeting; marketing objectives and policies; information systems planning, evaluation and selection; human resource policies and practices planning; and production scheduling and control planning.

Industry

B&B Hoovers: Consulting Services
 US 8-digit SIC: 87420405 - Public utilities consultant

Corporate Highlights

Prescreen Score:	LOW RISK	Owns/Rents:	Owns
D-U-N-S® Number:	070597091	Plant/Facility Size (sq. ft.):	3,000
State Of Incorporation:	Pennsylvania	Latitude:	39.967561
Year Founded:	1976	Longitude:	-75.522093

Key Contacts

Nicholas Reynolds
Chief Operating Officer

 [610.331.1111](tel:6103311111)

Tony Curella
President

 [610.331.1111](tel:6103311111)

Marty Brown
Vice President

 [610.331.1111](tel:6103311111)

John McGillian
Vice President Marketing Group

 [610.331.1111](tel:6103311111)

Tom Dunn
Vice President

 [610.331.1111](tel:6103311111)

[View All 11 Contacts or Decision Matrix](#)



Exhibit

C-5 Credit Report

Report

[Home](#) [My reports](#) [My account](#) [Products](#) [Help](#) [Business services](#) [Logout](#)

For help reading this report, please review our sample report.

Business Credit AdvantageSM Report

as of: 07/18/20 14:52 ET

Joseph P McGillian

Address: 1432 Heather Hills Ln
Glen Mills, PA 19342-1912
United States

Website: www.commercialutility.com

Experian BIN: 424000265

Also is (or has been) operating as:
Commercial Utility Consultants

Family Linkage:

Ultimate Parent: Joseph P McGillian
1432 Heather Hills Ln
Glen Mills, PA

Branches / Alternative Locations: Joseph P McGillian
1558 McDaniel Dr
West Chester, PA United States

Key Personnel:

SIC Code: 8742-Management Consulting Services
7389-Business Services, Nec
8999-Services, Nec

NAICS Code: 541614-Process, Physical Distribution, And Logistics Consulting Services
541990-All Other Professional, Scientific, And Technical Services
812990-All Other Personal Services Incorporated

Business Type: September 1990

Experian File Established: 44 Years

Experian Years on File: 44 Years

Years in Business: 15

Total Employees: \$2,567,000

Rates: Pennsylvania

Filing Data Provided by: 11/27/1996

Date of Incorporation:

Your Experian Business Credit Score

[Back to top](#)

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Business Credit Score



Low Risk

How to Improve Your Score?
Read our
[Score Improvement Tips](#)
for Joseph P McGillian.

What Can Affect Your Score?
Use our
[Business Score Planner](#)
to find out.

Key Score Factors:

- Number of good commercial accounts
- Nbr of leasing accts as pct of total nbr of accts.
- Ratio of balance to high credit for commercial accounts.
- Pct of aged commercial accts to total nbr of accts

Business Credit Scores range from a low of 1 to high of 100 with this company receiving a score of 87. Higher scores indicate lower risk. This score predicts the likelihood of serious credit delinquencies within the next 12 months. This score uses trade lines and collections information, public filings as well as other variables to predict future risk.

D-1

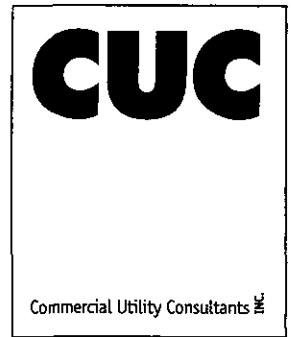


Exhibit D-1 Operations and Plans

Commercial Utility Consultants, Inc. (CUC) has been in business since 1975. We became involved with natural gas deregulation in the 1980's when Pennsylvania started natural gas deregulation. Since that time, we have developed our proprietary software system where we send out client information to several suppliers for pricing various lengths of contract. Commercial Utility Consultants, Inc. works with over 20 different suppliers in an attempt to assure our clients that we are presenting them with the best pricing at that time.

Commercial Utility Consultants, Inc. will not solicit business in person in Ohio. Instead, we service clients that also have locations in Ohio. For Example, we broker electric supply for most U-Haul locations in Ohio. In addition, we serve the associated businesses belonging to large associations. For example, we served a large association of car dealerships, many being located throughout Ohio. Our excellent website, www.commercialutility.com, draws interest from prospective clients all over the USA.

D-2

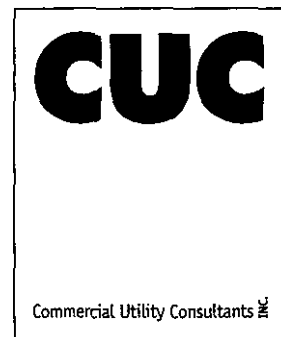


Exhibit D-2 Operations Expertise and Key Technical Personnel

Commercial Utility Consultants, Inc. (CUC) has been in business since 1975. Our core expertise is in our understanding of all aspects of electric and natural gas utility bills, the utility delivery aspect as well as the supply piece.

Joseph P. McGillian is the President/Owner of Commercial Utility Consultants, Inc. Joe started the business after graduating with his Masters in Mathematics from West Chester University. Joe is the guiding force in our company's development. Joe's email is joe@commercialutility.com. His telephone number is 610-431-4400 X107.

Nicholas J. Reynolds is a Sr. Vice President. Nick has a marketing degree from Millersville University. Nick heads up our New Jersey Aggregation Team that has had great success in New Jersey over the last five years. Nick was also instrumental in developing our proprietary software systems used for generating client RFP's which are sent out to appropriate suppliers. When supplier pricing is returned, the prices are presented in an easy to understand document that we call our Supplier Quote Comparison. Nick's email is nick@commercialutility.com. Nick's telephone number is 610-431-4400 X113.

Marc Reynolds is the Manager of the Pricing Desk. Marc has a marketing degree from East Stroudsburg University. Marc worked with his brother, Nick, in developing, testing and implementing our software package for eliciting, receiving and presenting supplier pricing for our clients. Marc's email address is mreynolds@commercialutility.com. Marc's telephone number is 610-431-4400 X123.

Andrew McGillian is a Sr. Account Executive. Andrew is a graduate of LaSalle University. Andrew runs the pricing desk for Commercial Utility Consultants, Inc. Andrew has learned the business from his father Joe, the President and Owner of our company. Andrew's email is amcgillian@commercialutility.com. His telephone number is 610-431-4400 X120.