

**DIS Case Number: 18-1590-EL-AGG**

## Section A: Application Information

## Section B: Applicant Managerial Capability and Experience

## Section C: Applicant Financial Capability and Experience

### **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.

File(s) attached

## Section D: Applicant Technical Capacity



Public Utilities  
Commission

# Application Attachments

## CreditMonitor™

SINGLE SOURCE ENERGY SOLUTIONS INC. - Full Company View

Saved by Maria Mitchell | 11-09-2020

## Summary

Report as of: 11-08-2020

## SINGLE SOURCE ENERGY SOLUTIONS INC.

ACTIVE

SINGLE LOCATION

Address: 7 Bay Cliff Cir, Plymouth, MA, 02360, UNITED STATES

Alerts:

## SCORES-AND-RATINGS:TITLE

Max. Credit  
Recommendation

US\$ 13,000

PAYDEX® Score

75

LOW RISK

Delinquency  
Predictor Percentile

68

MODERATE RISK

Financial Stress  
Percentile

59

MODERATE RISK

Supplier Evaluation  
Risk Rating

5

MODERATE RISK

## Company Profile



## D-U-N-S

02-263-9007

## Mailing Address

United States

## Age (Year Started)

9 years (2011)

## Business Form

Corporation (US)

## Named Principal

BRANDON JORDAN, PRIN

## Date Incorporated

July 8, 2010

## Line of Business

Business consulting services

## State of Incorporation

Massachusetts

## Ownership

Not publicly traded

## Risk Assessment



## PAYDEX® Score

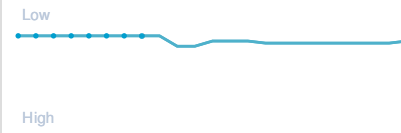
75

Low Risk (100)

High Risk (0)

Days Beyond Terms: 8

#### Past 24 Months



#### Delinquency Predictor Percentile



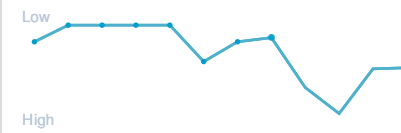
Low Risk (100)

High Risk (1)

Company's risk level is: **MODERATE**

Probability of delinquency over the next 12 months: **3.93%**

#### Past 12 Months



#### Financial Stress Percentile



Low Risk (100)

High Risk (1)

Company's risk level is: **MODERATE**

Probability of failure over the next 12 months: **0.19%**

#### Past 12 Months



#### Supplier Evaluation Risk Rating



Low Risk (1)

High Risk (9)

Company's risk level is: **MODERATE**

**Moderate** risk of supplier experiencing severe financial stress over the next 12 months

#### Past 12 Months



#### D&B Rating

Current Rating

Special Rating

**DS :**

Undetermined

#### D&B Viability Rating

#### Portfolio Comparison Score



Low Risk (1)

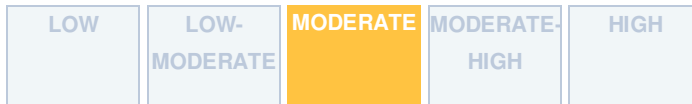
High Risk (9)

Company's risk level is: **MODERATE**

Probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months: **5%**

#### D&B Guidance

##### Overall Business Risk



##### Dun & Bradstreet Thinks...

- Overall assessment of this company: **STABILITY CONCERNS**
- Based on the perceived sustainability of this company: **AVERAGE-RISK-OF-DISCONTINUED-OPERATIONS-OR-BUSINESS-INACTIVITY**
- Based on the payment behavior of this company: **MODERATE-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS**

##### Maximum Credit Recommendation

**US\$ 13,000**

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

#### Legal Events

Events	Occurrences	Last Filed
Bankruptcies	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCC	4	08-20-2020

#### Trade Payments

##### Highest Past Due

**US\$ 0**

Highest Now Owing  
**US\$ 250**

Total Trade Experiences  
**9**

Largest High Credit  
**US\$ 250**

Average High Credit  
**US\$ 250**

#### Ownership

We are unable to locate ownership information for this business.

Financial Overview

This company has not provided financial statements to D&B.

Inquiries



12 Month Summary

Total number of Inquiries	Unique Customers
13	4

Risk Assessment

D&B Guidance

Overall Business Risk



Maximum Credit Recommendation

US\$ 13,000

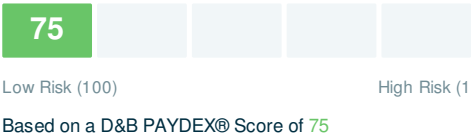
Dun & Bradstreet Thinks...

- Overall assessment of this company: **STABILITY CONCERNS**
- Based on the perceived sustainability of this company: **AVERAGE-RISK-OF-DISCONTINUED-OPERATIONS-OR-BUSINESS-INACTIVITY**
- Based on the payment behavior of this company: **MODERATE-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS**

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

PAYDEX® Score

Based on 24 months of data



Risk of Slow Pay  
Low

Payment Behavior  
8 Days Beyond Terms

Business and Industry Trends



Understand My Score

Payment History

Total Last 24 Months: 9

[View All](#)

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
11/20	-	Cash account	100	-	-	1

10/20	-	Cash account	100	0	0	Between 6 and 12 Months
09/20	-	Cash account	100	-	-	Between 6 and 12 Months
09/20	-	Cash account	-	-	-	1
09/20	Pays Prompt to Slow 30+	-	250	0	0	1

#### Keys

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

#### Delinquency Predictor Score

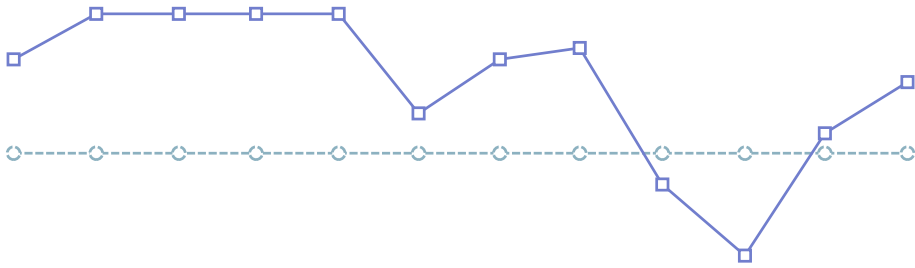
<div> <div></div> <div></div> <div>68</div> <div></div> <div></div> </div> <div> <div>Low Risk (100)</div> <div>High Risk (1)</div> </div>	<div>Score</div> <div>524</div>	<div>Class</div> <div>3</div>
Based on a D&B Delinquency Predictor Percentile of 68		

#### Factors Affecting Your Score:

- Limited time under present management control
- Higher risk industry based on delinquency rates for this industry
- Proportion of past due balances to total amount owing
- Recent high balance past due

<div>Level of risk</div> <div>Moderate</div>	<div>Probability of Delinquency</div> <div>3.93%</div>	<div>Compared to Businesses in D&amp;B Database</div> <div>10.2%</div>
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#### Business and Industry Trends



Financial Stress Score

<div><div></div><div></div><div>59</div><div></div><div></div></div> <div>Low Risk (100)High Risk (1)</div>	Score 1492 --	Class 3
Based on a D&B Financial Stress Percentile of 59		

Factors Affecting Your Score:

- Low proportion of satisfactory payment experiences to total payment experiences
- UCC Filings reported
- Limited time in business

Level of risk Moderate	Probability of Failure 0.19%	Average Probability of Failure for Businesses in D&B Database 0.48%
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Business and Industry Trends



Supplier Evaluation Risk Rating

Based on 24 months of data

<div><div></div><div>5</div><div></div><div></div></div> <div>Low Risk (1)High Risk (9)</div>
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Factors Affecting Your Score:

- Proportion of slow payment experiences to total number of payment experiences reported
- Limited business activity signals reported in the past 12 months
- Proportion of past due balances to total amount owing

Business and Industry Trends



#### D&B Rating

Current Rating

Special Rating

**DS :**

Undetermined

#### D&B Viability Rating

##### Portfolio Comparison Score



Low Risk (1)

High Risk (9)

Level of risk  
**Moderate**

Rating Confidence Level  
**Robust Predictions**

Probability of becoming no longer viable  
**5%**

Percentage of businesses ranked with this score  
**9%**

Average probability of becoming no longer viable  
**5%**

##### Viability Score



Low Risk(1)

High Risk (9)

Level of risk  
**Low**

Probability of becoming no longer viable  
**5%**

Percentage of businesses ranked with this score  
**14%**

Average probability of becoming no longer viable  
**14%**

##### Data Depth Indicator



Predictive (A)

Descriptive (G)

- Rich Firmographics
- Extensive Commercial Trading Activity
- Basic Financial Attributes

##### Company Profile

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

- Financial Data : Not Available

K	Financial Data	Trade Payments	Company Size	Years in Business
	Not Available	Available	Small	Established

- Trade Payments : Available: 3+Trade
- Company Size : Small: Employees: <10 and Sales: <\$10K or Missing
- Years in Business : Established: 5+

## Trade Payments

### Trade Payments Summary

Overall Payment Behavior

**8**

Days Beyond Terms

% of Trade Within Terms

**85%**

Highest Past Due

**US\$ 0**

**Highest Now Owing:**

US\$ 250

**Total Trade Experiences:**

9

Largest High Credit:  
US\$ 250

Average High Credit:  
US\$ 250

**Total Unfavorable Comments :**

0

Largest High Credit:  
US\$ 0

**Total Placed in Collections:**

0

Largest High Credit:  
US\$ 0

### Trade Payments By Credit Extended

Range of Credit Extended (US\$)	Number of Payment Experiences	% Within Terms
OVER 100,000	0	0
50,000 - 100,000	0	0
15,000 - 49,999	0	0
5,000 - 14,999	0	0
1,000 - 4,999	0	0
UNDER 1,000	3	83

### Trade Payments By Industry

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
▼ 48 - Communications	1	250	
4813 - Telephone communictns	1	250	100
▼ 59 - Miscellaneous Retail	1	250	
5999 - Ret misc merchandise	1	250	50
▼ 96 - Administration of Economic Programs	1	250	
9611 - Admin economic prgm	1	250	100

### Trade Lines

## Dispute Payments

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
11/20	-	Cash account	100	-	-	1
10/20	-	Cash account	100	0	0	Between 6 and 12 Months
09/20	-	Cash account	100	-	-	Between 6 and 12 Months
09/20	-	Cash account	-	-	-	1
09/20	Pays Prompt to Slow 30+	-	250	0	0	1
09/20	Pays Promptly	-	250	250	0	1
09/20	Pays Promptly	-	250	0	0	1
11/19	-	Cash account	50	-	-	1
10/18	-	Cash account	100	-	-	Between 4 and 5 Months

## Legal Events

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

Judgments	Liens	Suits	UCC Filings
0	0	0	4
Latest Filing: -	Latest Filing: -	Latest Filing: -	Latest Filing: 08-20-2020

### Events

#### UCC Filing - Original

[Dispute UCC Filing](#)

Filing Date	08-20-2020
Filing Number	202069674680
Received Date	09-07-2020
Secured Party	U.S. SMALL BUSINESS ADMINISTRATION, BIRMINGHAM, AL
Debtors	SINGLE SOURCE ENERGY SOLUTIONS, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, BOSTON, MA

#### UCC Filing - Termination

Filing Date	03-12-2020
Filing Number	202063131710

<b>Received Date</b>	03-17-2020
<b>Original Filing Date</b>	11-07-2014
<b>Original Filing Number</b>	201415793550
<b>Secured Party</b>	INDEPENDENCE BANK, EAST GREENWICH, RI
<b>Debtors</b>	SINGLE SOURCE ENERGY SOLUTIONS, INC.
<b>Filing Office</b>	SECRETARY OF STATE/UCC DIVISION, BOSTON, MA

#### UCC Filing - Original

<b>Filing Date</b>	02-13-2020
<b>Filing Number</b>	202062324230
<b>Received Date</b>	02-21-2020
<b>Secured Party</b>	EASTERN BANK, BOSTON, MA
<b>Debtors</b>	SINGLE SOURCE ENERGY SOLUTIONS INC.
<b>Filing Office</b>	SECRETARY OF STATE/UCC DIVISION, BOSTON, MA

#### UCC Filing - Original

<b>Filing Date</b>	11-07-2014
<b>Filing Number</b>	201415793550
<b>Received Date</b>	12-05-2014
<b>Collateral</b>	Negotiable instruments including proceeds and products - Accounts receivable including proceeds and products - Inventory including proceeds and products - Account(s) including proceeds and products - and OTHERS
<b>Secured Party</b>	INDEPENDENCE BANK, EAST GREENWICH, RI
<b>Debtors</b>	SINGLE SOURCE ENERGY SOLUTIONS, INC.
<b>Filing Office</b>	SECRETARY OF STATE/UCC DIVISION, BOSTON, MA

## Special Events

There have been no Special Events reported for your company. If you have had a change in ownership or with officers of the company, please call customer service at 800-333-0505.

## Ownership

This business, SINGLE SOURCE ENERGY SOLUTIONS INC. is not currently part of a family tree.

## Company Profile

### Company Overview

**D-U-N-S**

02-263-9007

**Mailing Address**

United States

**Age (Year Started)**

9 years (2011)

**Business Form**

Corporation (US)

**Named Principal**

BRANDON JORDAN, PRIN

**Date Incorporated**

July 8, 2010

**Line of Business**

Business consulting services

**State of Incorporation**

Massachusetts

**Ownership**

Not publicly traded

**Business Registration**

Corporate and business registrations reported by the secretary of state or other official source as of: 10-26-2020  
This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

<b>Registered Name</b>	SINGLE SOURCE ENERGY SOLUTIONS INC.
<b>Corporation Type</b>	Corporation (US)
<b>Business Commenced On</b>	2011
<b>State of Incorporation</b>	MASSACHUSETTS
<b>Date Incorporated</b>	07-08-2010
<b>Registration ID</b>	273049521
<b>Registration Status</b>	ACTIVE
<b>Filing Date</b>	07-08-2010
<b>Where Filed</b>	SECRETARY OF THE COMMONWEALTH/CORPORATIONS DIVISION

**Registered Agent**

<b>Name</b>	COGENCY GLOBAL INC.
<b>Address</b>	45 SCHOOL STREET; STE 202, BOSTON, MA, 021080000

**Registered Principal**

<b>Name</b>	SHERRI LYNNE JOYCE
<b>Title</b>	Director
<b>Address</b>	-
<b>Name</b>	GRAIG ROBERT JOYCE MR.
<b>Title</b>	President
<b>Address</b>	-
<b>Name</b>	GRAIG ROBERT JOYCE MR.
<b>Title</b>	Secretary
<b>Address</b>	-

Name	GRAIG ROBERT JOYCE MR.
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Title	Treasurer
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Address	-
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#### Principals

#### Directors

DIRECTOR(S): THE OFFICER(S)

#### Company Events

##### The following information was reported on: 10-31-2020

Stock ownership not available.

Business started 2011.

Business address has changed from 199 Weymouth St Ste 6, Rockland, MA, 02370 to 77 Accord Park Dr Ste D7, Norwell, MA, 02061.

Business address has changed from 77 Accord Park Dr Ste D7, Norwell, MA, 02061 to 7 Bay Cliff Cir, Plymouth, MA, 02360.

#### Business Activities And Employees

##### The following information was reported on: 10-31-2020

##### Business Information

Description	Provides business consulting services, specializing in energy conservation.
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Employees	UNDETERMINED.
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Financing Status	Unsecured
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##### SIC/NAICS Information

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

[Dispute Government Activity](#)

##### Activity Summary

Borrower(Dir/Guar)	Yes
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Administrative Debt	Yes
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Contractor	Yes
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<b>Grantee</b>	Yes
<b>Party excluded from federal program(s)</b>	Yes
<b>Possible candidate for socio-economic program consideration</b>	
<b>8(A) Firm</b>	Yes
<b>Labor Surplus Area</b>	Yes
<b>Small Business</b>	Yes

## Financials

D&B currently has no financial information on file for this company

## Inquiries

### Inquiries-Summary - 12 Month

Total number of Inquiries	Unique Customers
<b>13</b>	<b>4</b>

### Inquiries-Summary

Over the past 12 months ending 11-2020, 13 individual requests for information on your company were received. The 13 inquiries were made by 4 unique customers indicating that some companies have inquired on your business multiple times and may be monitoring you. Of the total products purchased, 11, or 84 % came from the Finance, Insurance and Real Estate; 2, or 15 % came from the Services;

**SIC/Sector**  
**Type**  
**Date**

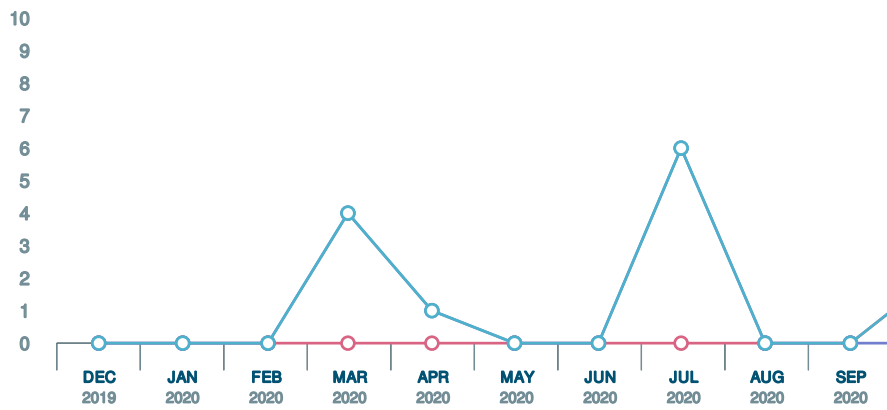
#### SERV - Services

- Data processing and preparation	Sales & Marketing Solution	2020-10-10
- Data processing and preparation	Sales & Marketing Solution	2020-10-10

#### FIR - Finance, Insurance and Real Estate

- Personal credit institutions	D&B Risk Solution	2020-07-24
- Personal credit institutions	D&B Risk Solution	2020-07-24
- Personal credit institutions	D&B Risk Solution	2020-07-24
- Personal credit institutions	D&B Risk Solution	2020-07-24
- Personal credit institutions	D&B Risk Solution	2020-07-24
- Personal credit institutions	D&B Proprietary Score Request	2020-07-24
- Insurance carriers, nec	D&B Risk Solution	2020-04-17
- Personal credit institutions	D&B Proprietary Score Request	2020-03-05
- Personal credit institutions	D&B Risk Solution	2020-03-05
- Personal credit institutions	D&B Risk Solution	2020-03-05
- Personal credit institutions	D&B Risk Solution	2020-03-05

### Inquiries Trends - 12 Month



#### Top-Five-Inquiries

##### By SIC Sector

Finance, Insurance and Real Estate	11
Services	2

##### By Report Type

D&B Risk Solution	9
D&B Proprietary Score Request	2
Sales & Marketing Solution	2

#### All-Inquiries

Industry	Total Inquiries	Last 30 Days	Last 90 Days	Last 180 Days	Last 365 Days
Finance, Insurance and Real Estate	11	0	0	6	11
Services	2	2	2	2	2

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**This foregoing document was electronically filed with the Public Utilities**

**Commission of Ohio Docketing Information System on**

**11/9/2020 12:19:12 AM**

**in**

**Case No(s). 18-1590-EL-AGG**

Summary: In the Matter of the Application of Single Source Energy Solutions, Inc.