

NC

AGR NEVADA

29 August 2023

VIA PRIORITY MAIL

FILE

23-0847-EL-AGG

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

Dear Sir or Madam:

RE: AGR Group Nevada, LLC Competitive Retail Electric Service (CRES) Provider Application for Power Broker certification.

Please find enclosed the filing for the following documents:

1. The original plus two copies of the Competitive Retail Electric Service (CRES) Provider Application, including all related exhibits.
2. An envelope marked confidential with the original plus two copies of the Motion for Protective Order for Exhibits C-2 and C-3 to the Application.

Should you have any questions, please feel free to contact me at (702) 410-5780 or via email at lzepeda@agrgroupinc.com.

Sincerely,



Laura Zepeda
VP, Corporate Affairs

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.

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PUCCO



Public Utilities Commission

Competitive Retail Electric Service (CRES)
Provider Application

Case Number: 23 0847 -EL-AGG

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 electric service (CRES) provider type(s) for which the applicant is seeking certification. Please note you can select more than one.

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

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

Provide the name and contact information of the business entity.

Legal Name: AGR GROUP NEVADA, LLC

Street Address: 2925 N. GREEN VALLEY PARKWAY, SUITE C

City: HENDERSON State: NV Zip: 89014

Telephone: 702-410-5780 Website: https://www.agrgroupinc.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: AGR Group Nevada, LLC dba Utilities Marketing Group

Street Address: 2925 N. GREEN VALLEY PARKWAY, SUITE C

City: HENDERSON State: NV Zip: 89014

Telephone: 702-410-5780 Website: https://www.agrgroupinc.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): Utilities Marketing Group

UMG

A-5. Contact person for regulatory matters.

Name: LAURA ZEPEDA Title: VP CORPORATE AFFAIRS
Street Address: 2925 N. GREEN VALLEY PARKWAY, SUITE C
City: HENDERSON State: NV Zip: 89014
Telephone: 702-978-6165 Email: LZEPEDA@AGRGROUPINC.COM

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

Name: LAURA ZEPEDA Title: VP CORPORATE AFFAIRS
Street Address: 2925 N. GREEN VALLEY PARKWAY, SUITE C
City: HENDERSON State: NV Zip: 89014
Telephone: 702-978-6165 Email: LZEPEDA@AGRGROUPINC.COM

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

Street Address: 2925 N. GREEN VALLEY PARKWAY, SUITE C
City: HENDERSON State: NV Zip: 89014
Toll-free Telephone: 877-860-5780 Email: _____

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

FEIN: 27-2588035

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

Sole Proprietorship Limited Liability Partnership (LLP) Corporation Partnership
Limited Liability Company (LLC) 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:

AES Ohio American Electric Power (AEP Ohio) Duke Energy Ohio FirstEnergy – Cleveland Electric Illuminating

FirstEnergy – Ohio
Edison



FirstEnergy – Toledo
Edison



Class of customer selection:

Commercial



Industrial



Mercantile



Residential



A-11. Start Date.

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

Date: 10/01/2023

A-12. Principal officers, directors and partners.

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

Please see attached Exhibit A-12

A-13. Company history.

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

Please see attached Exhibit A-13

A-14. Secretary of State.

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

Please see attached Exhibit A-14

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.

Please see attached Exhibit B-1

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.

Please see attached Exhibit B-2

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.

Please see attached Exhibit B-3

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

B-6. Environmental disclosure.

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

Provide a detailed description of how the applicant intends to determine its generation resource mix and environmental characteristics, including air emissions and radioactive waste. Include the annual projection methodology and the proposed approach to compiling the quarterly actual environmental disclosure data. See 4901:1-21-09 of the Ohio Administrative Code for additional details of this requirement.

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.

Please see attached Exhibit C-1

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

Please see attached Exhibit C-2

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.

Please see attached Exhibit C-3

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".

Please see attached Exhibit C-4

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.

Please see attached Exhibit C-5

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.

Please see attached Exhibit C-8

C-9. Financial arrangements.

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

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.

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

Please see attached Exhibit D-1

Power Marketers/Generators: Describe the operational nature of the applicant's business, specifying whether operations will 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. 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. If vendors or third parties are or will be utilized for any activities listed in this application, provide the name, contact information for each, and list which activities they will perform. Also, indicate which activities will be performed directly by the company. Please note that this information is required to be updated within 30 days of any changes.

Please see attached Exhibit D-2


D-3. FERC power marketer authorization.

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

Provide the FERC docket granting the applicant power marketer authority.

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



Date

8/30/23

Title

CEO

Competitive Retail Electric Service Affidavit

County of CLARK :

State of NEVADA :

Adolfo Quintana, 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, gross earnings, and sales of kilowatt-hours of electricity pursuant to Sections 4905.10(A), 4911.18(A), and 4928.06(F), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10, 4911.18, and 4928.06(F), Ohio Revised Code.
4. The 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. The 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. The applicant will fully comply with Section 4928.09, Ohio Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The applicant 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 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, 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.
11. The 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.

- 12. 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.
- 13. Affiant further sayeth naught.

[Handwritten Signature]
Signature of Affiant & Title

Sworn and subscribed before me this 30th day of August, 2023 by Adolfo Quintero. ****
Month Year

[Handwritten Signature]
Signature of official administering oath

Chanet Kauhane, Notary
Print Name and Title



My commission expires on March 13, 2024

EXHIBIT A-12: Principal Officers, Directors and Partners

Name: Adolfo Quintero
Title: Chief Executive Officer
Address: 2925 N. Green Valley Parkway, Suite C, Henderson, NV 89014
Phone: 702-978-6165

Name: James Christopher Parmer
Title: Chief Financial Officer
Address: 2925 N. Green Valley Parkway, Suite C, Henderson, NV 89014
Phone: 702-978-6165

EXHIBIT A-13: Company history

Our company's journey began two decades ago, recognizing the potential in the deregulated energy industry. Through a combination of market insight, strategic planning, and dedicated efforts, we embarked on a path to become a key intermediary between energy suppliers and consumers.

With our strong industry presence, we have been able to collaborate with various suppliers to deliver top-tier services that cater to the unique needs of residential and commercial consumers. Our emphasis on best-in-class customer service has not only helped us retain a loyal customer base but has also positioned us as a trusted partner in the energy industry.

One of our principal business interests involves marketing to both residential and commercial consumers. Leveraging our extensive experience, we consult with the consumers and educate them about energy choices, cost savings, and environmental impacts.

As a broker for small commercial and industrial consumers, we facilitate seamless transactions between energy suppliers and businesses, ensuring they receive energy solutions tailored to their operational requirements.

EXHIBIT A-14: Secretary of State

Attached please find AGR Group Nevada, LLC's certificate of good standing from Ohio Secretary of state.

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

I, Frank LaRose, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign business entities; that said records show AGR GROUP NEVADA, LLC, a Nevada Limited Liability Company, Registration Number 5060103, was registered in the State of Ohio on June 12, 2023, is currently authorized to transact business in this state.



Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 6th day of June, A.D. 2023.

Frank LaRose

Ohio Secretary of State

Validation Number: 202315701568

EXHIBIT B-1: Jurisdiction of operations

Authority	License
Illinois Commerce Commission	Certificate of Authority to operate as agent, broker, or consultant
New Hampshire Attorney General	Provider of Electric Aggregation Service
Pennsylvania Public Utility Commission (NGS)	License for Electric Generation Supplier services as a broker/marketer.
Pennsylvania Public Utility Commission (EGS)	License for Gas Generation Supplier services as a broker/marketer
Public Utility Commission of Texas	Electricity Broker Registration

EXHIBIT B-2: Experience and plans

AGR Group has been providing energy sales and marketing services for well over 20 years. Our journey has equipped us with an in-depth knowledge of energy markets, regulatory landscapes, and emerging technologies, enabling us to assist consumers with confidence. The executive team who oversees AGR's broker division possesses a total of 70 years of collective experience within the deregulated energy sector.

We have marketed and brokered to residential, small commercial and industrial consumers. At this time, the average usage for our commercial customers is 45 MWH. Our broker division focuses primarily on small commercial and industrial consumers.

AGR will initiate its energy brokering services by identifying potential business consumers in need of energy supply options. The company employs a dedicated team of agents who reach out to businesses via telephonic contact. During these calls, the energy brokers introduce themselves, explain their services, and assess the consumer's current energy needs and preferences.

During the telephonic conversation, the energy brokers gather essential information from the business consumers. This includes understanding their current energy consumption patterns, budget constraints, and any specific requirements they might have for their energy sources.

Based on the information collected, AGR's energy brokers analyze the available energy supply options in the State and curate a selection that aligns with the consumer's needs. They present these options to the business consumers during the telephonic contact. This includes detailing the benefits, pricing structures, contract lengths, and any value-added services that might come with each option.

Once the business consumer has reviewed the presented energy supply options and has indicated a preference, AGR sends a detailed energy supply contract outlining the chosen plan's terms and conditions. The contract includes the selected energy plan, pricing details, contract duration, the conditions under which a customer may rescind the contract without penalty, etc. The consumer signs the contract, indicating their agreement to proceed with the selected energy supply option.

After the contract is signed, AGR follows up with a Quality Assurance (QA) welcome call. During this call, a dedicated QA representative contacts the consumer to ensure they are satisfied with the transaction process and to address any potential concerns or questions they might have. This step aims to provide a high level of customer service and build trust between the consumer and AGR.

While the consumer has a direct line with the supplier they enrolled with, AGR maintains an open line of communication with the business consumer. They provide ongoing support for any inquiries, changes, or updates related to the energy supply. Consumers are encouraged to contact the company via email or the dedicated 800-number for assistance, ensuring their queries are addressed promptly and professionally.

By following this comprehensive plan, AGR ensures a seamless and customer-centric experience for its business consumers seeking energy brokering services. The telephonic contact, contract signing, QA welcome call, and ongoing support all contribute to a positive relationship between the company and its clients.

EXHIBIT B-3: Disclosure of liabilities and investigations

Neither the Applicant, any officer, nor any affiliate is currently under investigation., Around June 2019, the Commonwealth of Pennsylvania, Office of Attorney General, Bureau of Consumer Protection (“Commonwealth”) notified us of its review of practices related to Applicant’s sister company, Utilities Marketing Group, LLC (UMG). According to the Commonwealth, telecom records showed UMG initiated telephone solicitation calls to Pennsylvania consumers registered on the DNC list. The Commonwealth proposed the parties enter an AVC to amicably resolve the matter. UMG engaged in initial informal conversations with the Commonwealth to gather more information and provide evidence of UMG’s compliance and calling practices, including proof of the Prior Express Written Consent (PEWC) to call consumers.

The Commonwealth identified ten consumer phone numbers as examples, and UMG replied with proof of compliance and PEWC for those consumers. In September 2020, the Commonwealth nevertheless provided a draft AVC, contending UMG failed to comply with certain consumer protection laws. Along with the draft AVC, the Commonwealth expressed a desire to “amicably resolve these violations and to ensure future compliance.”

UMG provided a written response to the Commonwealth in April 2021, detailing compliance with both the PA and Federal DNC registries and confirming UMG only called consumers who provided PEWC. Evidence submitted to the Commonwealth included confirmation that, during all times relevant to the period reviewed, UMG bought the federal and Pennsylvania DNC list (“DNC list”) and scrubbed all telephone numbers for which UMG did not have express agreement, in writing about every fourteen days. UMG also confirmed it accessed and downloaded the federal DNC list fifty-six times and the Pennsylvania DNC list fifty-eight times during the relevant period.

The Commonwealth then expressed concerns regarding the consents, provided by end users via an online consent form submitted to a third-party vendor in which the consumers gave their personal and contact information and gave consent to receive telemarketing calls. In response, UMG provided proof that UMG relied on representations, warranties, and assurances from its vendors that all leads supplied fully complied with the law. UMG’s vendors included an industry leader in data driven marketing services and lead generation. Although UMG provided proof of valid consents, the Pennsylvania AG maintained the consents were not valid.

UMG and Applicant ultimately entered into AVC for settlement purposes only, including no admission of liability by the Applicant or UMG, thereby concluding the investigation.

EXHIBIT C-1: Financial reporting

AGR Group Nevada is not required to make a Form 10-K filing with the SEC as it is not a publicly traded company.

EXHIBIT C-2: Financial statements

Designated as “CONFIDENTIAL MATERIAL - NOT FOR PUBLIC DISCLOSURE” and subject to a Motion for Protective Order filed contemporaneously, are the following: Profit and Loss Statement for January through December 2021 and 2022 and AGR Comparative Balance Sheet for years ending 2021 and 2022.

EXHIBIT C-3: Forecasted financial statements

Designated as "CONFIDENTIAL MATERIAL - NOT FOR PUBLIC DISCLOSURE" and subject to a Motion for Protective Order filed contemporaneously, are the following: Two years of forecasted financial statements.

EXHIBIT C-4: Credit rating

Not Rated.

EXHIBIT C-5: Credit report

Attached please find AGR Group Nevada's credit report as prepared by Dun and Bradstreet.

Business Information Report Snapshot

AGR GROUP NEVADA, LLC

D-U-N-S: 10-180-4146
 ADDRESS: 2925 N Green Valley Pkwy Ste C, Henderson, NV, 89014, United States
 Date: 08/14/2023

RISK ASSESSMENT

SCORES AND RATINGS				
Max. Credit Recommendation	PAYDEX® SCORE	Delinquency Predictor Percentile	Financial Stress Percentile	Supplier Evaluation Risk Rating
US\$ 13,000	60 LOW-MODERATE RISK	78 LOW-MODERATE RISK	51 MODERATE RISK	7 MODERATE-HIGH RISK

MAXIMUM CREDIT RECOMMENDATION

Overall Business Risk: **MODERATE**

Maximum Credit Recommendation: **US\$ 13,000**

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

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **STABILITY CONCERNS**
- Based on the predicted risk of business discontinuation: **MODERATELY HIGHER THAN AVERAGE RISK OF DISCONTINUED OPERATIONS OR BUSINESS INACTIVITY**
- Based on the predicted risk of severely delinquent payments: **LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

PAYDEX® SUMMARY

3 Months	24 Months
<p>Low Risk (100) High Risk (1)</p>	<p>Low Risk (100) High Risk (1)</p>
<p>When weighted by dollar amount, payments to suppliers average 19 days beyond terms. Value is based on payments collected over the last 3 months.</p>	<p>When weighted by dollar amount, payments to suppliers average 22 days beyond terms. Value is based on payments collected over the last 24 months.</p>

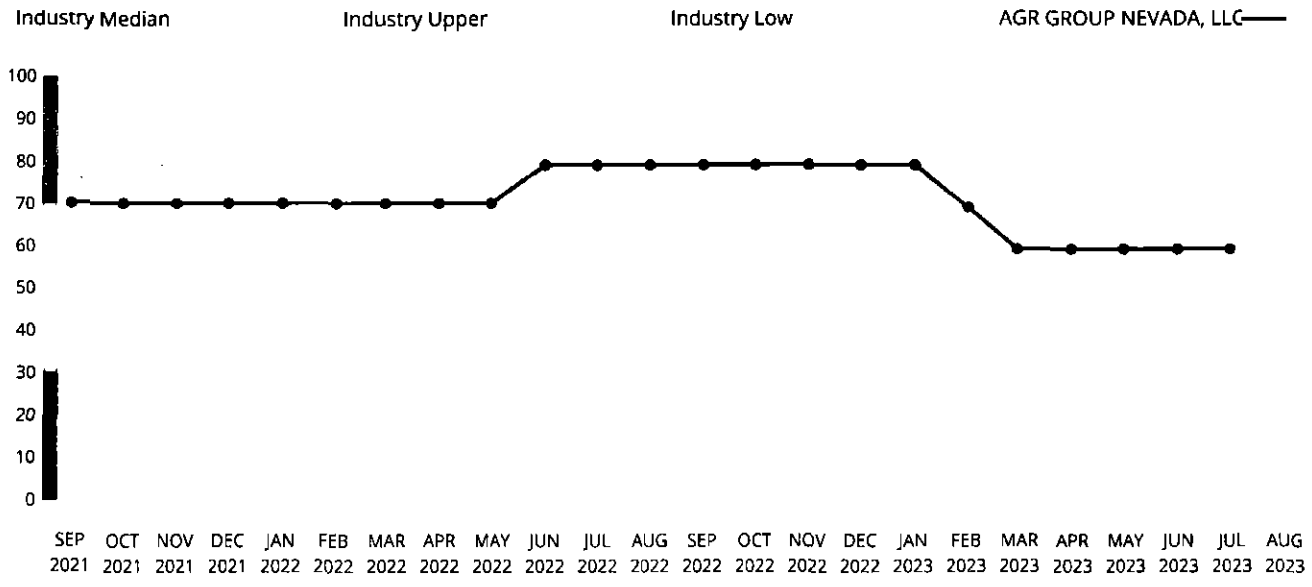
Low Risk (100) High Risk (1)

Risk of Slow Pay: LOW-MODERATE

Payment Behavior: 22 Days Beyond Terms

Based on a D&B PAYDEX® of

Business and Industry Trends 8742 - Management consulting services



DELINQUENCY PREDICTOR SCORE

Low Risk (100) High Risk (1)

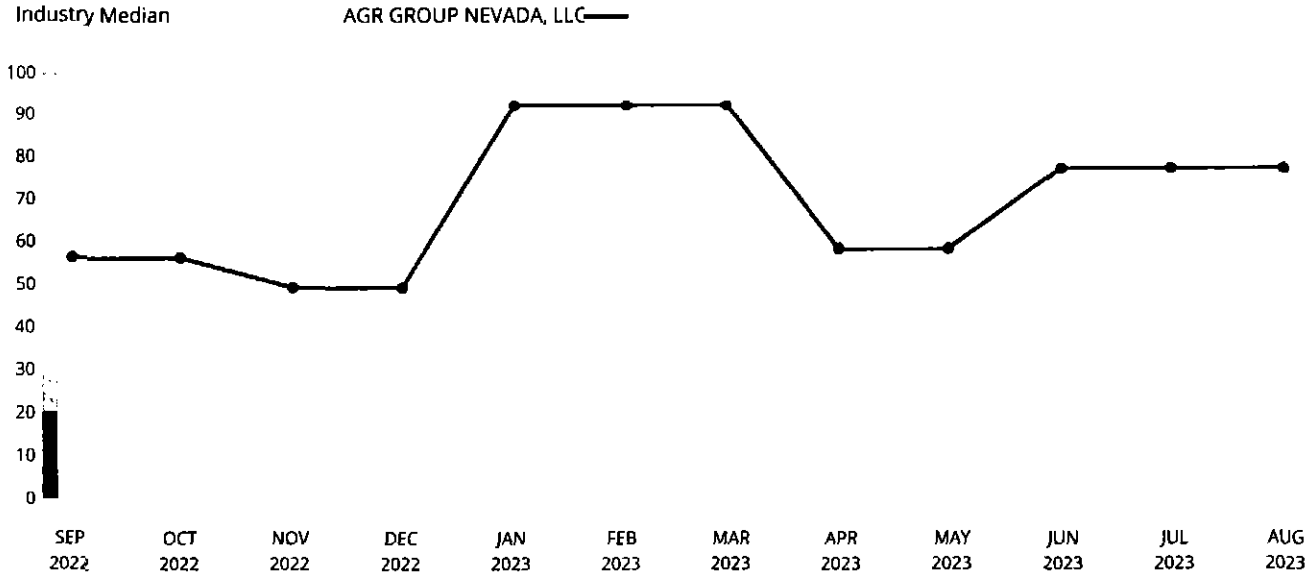
Higher risk industry based on delinquency rates for this industry

Recent high balance past due

Based on a D&B Delinquency Predictor Percentile of

Level of Risk	Raw Score	Probability of Delinquency	Compared to Businesses in D&B
LOW-MODERATE	543	2.83%	10.2%

Business and Industry Trends 8742 - Management consulting services



FINANCIAL STRESS SCORE

Low Risk (100) High Risk (1)

- Low Paydex Score
- Low proportion of satisfactory payment experiences to total payment experiences

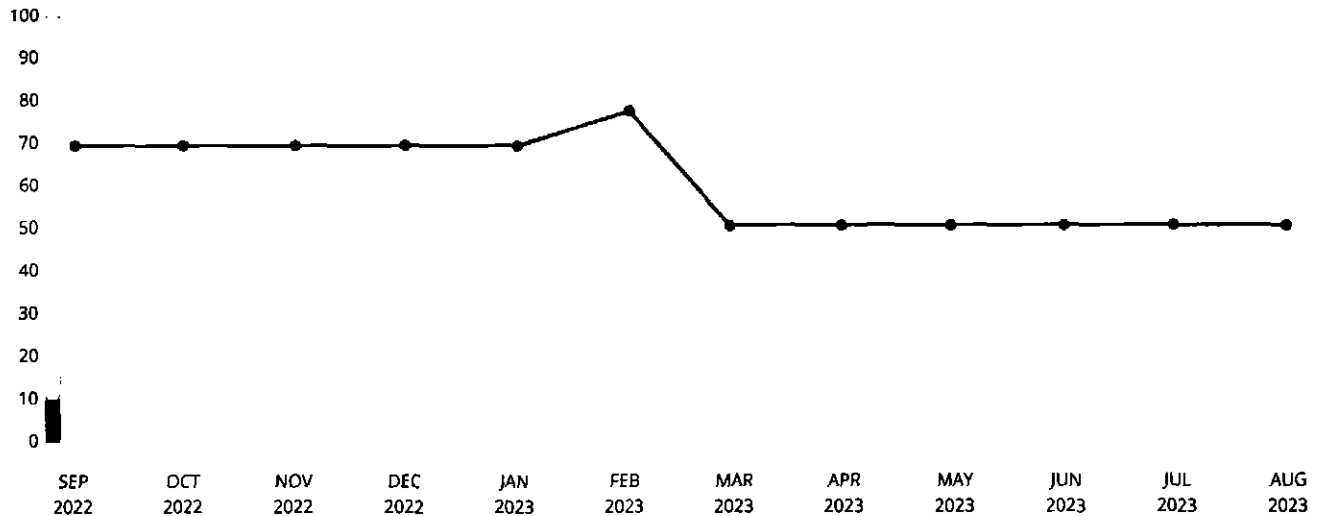
Based on a D&B Financial Stress Percentile of

Level of Risk	Raw Score	Probability of Failure	Compared to Businesses in D&B
	1478	0.24%	0.48%

Business and Industry Trends

8742 - Management consulting services

Industry Median AGR GROUP NEVADA, LLC



SUPPLIER EVALUATION RISK RATING

Low Risk (1) High Risk (9)

Based on a Supplier Evaluation Risk Rating of 3

Factors Affecting Your Score

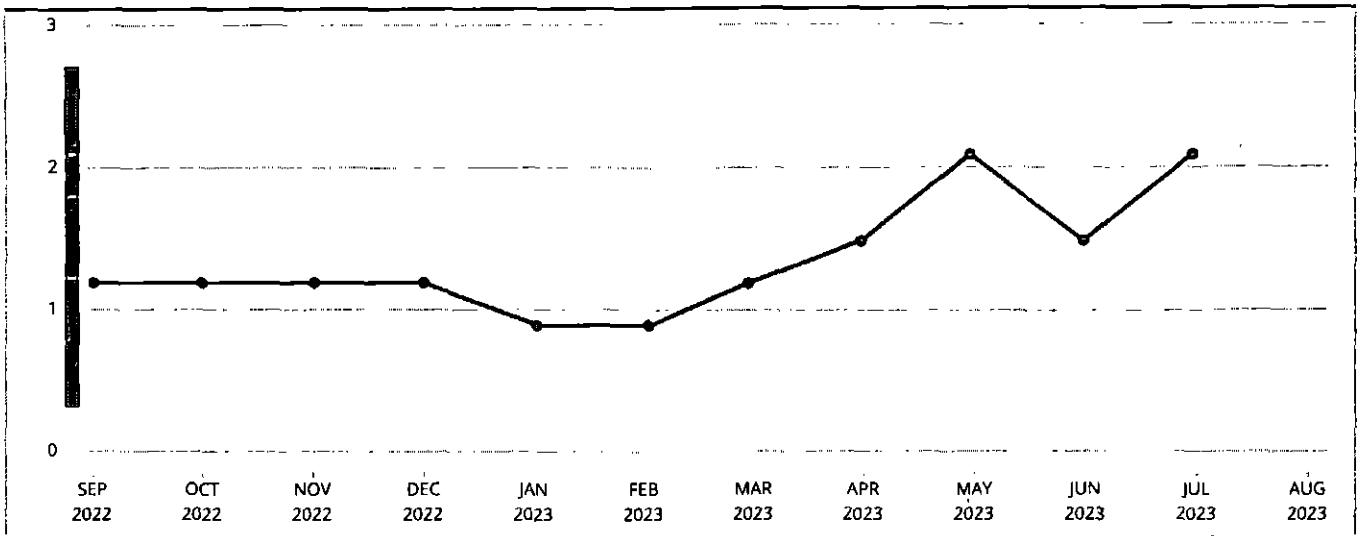
- Proportion of slow payment experiences to total number of payment experiences reported
- Limited business activity signals reported in the past 12 months
- Unstable Paydex over last 12 months

Business and Industry Trends

8742 - Management consulting services

Supplier Evaluation Score





D&B RATING

Current Rating as of 12-13-2018

Special Rating

--: Undetermined

TRADE PAYMENTS

TRADE PAYMENTS SUMMARY

Based on 24 months of data

Overall Payment Behavior

22

Days Beyond Terms

% of Trade Within Terms

50%

Highest Past Due

US\$ 250

Highest Now Owing: US\$ 250

Total Trade Experiences: 16

Total Unfavorable Comments : 0

Largest High Credit: US\$ 500

Largest High Credit: US\$ 0

Average High Credit: US\$ 375

Total Placed in Collections: 0

Largest High Credit: US\$ 0

TRADE PAYMENTS BY CREDIT EXTENDED

\$ CREDIT EXTENDED	% OF PAYMENTS WITHIN TERMS	# PAYMENT EXPERIENCES	TOTAL & DOLLAR AMOUNT
OVER 100,000	0%	0	\$0
50,000 - 100,000	0%	0	\$0
15,000 - 49,999	0%	0	\$0
5,000 - 14,999	0%	0	\$0
1,000 - 4,999	0%	0	\$0
UNDER 1,000	33%	2	\$750

TRADE PAYMENTS BY INDUSTRY

Collapse All | Expand All

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
-61 - Nondepository Credit Institutions	1	500	
6159 - Misc Business Credit	1	500	50
-73 - Business Services	1	250	
7361 - Employment Agency	1	250	0

TRADE LINES

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
07/2023	Prompt to Slow	-	500	0	0	Between 6 and 12 Months
07/2023	-	Cash Account	100	-	-	1 Month
07/2023	-	Cash Account	0	0	0	Between 2 and 3 Months
05/2023	-	Cash Account	50	-	-	1 Month
05/2023	-	Cash Account	50	-	-	1 Month
03/2023	-	Cash Account	100	-	-	1 Month
03/2023	-	Cash Account	50	-	-	1 Month
02/2023	-	Cash Account	-	-	-	1 Month
02/2023	-	Cash Account	50	-	-	1 Month
01/2023	Slow	-	250	250	250	-
10/2022	-	Cash Account	100	-	-	1 Month
10/2022	-	Cash Account	100	-	-	1 Month
10/2022	-	Cash Account	100	-	-	Between 2 and 3 Months
09/2022	-	-	50	-	-	1 Month
06/2022	-	Cash Account	50	-	-	Between 6 and 12 Months
04/2022	-	Cash Account	500	0	0	Between 4 and 5 Months

EVENTS

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.							
SUITS		JUDGEMENTS		LIENS		UCC FILINGS	
TOTAL	0	TOTAL	0	TOTAL	0	TOTAL	0
LAST FILING DATE		LAST FILING DATE		LAST FILING DATE		LAST FILING DATE	

General: The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this was reported. This information may not be reproduced in whole or in part by any means of reproduction.

UCC Filings: There may be additional UCC Filings in the D&B file on this company which are available by contacting 1-800-234-3867.

Suits, Liens, Judgements: There may be additional suits, liens, or judgements in D&B's file on this company available in the U.S. Public Records Database that are also covered under your contract. If you would like more information on this database, please contact the Customer Resource Center at 1-800-234-3867.

Lien: A lien holder can file the same lien in more than one filing location. The appearance of multiple liens filed by the same lien holder against a debtor may be indicative of such an occurrence.

EVENTS
Events data is not available for this company.

COMPANY EVENTS
The following information was reported on: 06-15-2023
The Nevada Secretary of State's business registrations file showed that AGR Group Nevada, LLC was registered as a Limited Liability Company on April 20, 2010 under file registration number E0180732010-0.
Business started 2010.
ADOLFO QUINTERO. Antecedents are unknown.
Business address has changed from 14201 Carol Manor Dr, Largo, FL, 33774 to 8550 Ulmerton Rd Ste 160, Largo, FL, 33771.
Business address has changed from 8550 Ulmerton Rd Ste 160, Largo, FL, 33771 to 6275 S Pearl St Ste 100-300, Las Vegas, NV, 89120.
Business address has changed from 6275 S Pearl St Ste 100-300, Las Vegas, NV, 89120 to 2925 N Green Valley Pkwy Ste C, Henderson, NV, 89014.
According to a published report dated Jun 6, 2023, Pennsylvania Attorney General Michelle Henry announced that her office entered into a settlement agreement with two out-of-state telemarketing companies, AGR Group Nevada LLC being one of those companies, for providing telemarketing services for retail energy suppliers in Pennsylvania. The Office of Attorney Generals investigation found that the companies allegedly trafficked a large number of telemarketing calls to consumers registered on Pennsylvanias Do Not Call List. Under the terms of the settlement, in addition to being prohibited from making unwanted telemarketing calls to consumers, the companies must pay \$150,000 to the Attorney Generals Office.

SPECIAL EVENTS

06-15-2023

According to a published report dated Jun 6, 2023, Pennsylvania Attorney General Michelle Henry announced that her office entered into a settlement agreement with two out-of-state telemarketing companies, AGR Group Nevada LLC being one of those companies, for providing telemarketing services for retail energy suppliers in Pennsylvania. The Office of Attorney Generals investigation found that the companies allegedly trafficked a large number of telemarketing calls to consumers registered on Pennsylvanias Do Not Call List. Under the terms of the settlement, in addition to being prohibited from making unwanted telemarketing calls to consumers, the companies must pay \$150,000 to the Attorney Generals Office.

08-24-2022

Business address has changed from 6275 S Pearl St Ste 100-300, Las Vegas, NV, 89120 to 2925 N Green Valley Pkwy Ste C, Henderson, NV, 89014.

09-12-2019

Business address has changed from 8550 Ulmerton Rd Ste 160, Largo, FL, 33771 to 6275 S Pearl St Ste 100-300, Las Vegas, NV, 89120.

Financials

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

COMPANY PROFILE

COMPANY OVERVIEW		
D-U-N-S 10-180-4146	Mailing Address 2925 N Green Valley Pkwy Ste C, Henderson - NV 89014, US	Annual Sales -
Business Form Corporation (US)	Telephone (727) 572-0600	Employees -
Date Incorporated -	Fax -	Age (Year Started) 13 years (2010)
State of Incorporation Nevada	Website -	Named Principal ADOLFO QUINTERO, MNG MBR
Ownership -	Line of Business Management consulting services	SIC 8742

OWNERSHIP

This business is not currently a part of a family tree.

EXHIBIT C-8: Corporate structure

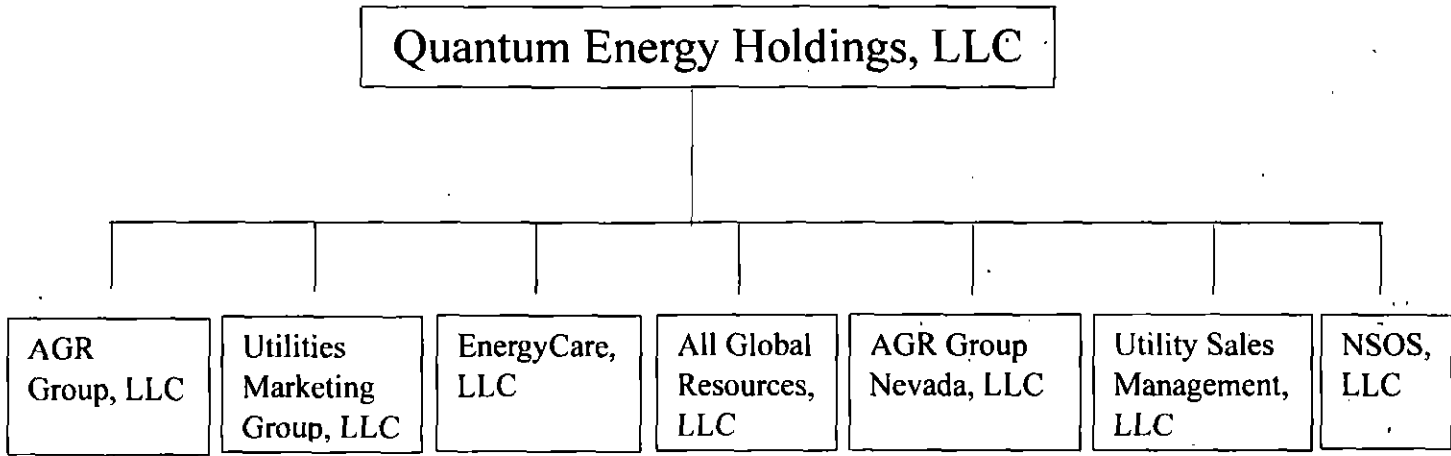


EXHIBIT D-1: Operations

Please refer to Exhibit B-2 for business operations and plans.

EXHIBIT D-2: Operations expertise and key technical personnel

Founded 20 years ago, our company has established itself as a trusted partner in the business process outsourcing and contact center industry, specializing in the deregulated energy sector. The executive team who oversees AGR's broker division possesses a total of 70 years of collective experience within the energy sector.

Adolfo Quintero, CEO

With over 20 years of experience in the deregulated energy sector, Mr. Quintero is a seasoned leader with a strong background in marketing and brokering energy solutions to residential, commercial and industrial consumers. Formerly a COO, Mr. Quintero expertly managed operations, technology, and client success, notably driving the success of a broker brand that was eventually acquired by a third party. His comprehensive grasp of operational intricacies, including contact center management, has consistently yielded operational excellence and superior customer experiences.

Aracely Calderon, General Manager

Ms. Calderon is an experienced professional with 17 years of dedicated expertise in the deregulated energy industry, focused on overseeing call center operations for both residential and commercial sales. Adept at managing over 200 employees, demonstrating exceptional leadership skills to drive performance, productivity, and customer satisfaction. Proven track record of optimizing sales strategies, streamlining processes, and implementing innovative solutions to meet business objectives. Ms. Calderon has a deep understanding of the deregulated energy market.

Leilani Kauhane, Operations Manager

With 15 years of experience in the deregulated energy industry, Ms. Kauhane oversees call center operations for both residential and commercial sales. Her responsibilities have included managing teams, optimizing processes, and ensuring exceptional customer experiences. Ms. Kauhane brings expertise and experience in Quality Assurance (QA) operations with a proven track record of handling compliance training, ensuring that all activities align with industry regulations and company policies.

Jose Rubio, Manager

Bringing 21 years of sales and marketing excellence in the deregulated energy sector, Mr. Rubio is a seasoned manager with a sharp focus on energy, solar, and telecommunications. With 15 years of managerial experience, he's been a driving force, adeptly supervising teams and serving as a trusted point of escalation for consumers.