

DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION

Version Revised 09/11/23

BEFORE THE PENNSYLVANIA PUBLIC UTILITY COMMISSION

Application of F&D Partners, INC, d/b/a F&D Partners, Inc, for approval to offer, render, furnish, or supply electricity or electric generation services as a(n) [as specified in item #4b below] to the public in the Commonwealth of Pennsylvania (Pennsylvania).

To the Pennsylvania Public Utility Commission:

1. IDENTIFICATION AND CONTACT INFORMATION

a. IDENTITY OF THE APPLICANT: Provide name (including any fictitious name or d/b/a), primary address, web address, and telephone number of Applicant:

F&D Partners, Inc www.fanddpartners.com
501, 5th Avenue, STE 901 917-754-3588
New York, NY 10017

b. PENNSYLVANIA ADDRESS / REGISTERED AGENT: If the Applicant maintains a primary address outside of Pennsylvania, provide the name, address, telephone number, and fax number of the Applicant's secondary office within Pennsylvania. If the Applicant does not maintain a physical location within Pennsylvania, provide the name, address, telephone number, and fax number of the Applicant's Registered Agent within Pennsylvania.

F&D Partners, Inc
612 S. Hancock St
Philadelphia, PA 19147

c. REGULATORY CONTACT: Provide the name, title, address, telephone number, fax number, and e-mail address of the person to whom questions about this Application and future inquiries should be addressed.

NOTE: To ensure timely receipt of regulatory information, a contact employed directly by the Applicant, and not a consultant, is preferred.

Eva Liksenaj, Accountant Fatmir Gjinaj, President
501, 5th Avenue, STE 901, New York, NY 10017 501, 5th Avenue, STE 901, New York, NY 10017
347-583-7358 / accounting@fanddpartners.com 917-754-3588 / fatmir.gjinaj@fanddpartners.com

d. ATTORNEY: Provide the name, address, telephone number, fax number, and e-mail address of the Applicant's attorney. If the Applicant is not using an attorney, explicitly state so.

We are not using any attorney for this application

e. CONTACTS FOR CONSUMER SERVICE AND COMPLAINTS: (Required of ALL Applicants) Provide the name, title, address, telephone number, FAX number, and e-mail OF THE PERSON AND AN ALTERNATE PERSON (2 REQUIRED) responsible for addressing customer complaints. These persons will ordinarily be the initial point(s) of contact for resolving complaints filed with the Applicant, the Electric Distribution Company, the Pennsylvania Public Utility Commission, or other agencies. The main contact's information will be listed on the Commission website list of licensed EGSS.

Fatmir Gjinaj, President Donald Kwon, CEO
501, 5th Avenue, STE 901, New York, NY 10017 501, 5th Avenue, STE 901, New York, NY 10017
917-754-3588 917-880-3680
fatmir.gjinaj@fanddpartners.com donald.kwon@fanddpartners.com

## 2. BUSINESS ENTITY FILINGS AND REGISTRATION

a. **FICTITIOUS NAME:** *(Select appropriate statement and provide supporting documentation as listed.)*

The Applicant will be using a fictitious name or doing business as ("d/b/a")

Provide a copy of the Applicant's filing with Pennsylvania's Department of State pursuant to 54 Pa. C.S. §311, Form PA-953.

**OR**

The Applicant will not be using a fictitious name.

b. **BUSINESS ENTITY AND DEPARTMENT OF STATE FILINGS:**

*(Select appropriate statement and provide supporting documentation. As well, understand that Domestic means being formed within Pennsylvania and foreign means being formed outside Pennsylvania.)*

The Applicant is a sole proprietor.

- If the Applicant is located outside the Commonwealth, provide proof of compliance with 15 Pa. C.S. §4124 relating to Department of State filing requirements.

**OR**

The Applicant is a:

- domestic general partnership (\*)
- domestic limited partnership (15 Pa. C.S. §8511)
- foreign general or limited partnership (15 Pa. C.S. §4124)
- domestic limited liability partnership (15 Pa. C.S. §8201)
- foreign limited liability general partnership (15 Pa. C.S. §8211)
- foreign limited liability limited partnership (15 Pa. C.S. §8211)

- Provide proof of compliance with appropriate Department of State filing requirements as indicated above.
- Give name, d/b/a, and address of partners. If any partner is not an individual, identify the business nature of the partner entity and identify its partners or officers.
- Provide the state in which the business is organized/formed and provide a copy of the Applicant's charter documentation.
- \* If a corporate partner in the Applicant's domestic partnership is not domiciled in Pennsylvania, attach a copy of the Applicant's Department of State filing pursuant to 15 Pa. C.S. §4124.

**OR**

The Applicant is a:

- domestic corporation (15 Pa. C.S. §1308)
- foreign corporation (15 Pa. C.S. §4124)
- domestic limited liability company (15 Pa. C.S. §8913)
- foreign limited liability company (15 Pa. C.S. §8981)
- Other (Describe):

- Provide proof of compliance with appropriate Department of State filing requirements as indicated above. **Attached**
- Provide the state in which the business is incorporated/organized/formed and provide a copy of the Applicant's charter documentation. **Attached**
- Give name and address of officers.

Fatmir Gjinaj  
President  
501, 5th Avenue, STE 901  
New York, NY 10017

Donald Kwon  
CEO  
501, 5th Avenue, STE 901  
New York, NY 10017

### 3. **AFFILIATES AND PREDECESSORS**

*(both in state and out of state)*

- a. **AFFILIATES:** Give name and address of any affiliate(s) currently doing business and state whether the affiliate(s) are jurisdictional public utilities. If the Applicant does not have any affiliates doing business, explicitly state so. Also, state whether the applicant has any affiliates that are currently applying to do business in Pennsylvania.

None

- b. **PREDECESSORS:** Identify the predecessor(s) of the Applicant and provide the name(s) under which the Applicant has operated within the preceding five (5) years, including address, web address, and telephone number, if applicable. If the Applicant does not have any predecessors that have done business, explicitly state so.

None

#### 4. OPERATIONS

a. **APPLICANT'S PRESENT OPERATIONS:** *(select and complete the appropriate statement)*

Definitions

- Supplier – an entity that sells electricity to end-use customers utilizing the jurisdictional transmission and distribution facilities of an EDC.
- Aggregator - an entity that purchases electric energy and takes title to electric energy as an intermediary for sale to retail customers.
- Broker/Marketer - an entity that acts as an intermediary in the sale and purchase of electric energy but does not take title to electric energy.

The Applicant is presently doing business in Pennsylvania as a

- municipal electric corporation
- electric cooperative
- local gas distribution company
- provider of electric generation, transmission or distribution services
- broker/marketer engaged in the business of supplying electricity services
- Other; Identify the nature of service being rendered.

or

The Applicant is not presently doing business in Pennsylvania.

b. **APPLICANT'S PROPOSED OPERATIONS:** The Applicant proposes to operate as a *(may check multiple)*:

- Supplier of electricity
- Aggregator engaged in the business of supplying electricity
- Broker/Marketer engaged in the business of supplying electricity services
  - Check here to verify that your organization will not be taking title to the electricity nor will you be making payments for customers.
- Electric Cooperative and supplier of electric power
- Other (Describe):

- c. **PROPOSED SERVICES:** Describe in detail the electric services or the electric generation services which the Applicant proposes to offer.

After the client gives us authorization to collect the best price in the market for them, we contact all the suppliers and ask them to provide the prices for that particular client. Then based on the client's need we present the cheapest price to them, with analysis as to how much they would save per year/duration of the contract, and offering our assistance on a quarterly bill auditing, where we make sure that everything is correct in their bill.

- d. **PROPOSED SERVICE AREA:** Check the box of each Electric Distribution Company for which the Applicant proposes to provide service.

- |   |   |
|---|---|
| <input type="checkbox"/> Citizens' Electric | <input type="checkbox"/> Pike                                 |
| <input type="checkbox"/> Duquesne Light     | <input type="checkbox"/> PPL                                  |
| <input type="checkbox"/> Met-Ed             | <input type="checkbox"/> UGI Utilities                        |
| <input type="checkbox"/> PECO               | <input type="checkbox"/> Wellsboro                            |
| <input type="checkbox"/> Penelec            | <input type="checkbox"/> West Penn                            |
| <input type="checkbox"/> Penn Power         | <input checked="" type="checkbox"/> Entire Commonwealth of PA |

- e. **CUSTOMERS:** Applicant proposes to provide services to:

- |                                     |  |
|-------------------------------------|--|
| <input type="checkbox"/>            | Residential Customers  |
| <input type="checkbox"/>            | Small Commercial Customers - (25 kW and Under)   |
| <input type="checkbox"/>            | Large Commercial Customers - (Over 25 kW)  |
| <input type="checkbox"/>            | Industrial Customers   |
| <input type="checkbox"/>            | Governmental Customers   |
| <input checked="" type="checkbox"/> | All of above   |
| <input type="checkbox"/>            | Other (Describe):  |
| <input type="checkbox"/>            | Residential and Small Commercial Customers in a Mixed Meter Capacity -<br>This customer class reflects situations in which a large commercial, industrial, and/or governmental customer account also contains features of residential and/or small commercial customers. In this instance, the residential and/or small commercial portion must be an incidental portion of the larger account. <b>This customer class alone does not allow marketing targeted directly to residential and/or small commercial customers.</b> Further information may be found in the Requirements Applicable to Mixed Meter Scenarios Secretarial Letter served March 25, 2011, at Docket No. M-2009-2082042. |

- f. **START DATE:** Provide the approximate date the Applicant proposes to actively market within the Commonwealth.

As soon as the license is approved

## 5. COMPLIANCE

- a. **CRIMINAL/CIVIL PROCEEDINGS:** State specifically whether the Applicant, an affiliate, a predecessor of either, or a person identified in this Application, has been or is currently the defendant of a criminal or civil proceeding within the last five (5) years.

Identify all such proceedings (active or closed), by name, subject and citation; whether before an administrative body or in a judicial forum. If the Applicant has no proceedings to list, explicitly state such.

None

- b. **CUSTOMER/REGULATORY/PROSECUTORY ACTIONS:** Identify all formal or escalated actions or complaints, in the Commonwealth of Pennsylvania or any state, filed with or by a customer, regulatory agency, or prosecutory agency against the Applicant, an affiliate, a predecessor of either, or a person identified in this Application, for the prior five (5) years, including but not limited to customers, Utility Commissions, and Consumer Protection Agencies such as the Offices of Attorney General. **Applicant should also include if it had a Pennsylvania PUC EGS or NGS license previously cancelled by the Commission.** If the Applicant has no actions or complaints to list, explicitly state such.

None

- c. **SUMMARY:** Provide a statement as to the resolution or present status of any proceedings or actions listed above. Additionally, provide details of any actions the applicant has undertaken that will prevent the items listed above from occurring if licensed in Pennsylvania.

N/A

## 6. PROOF OF SERVICE

**Required of ALL Applicants regardless of operating as a supplier, broker, marketer, or aggregator.**  
*(Example Certificate of Service is attached at Appendix C)*

- a. **STATUTORY AGENCIES:** Pursuant to Section 5.14 of the Commission's Regulations, 52 Pa. Code §5.14, provide proof of service of a signed and verified Application with attachments on the following:

Bureau of Investigation & Enforcement  
Pennsylvania Public Utility Commission  
Commonwealth Keystone Building  
400 North Street, 2 West  
Harrisburg, PA 17120

Office of the Attorney General  
Bureau of Consumer Protection  
Strawberry Square, 14th Floor  
Harrisburg, PA 17120

See attached  
Appendix C

Office of Consumer Advocate  
5th Floor, Forum Place  
555 Walnut Street  
Harrisburg, PA 17120

Department of Revenue  
Bureau of Compliance  
PO Box 281230  
Harrisburg, PA 17128-1230

Office of the Small Business Advocate  
Commerce Building, Suite 202  
300 North Second Street  
Harrisburg, PA 17101

- b. **EDCs:** Pursuant to Sections 1.57 and 1.58 of the Commission's Regulations, 52 Pa. Code §§1.57 and 1.58, provide Proof of Service of the Application and attachments upon each of the Electric Distribution Companies the Applicant proposed to provide service in. Upon review of the Application, further notice may be required pursuant to Section 5.14 of the Commission's Regulations, 52 Pa. Code §5.14. Contact information for each EDC is as follows.

<p><b>Citizens' Electric Company:</b> Citizens' Electric Company Attn: EGS Coordination 1775 Industrial Boulevard Lewisburg, PA 17837</p>	<p><b>Duquesne Light Company:</b> Regulatory Affairs Duquesne Light Company 411 Seventh Street, MD 16-4 Pittsburgh, PA 15219</p>
<p><b>Met-Ed, Penelec, and Penn Power:</b> Legal Department First Energy 2800 Pottsville Pike Reading PA, 19612</p>	<p><b>PECO:</b> Manager Energy Acquisition PECO Energy Company 2301 Market Street Philadelphia, PA 19101-8699</p>
<p><b>Pike County Light &amp; Power Company:</b> Vice President – Energy Supply Corning Natural Gas Holding Corporation 330 West William Street Corning, NY 14830</p>	<p><b>PPL:</b> Office of General Counsel Attn: Kimberly A. Klock PPL Two North Ninth Street (GENTW3) Allentown, PA 18101-1179</p>
<p><b>UGI:</b> UGI Utilities, Inc. Attn: Rates Dept. – Choice Coordinator 1 UGI Drive Denver, PA 17517</p>	<p><b>Wellsboro Electric Company:</b> Wellsboro Electric Company Attn: EGS Coordination 33 Austin Street P. O. Box 138 Wellsboro, PA 16901</p>
<p><b>West Penn Power:</b> Legal Department West Penn Power d/b/a Allegheny Power 800 Cabin Hill Drive Greensburg, PA 15601-1689</p>	

## 7. FINANCIAL FITNESS

a. **FINANCIAL SECURITY:** In accordance with 66 Pa. C.S. Section 2809(c)(1)(i), the Applicant is required to file a bond or other instrument to ensure its financial responsibilities and obligations as an EGS. Therefore, the Applicant is...

- Furnishing the **ORIGINAL** of an initial bond, letter of credit or proof of bonding to the Commission in the amount of \$250,000.
- Furnishing the **ORIGINAL** of another initial security for Commission approval, to ensure financial responsibility, such as a parental guarantee, in the amount of \$250,000.
- For Marketers and Brokers** - Filing for a modification to the \$250,000 requirement and furnishing the **ORIGINAL** of an initial bond, letter of credit or proof of bonding to the Commission in the amount of \$10,000. Applicant is required to provide information supporting an amount less than \$250,000. Such supporting information must include indication that the Applicant will not take title to electricity and will not pay electricity bills on behalf of its customers. Further details for modification may be described as well.

### **CRITICAL BONDING NOTES:**

Applicant is required to maintain a bond or other financial instrument the entire time it maintains an EGS license with the Commonwealth of Pennsylvania. If Applicant's security instrument is not continuous, Applicant **MUST** submit a Rider, Amendment, or Continuation Certificate annually based on the expiration date of its security instrument.

At least sixty days (60) prior to the security instrument's expiration date, EGS suppliers should email [pc-puc-tus-energy@pa.gov.onmicrosoft.com](mailto:pc-puc-tus-energy@pa.gov.onmicrosoft.com) or call (717)783-5242 to determine the appropriate bonding amount based on a percentage of suppliers gross receipts resulting from the sale of generated electricity consumed in Pennsylvania. Once the amount has been determined, suppliers should overnight the updated security instrument(s) at least thirty (30) days prior to the expiration date to ensure adequate time for staff review and approval of the security instrument(s).

Template versions of a continuous bond (preferred), fixed-term bond, continuous letter of credit, and parental guarantee are attached at Appendix E, F, G, & H, respectively. Applicant's security must follow language from these examples, and must include the unmodified language outlined in Appendix D. Any deviation from these examples must be identified in the application and may not be acceptable to the Commission.

**b. FINANCIAL RECORDS, STATEMENTS, AND RATINGS:** Applicant must provide sufficient information to demonstrate financial fitness commensurate with the service proposed to be provided. Examples of such information which may be submitted include the following:

- Attached** - Actual (or proposed) organizational structure including parent, affiliated or subsidiary companies.
- N/A** - Published Applicant or parent company financial and credit information (i.e. 10Q or 10K) (SEC/EDGAR web addresses are sufficient)
- Attached** - Applicant's accounting statements, including balance sheet and income statements for the past two years.
- Evidence of Applicant's credit rating. Applicant may provide a copy of its Dun and Bradstreet Credit Report and Robert Morris and Associates financial form, evidence of Moody's, S&P, or Fitch ratings, and/or other independent financial service reports.
- Attached** - A description of the types and amounts of insurance carried by Applicant which are specifically intended to provide for or support its financial fitness to perform its obligations as a licensee.
- N/A** - Audited financial statements exhibiting accounts over a minimum two-year period.
- Attached** - Bank account statements (3-12 recent consecutive months), tax returns from the previous two years, or any other information that demonstrates Applicant's financial fitness.

**c. SUPPLIER FUNDING METHOD:** If Applicant is operating as anything other than **Broker/Marketer only**, explain how Applicant will fund its operations. Provide all credit agreements, lines of credit, etc., and elaborate on how much is available on each item.

Only broker/marketer

**d. BROKER PAYMENT STRUCTURE:** If applicant is a broker/marketer, explain how your organization will be collecting your fees.

We collect our commission form the suppliers for the duration of our client's contracts with the supplier

**e. ACCOUNTING RECORDS CUSTODIAN:** Provide the name, title, address, telephone number, FAX number, and e-mail address of Applicant's custodian for its accounting records.

Eva Liksenaj, Accountant  
501, 5th Avenue, STE 901, New York, NY 10017  
347-583-7358 / accounting@fanddpartners.com

**f. TAXATION:** Complete the TAX CERTIFICATION STATEMENT attached as Appendix I to this application.

*All sections of the Tax Certification Statement must be completed. Submitting N/A on either the Sales Tax License Number or the Employer ID Number (items 7A and 7B) shall be accompanied by supporting documentation or an explanation validating the absence of such information.*

*Item 7A on the Tax Certification Statement is designated by the Pennsylvania Department of Revenue. Item 7B on the Tax Certification Statement is designated by the Internal Revenue Service.*

Appendix I attached

## 8. TECHNICAL FITNESS:

To ensure that the present quality and availability of service provided by electric utilities does not deteriorate, the Applicant shall provide sufficient information to demonstrate technical fitness commensurate with the service proposed to be provided.

a. **EXPERIENCE, PLAN, STRUCTURE:** such information may include:

- Applicant's previous experience in the electricity industry.
- Summary and proof of licenses as a supplier of electric services in other states or jurisdictions.
- Type of customers and number of customers Applicant currently serves in other jurisdictions.
- Staffing structure and numbers as well as employee training commitments.
- Business plans for operations within the Commonwealth.
- Documentation of membership in PJM, ECAR, MAAC, other regional reliability councils, or any other membership or certification that is deemed appropriate to justify competency to operate as an EGS within the Commonwealth.
- Any other information appropriate to ensure the technical capabilities of the Applicant.

b. **PROPOSED MARKETING METHOD** (*check all that apply*)

- Internal – Applicant will use its own internal resources/employees for marketing
- External EGS – Applicant will contract with a PUC **LICENSED EGS** broker/marketer
- Affiliate – Applicant will use a **NON-EGS** affiliate marketing company and or individuals.
- External Third-Party – Applicant will contract with a **NON-EGS** third party marketing company and or individuals
- Other (Describe):

c. **DOOR TO DOOR SALES:** Will the Applicant be implementing door to door sales activities?

- Yes
- No

If yes, will the Applicant be using verification procedures?

- Yes
- No

If yes, describe the Applicant's verification procedures.

- d. **OVERSIGHT OF MARKETING:** Explain all methods Applicant will use to ensure all marketing is performed in an ethical manner, for both employees and subcontractors.

Attached

- e. **OFFICERS:** Identify Applicant's chief officers, and include the professional resumes for any officers directly responsible for operations. All resumes should include date ranges and job descriptions containing actual work experience.

Attached

- f. **FERC FILING:** Applicant has:

- Filed an Application with the Federal Energy Regulatory Commission to be a Power Marketer.
- Received approval from FERC to be a Power Marketer at Docket or Case Number \_\_\_\_\_.
- Not applicable

## 9. DISCLOSURE STATEMENTS:

**Disclosure Statements:** If proposing to serve Residential and/or Small Commercial (under 25 kW) Customers, provide a Residential and/or Small Commercial disclosure statement. A sample disclosure statement is provided as Appendix J to this Application.

- Electricity should be priced in clearly stated terms to the extent possible. Common definitions should be used. All consumer contracts or sales agreements should be written in plain language with any exclusions, exceptions, add-ons, package offers, limited time offers or other deadlines prominently communicated. Penalties and procedures for ending contracts should be clearly communicated.

**Not applicable for an applicant applying for a license exclusively as a broker/marketer.**

## 10. VERIFICATIONS, ACKNOWLEDGEMENTS, AND AGREEMENTS

- a. **PJM LOAD SERVING ENTITY REQUIREMENT:** As a prospective EGS, the applicant understands that those EGSs which provide retail electric supply service (i.e. takes title to electricity) must provide either:

- proof of registration as a PJM Load Serving Entity (LSE), or
- proof of a contractual arrangement with a registered PJM LSE that facilitates the retail electricity services of the EGS.

The Applicant understands that compliance with this requirement must be filed within 120 days of the Applicant receiving a license. As well, the Applicant understands that compliance with this requirement may be filed with this instant application.

(Select only one of the following)

- AGREED - Applicant has included compliance with this requirement in the instant application, labeled in correspondence with this section (10).
- AGREED - Applicant will provide compliance with this requirement within 120 days of receiving its license
- ACKNOWLEDGED - Applicant is not proposing to provide retail electric supply service at this time, and therefore is not presently obligated to provide such information

- b. **STANDARDS OF CONDUCT AND DISCLOSURE:** As a condition of receiving a license, Applicant agrees to conform to any Uniform Standards of Conduct and Disclosure as set forth by the Commission. Further, the Applicant agrees that it must comply with and ensure that its employees, agents, representatives, and independent contractors comply with the standards of conduct and disclosure set out in Commission regulations at 52 Pa. Code § 54.43, as well as any future amendments.

AGREED

- c. **REPORTING REQUIREMENTS:** Applicant agrees to provide the following information to the Commission or the Department of Revenue, as appropriate:

- Retail Electricity Choice Activity Reports: The regulations at 52 Pa. Code §§ 54.201–54.204 require that all active EGSs report sales activity information. An EGS will file an annual report reporting for customer groups defined by annual usage. Reports must be filed using the appropriate report form that may be obtained from the PUC's Secretary's Bureau or the forms officer, or may be down-loaded from the PUC's internet web site. N/A
- Reports of Gross Receipts: Applicant shall report its Pennsylvania intrastate gross receipts to the Commission on a quarterly and year to date basis no later than 30 days following the end of the quarter. N/A
- The Treasurer or other appropriate officer of Applicant shall transmit to the Department of Revenue by March 15, an annual report, and under oath or affirmation, of the amount of gross receipts received by Applicant during the prior calendar year. N/A
- Net Metering Reports: Applicant shall be responsible to report any Net Metering per the Standards on [http://www.puc.pa.gov/consumer\\_info/electricity/alternative\\_energy.aspx](http://www.puc.pa.gov/consumer_info/electricity/alternative_energy.aspx). Scroll down to the Net Metering Standards Section. N/A

N/A

- Applicant shall report to the Commission the percentages of total electricity supplied by each fuel source on an annual basis per 52 Pa. Code § 54.39(d). N/A
- Applicant will be required to meet periodic reporting requirements as may be issued by the Commission to fulfill the Commission's duty under Chapter 28 pertaining to reliability and to inform the Governor and Legislature of the progress of the transition to a fully competitive electric market.

N/A

AGREED

- d. **TRANSFER OF LICENSE:** The Applicant understands that if it plans to transfer its license to another entity, it is required to request authority from the Commission for permission prior to transferring the license. See 66 Pa. C.S. Section 2809(D). Transferee will be required to file the appropriate licensing application.

AGREED

- e. **ANNUAL FEES:** The Public Utility Code authorizes the PUC to collect an annual fee of \$350 from suppliers, brokers, marketers, and aggregators selling electricity in the Commonwealth of PA, and an annual supplemental fee based on annual gross intrastate revenues, applicable to suppliers only.

ACKNOWLEDGED

- f. **FURTHER DEVELOPMENTS:** Applicant is under a continuing obligation to amend its application if substantial changes occur to the information upon which the Commission relied in approving the original filing. See 52 Pa. Code § 54.34.

AGREED

- g. **FALSIFICATION:** The Applicant understands that the making of false statement(s) herein may be grounds for denying the Application or, if later discovered, for revoking any authority granted pursuant to the Application. This Application is subject to 18 Pa. C.S. §§4903 and 4904, relating to perjury and falsification in official matters.

AGREED

- h. **NOTIFICATION OF CHANGE:** If your answer to any of these items changes during the pendency of your application or if the information relative to any item herein changes while you are operating within the Commonwealth of Pennsylvania, you are under a duty to so inform the Commission, within twenty (20) days, as to the specifics of any changes which have a significant impact on the conduct of business in Pennsylvania. See 52 Pa. Code § 54.34.

AGREED

- i. **CEASING OF OPERATIONS:** Applicant is also required to officially notify the Commission if it plans to cease doing business in Pennsylvania, 90 days prior to ceasing operations.

AGREED

- j. **Electronic Data Interchange:** The Applicant acknowledges the Electronic Data Interchange (EDI) requirements and the relevant contacts for each EDC, as listed at Appendix M.

AGREED

- k. **FILING FEE:** The Applicant has enclosed or paid the required, non-refundable filing fee by **CERTIFIED CHECK OR MONEY ORDER** in the amount of \$350.00 payable to the Commonwealth of Pennsylvania. The Commission does not accept corporate or personal checks for filing fees.

PAYMENT ENCLOSED

## 11. AFFIDAVITS

**Must be notarized before filing.**

- a. **APPLICATION AFFIDAVIT:** Complete and submit with your filing an officially notarized Application Affidavit stating that all the information submitted in this application is truthful and correct. An example copy of this Affidavit can be found at Appendix A.
- b. **OPERATIONS AFFIDAVIT:** Provide an officially notarized affidavit stating that you will adhere to the reliability protocols of the North American Electric Reliability Council, the appropriate regional reliability council(s), and the Commission, and that you agree to comply with the operational requirements of the control area(s) within which you provide retail service. An example copy of this Affidavit can be found at Appendix B.

## 12. NEWSPAPER PUBLICATIONS

**Required of ALL Applicants regardless of operating as a supplier, broker, marketer, or aggregator.**

**All Applicants MUST include a Commission issued Docket Number in their publications.** Docket Numbers are issued to new applicants when an application packet is submitted to the PUC's Secretary's Bureau. **Newspaper publications published without a Commission issued Docket No. will be rejected.** For more information, see 52 Pa. Code § 54.35.

Notice of filing of this Application must be published in newspapers of general circulation covering each county in which the applicant intends to provide service. The newspapers in which proof of publication are required is dependent on the service territories the applicant is proposing to serve.

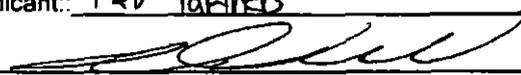
The chart below dictates which newspapers are necessary for each EDC. For example, an applicant that wants to operate in Penn Power would need to run ads in both The Erie Times-News and the Pittsburgh Post-Gazette. If the applicant is proposing to serve the entire Commonwealth, please file proof of publication in all seven newspapers.

The only acceptable verification of this requirement is with Notarized Proofs of Publication, which may be requested from each newspaper and must be supplied to the Commission before the applicant is licensed.

	Erie Times-News	Harrisburg Patriot-News	Philadelphia Daily News or Philadelphia Inquirer	Pittsburgh Post-Gazette	Scranton Times-Tribune	Williamsport Sun-Gazette	Johnstown Tribune-Democrat
Citizens' Electric						X	
Duquesne				X			
Met Ed		X	X		X		
PECO			X				
Penelec	X	X			X	X	X
Penn Power	X			X			
Pike					X		
PPL		X	X		X	X	
UGI					X		
Wellsboro						X	
West Penn		X		X		X	X
Entire Commonwealth	X	X	X	X	X	X	X

(Newspaper Publication Templates are provided at Appendices K and L)

**13. SIGNATURE**

Applicant: F&D Partners  
 By:   
 Title: CEO

**DATE OF DEPOSIT**

**OCT 24 2023**

**PA PUBLIC UTILITY COMMISSION  
 SECRETARY'S BUREAU**

## 14. CHECKLIST

For the applicant's convenience, please use the following checklist to ensure all relevant sections are complete. The Commission Secretary's Bureau will not accept an application unless each of the following sections are complete.

**Applicant:** F&D Partners, Inc

	<b>Signature</b>	
✓	<b>Filing Fee (CERTIFIED CHECK OR MONEY ORDER ONLY)</b>	
✓	<b>Application Affidavit</b>	
✓	<b>Operations Affidavit</b>	
✓	<b>Bond, Letter of Credit, or Parental/Affiliate Guarantee</b>	
✓	<b>Tax Certification Statement</b>	
✓	<b>Commonwealth Department of State Verification</b>	
✓	<b>Certificate of Service</b>	

Applicant's Use

PUC Secretary's Bureau Use

**STATE OF NEW YORK**  
**DEPARTMENT OF STATE**

I hereby certify that the annexed copy has been compared with the original document in the custody of the Secretary of State and that the same is true copy of said original.

DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU



WITNESS my hand and official seal of the Department of State, at the City of Albany, on July 14, 2015.

*Anthony Giardina*

Anthony Giardina  
Executive Deputy Secretary of State

**CERTIFICATE OF INCORPORATION  
OF**

**F & D Partners Inc**

Under Section 402 of the Business Corporation Law

**FIRST:** The name of the corporation is:

**F & D Partners Inc**

**SECOND:** This corporation is formed to engage in any lawful act or activity for which a corporation may be organized under the Business Corporation Law, provided that it is not formed to engage in any act or activity requiring the consent or approval of any state official, department, board, agency or other body without such consent or approval first being obtained.

**THIRD:** The county, within this state, in which the office of the corporation is to be located is **BRONX**.

**FOURTH:** The total number and value of shares of common stock which the corporation shall have authority to issue is: **200 SHARES WITH NO PAR VALUE**.

**FIFTH:** The Secretary of State is designated as agent of the corporation upon whom process against it may be served. The address within or without this state to which the Secretary of State shall mail a copy of any process against the corporation served upon him or her is:

F & D Partners Inc  
354 Mosholu Pkwy S  
Apt 1C  
Bronx, NY 10458

**SIXTH:** No Director of this corporation shall be personally liable to the corporation, or its shareholders for damages for any breach of duty in such capacity, provided that this provision shall not limit the liability of any director if a judgment or other final adjudication, adverse to him, establishes that his act or omissions were in bad faith or involved intentional misconduct or a knowing violation of law or that he personally gained in fact a financial profit or other advantage, to which he was not legally entitled or that his acts violated Section 719 of the New York Business Corporation Law.

**SEVENTH:** The holders of any of the corporation's equity shares shall be entitled to preemptive rights in accordance with the provisions of BCL section 622.

I certify that I have read the above statements, I am authorized to sign this Certificate of Incorporation, that the above statements are true and correct to the best of my knowledge and belief and that my signature typed below constitutes my signature.

Donald H Kwon (signature)

---

Donald H Kwon, INCORPORATOR  
10 Cottage Place  
Apt 7C  
White Plains, NY 10601

**Filed by:**  
A H Tax Solution Inc  
600 E Fordham Road  
Suite B  
Bronx, NY 10458

**FILED WITH THE NYS DEPARTMENT OF STATE ON: 07/14/2015**  
**FILE NUMBER: 150714010154; DOS ID: 4789098**

ONLINE FILING RECEIPT

ENTITY NAME: F & D PARTNERS INC

DOCUMENT TYPE: INCORPORATION (DOM. BUSINESS)

COUNTY: BRON

FILED: 07/14/2015 DURATION: PERPETUAL CASH#: FILE#: 150714010154  
DOS ID: 4789098

FILER:

EXIST DATE

A H TAX SOLUTION INC  
600 E FORDHAM ROAD  
SUITE B  
BRONX, NY 10458

07/14/2015

ADDRESS FOR PROCESS:

F & D PARTNERS INC  
354 MOSHOLU PKWY S  
APT 1C  
BRONX, NY 10458

REGISTERED AGENT:

STOCK: 200 NPV



The corporation is required to file a Biennial Statement with the Department of State every two years pursuant to Business Corporation Law Section 408. Notification that the Biennial Statement is due will only be made via email. Please go to [www.email.ebiennial.dos.ny.gov](http://www.email.ebiennial.dos.ny.gov) to provide an email address to receive an email notification when the Biennial Statement is due.

SERVICE COMPANY: \*\* NO SERVICE COMPANY \*\*  
SERVICE CODE: 00

FEE:	135.00	PAYMENTS	135.00
FILING:	125.00	CHARGE	135.00
TAX:	0.00	DRAWDOWN	0.00
PLAIN COPY:	0.00		
CERT COPY:	10.00		
CERT OF EXIST:	0.00		

DOS-1025 (04/2007)

Authentication Number: 1507140163 To verify the authenticity of this document you may access the Division of Corporation's Document Authentication Website at

STATE OF NEW YORK

DEPARTMENT OF STATE

Certificate of Status

I, ROBERT J. RODRIGUEZ, Secretary of State of the State of New York and custodian of the records required by law to be filed in my office, do hereby certify that upon a diligent examination of the records of the Department of State, as of the date and time of this certificate, the following entity information is reflected:

Entity Name: F & D PARTNERS INC  
DOS ID Number: 4789098  
Entity Type: DOMESTIC BUSINESS CORPORATION  
Entity Status: EXISTING  
Date of Initial Filing with DOS: 07/14/2015  
  
Statement Status: CURRENT  
Statement Due Date: 07/31/2023

No information is available from this office regarding the financial condition, business activity or practices of this entity.



WITNESS my hand and official seal of the Department of State,  
at the City of Albany, on October 13, 2023 at 11:54 A.M.

ROBERT J. RODRIGUEZ, Secretary of State

*Brendan C. Hughes*

By Brendan C. Hughes  
Executive Deputy Secretary of State

Authentication Number: 100004482067 To Verify the authenticity of this document you may access the  
Division of Corporation's Document Authentication Website at <http://ecorp.dos.ny.gov>

**Pennsylvania Department of State**  
Bureau of Corporations and Charitable Organizations  
PO Box 8722 | Harrisburg, PA 17105-8722  
T: 717-787-1057  
dos.pa.gov/BusinessCharities

**Regarding:** F&D Partners, Inc  
**Request Type:** Certificate of Registration  
**Request No.:** 023322322  
**Receipt No.:** 718699  
**Filing Type:** Foreign Business Corporation  
**Initial Filing Date:** September 25, 2023  
**Status:** Active

**Issuance Date:** October 08, 2023  
**File No:** 0013599291

**TO ALL WHOM THESE PRESENTS SHALL COME, GREETING:**

I DO HEREBY CERTIFY THAT

F&D Partners, Inc

is a foreign association duly registered to do business in this Commonwealth as of the issuance date herein.

I DO FURTHER CERTIFY THAT this Certificate of Registration shall not imply that all fees, taxes and penalties owed to the Commonwealth of Pennsylvania are paid.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the seal of my office to be affixed, the day and year above written.

A handwritten signature in black ink, appearing to read "Albert Schmidt".

**Albert Schmidt**  
Secretary of the Commonwealth

Verify this certificate online at [www.file.dos.pa.gov](http://www.file.dos.pa.gov)

## Appendix C

Required of ALL Applicants regardless of operating as a supplier, broker, marketer, or aggregator.

### Example CERTIFICATE OF SERVICE

On this the 12 day of October 2023, I certify that a true and correct copy of the foregoing application form for licensing within the Commonwealth of Pennsylvania as an Electric Generation Supplier and all **NON-CONFIDENTIAL** attachments have been served, as either a hardcopy or a searchable PDF version on a cd-rom or a USB flash drive, upon the following:

Bureau of Investigation & Enforcement  
Pennsylvania Public Utility Commission  
Commonwealth Keystone Building  
400 North Street, 2 West  
Harrisburg, PA 17120

Office of the Attorney General  
Bureau of Consumer Protection  
Strawberry Square, 14th Floor  
Harrisburg, PA 17120

Office of Consumer Advocate  
5th Floor, Forum Place  
555 Walnut Street  
Harrisburg, PA 17120

Department of Revenue  
Bureau of Compliance  
PO Box 281230  
Harrisburg, PA 17128-1230

Small Business Advocate  
Commerce Building, Suite 202  
300 North Second Street  
Harrisburg, PA 17101

Vice President – Energy Supply  
Corning Natural Gas Holding Corporation  
330 West William Street  
Corning, NY 14830

Legal Department  
West Penn Power d/b/a Allegheny Power  
800 Cabin Hill Drive  
Greensburg, PA 15601-1689

Manager Energy Acquisition  
PECO Energy Company  
2301 Market Street  
Philadelphia, PA 19101-8699

Regulatory Affairs  
Duquesne Light Company  
411 Seventh Street, MD 16-4  
Pittsburgh, PA 15219

Office of General Counsel  
Attn: Kimberly A. Klock  
PPL  
Two North Ninth Street (GENTW3)  
Allentown, PA 18101-1179

Legal Department  
First Energy  
2800 Pottsville Pike  
Reading PA, 19612

UGI Utilities, Inc.  
Attn: Rates Dept. – Choice Coordinator  
1 UGI Drive  
Denver, PA 17517

Citizens' Electric Company  
Attn: EGS Coordination  
1775 Industrial Boulevard  
Lewisburg, PA 17837

Wellsboro Electric Company  
Attn: EGS Coordination  
33 Austin Street  
P. O. Box 138  
Wellsboro, PA 16901

DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Donald Kwon 



# 4- POINT PLAN TO REDUCE ENERGY COST & **MAKE YOUR BUILDING GREEN**

DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

## ABOUT US

- F&D Partners operates in over 20 deregulated states such as New York, New Jersey, Pennsylvania, Connecticut, Washington DC, Illinois, Ohio, Michigan, Texas, California etc., 5 provinces of Canada and Mexico.
- We have helped over 4,000 accounts such as Hotels, Production Facilities, Hospitals, Schools, Daycares including over 1,000 buildings save up to 40% on their energy supply cost.
- Our clients rely on our expertise, honesty and professionalism. We have a **100% Retention Rate** with our large clients!

## SAVE

F&D Partners claims millions of dollars in refunds for our clients annually and strategize their energy purchasing in a market that is going through many changes: Electrify buildings law, closure of fossil fuel power plants, war in Ukraine, increased demand for energy, natural disasters and unpredictable weather.

## AVOID VIOLATIONS/COMPLIANCE

F&D Partners will help your firm to comply with energy local laws such as NYC LL84/LL87/LL95/LL97, Washington DC Building Energy Performance Standards, Philadelphia's Building Energy Performance Program, Boston's Building Energy Reporting and Disclosure Ordinance (BERDO), Toronto's Benchmarking, etc., to help avoid millions of dollars in violations.

## Invest savings and receive incentives

F&D Partners will help your business to manage the projects and apply for incentives from the State, Federal and Utilities which, coupled with the savings from refunds and procurement, will almost pay in full for several energy efficiency projects in the buildings which will lead to a greener building and more energy savings.

## Ancillary Services

Once your building is purchasing energy through F&D Partners and receiving refunds, **NOT ONLY** will you earn a lifetime partnership with us, but we also provide these services for free :

- » Monitoring bills on a monthly basis and resolving any inaccuracies
- » Waive deposit requirements and late fees where possible
- » Set up payment plans for utilities and alert you of any unpaid bills
- » Create budgets and analysis
- » Access to one of the most advanced Utility Billing Management softwares where you can track energy usage and emissions, compare the efficiency and energy costs of your buildings, run up to 40 automated reports etc.
- » Monthly Newsletter updating you on the latest energy market trends.



**FATMIR GJINAJ**

President & Co-Founder



**DONALD KWON**

CEO & Co-Founder

**LET'S TAKE THE FIRST STEP  
INTO A GREENER FUTURE TOGETHER**

Contact for any support



(917) 754-3588

(917) 880-3680

[info@fanddpartners.com](mailto:info@fanddpartners.com)

[fanddpartners.com](http://fanddpartners.com)

DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

## Donald Kwon

Co-Founder of F&D Partners, Inc.  
New York, New York, United States

### Contact

501 5th Avenue Suite 901  
New York, NY 10017  
917-880-3680 (Mobile)  
dhk2103@caa.columbia.edu

[www.linkedin.com/in/donald-kwon-527a99103](http://www.linkedin.com/in/donald-kwon-527a99103) (LinkedIn)

### Top Skills

Business Analysis

Energy

Sales

### Languages

Korean (Native or Bilingual)

English (Native or Bilingual)

Spanish (Limited Working)

### Summary

F & D Partners is an energy broker in the deregulated markets. We operate in many states that are deregulated: New York, New Jersey, Washington DC, Illinois, Ohio, Michigan, Pennsylvania, Maryland and Connecticut.

The energy market in the US started deregulating in the 1990s and made the utilities (such as Con Edison, National Grid, PSEG etc.), who once enjoyed the shelter of monopolies, compete against other Energy Service Companies (ESCO). We represent multiple Energy Service Companies (ESCO-s) and offer solutions to our diverse clients.

The process is simple:

1. We audit the Energy bills (Electric and Gas) for Free.
2. We will present the options available.
3. Our clients will decide what the best option for them is.

After choosing the supplier, the client will still be receiving bills from their local utility (For example: Con Edison) and will still contact their utility in case of an emergency.

Our products are diverse: variable rates (the rate changes with the market), Fixed rates (the rate will remain the same for the period of the contract – We strongly recommend it), NYMEX (the rate will change according to the New York Mercantile Exchange – variable).

Our clients have saved up to 50% on their supply portion costs.

Also for New York, we offer Heating Fuel Oil for many large clients.

Our prices are very competitive and we offer two different products: variable or fixed pricing.

Our clients rely on our expertise, honesty and professionalism.

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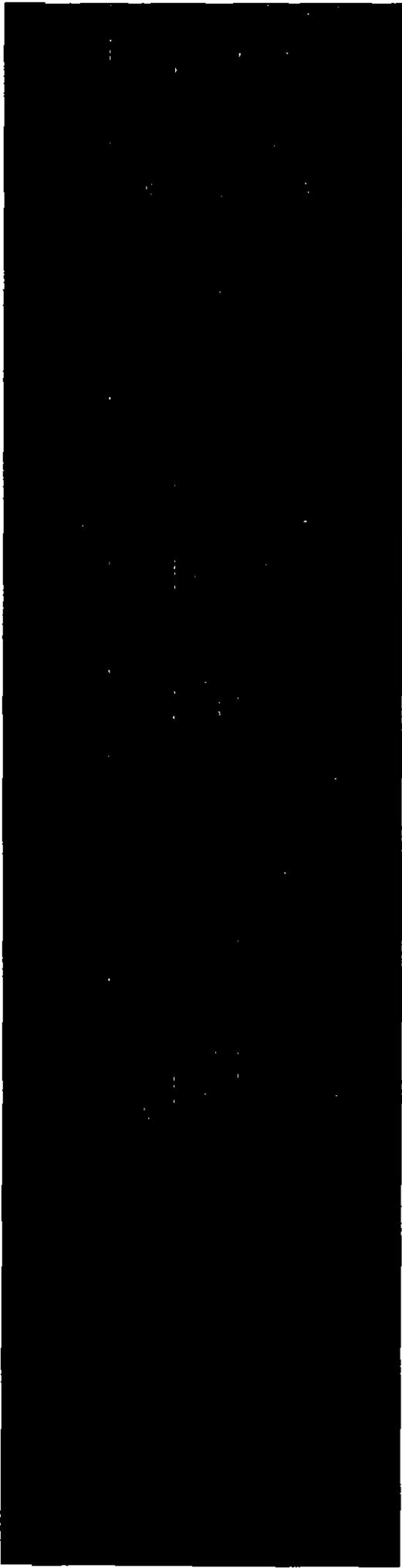
### Experience

F & D Partners, Inc.

Co-Founder & Consultant

July 2015 - Present (8 years 4 months)

United States

- 
1. Develop business/marketing plans and pricing strategies for business meetings and events
  2. Represented F&D Partners at various shows and exhibits by explaining our services and strategies to potential clients

---

## Education

Columbia University in the City of New York

Master's degree, Business Administration and Management · (2003 - 2005)

University of Wisconsin-Madison

Bachelor of Business Administration (B.B.A.), International Business, Marketing · (1995 - 2000)

## Contact

evagjinaj82@gmail.com

[www.linkedin.com/in/eva-likksenaj-03b1a230](https://www.linkedin.com/in/eva-likksenaj-03b1a230) (LinkedIn)

## Top Skills

Entrepreneurship

Financial Oversight

Accounting

# Eva Liksenaj

CFO at F&D Partners, Inc

Fair Lawn, New Jersey, United States

## Summary

Experienced Accountant with a demonstrated history of working in the construction industry. Skilled in Negotiation, Budgeting, Business Planning, Analytical Skills, and Costs. Strong accounting professional with 16 years of experience and with a Master's degree focused in Investment & Finance from Queen Mary University of London.

---

## Experience

F & D Partners, Inc.

Chief Financial Officer

October 2018 - Present (5 years 1 month)

New York, United States

Bank statement reconciliation, clients and vendors - managing account payable and account receivable to be paid / received on time - created the system according to the accounting policies - working with the outside CPA, to file on time and correctly sales and use tax and tax returns - reporting monthly expenses and revenues - working tight with other departments and exchanging information regarding the project costs - managing all insurance policies with the broker for the general liability, workers comp., health and auto insurance, insurance audit, and providing all contractors with insurance requirements, and W9 forms. - preparing business plans - Preparing contracts for employees and our agents - Training employees

IAP INC

Controller

May 2016 - May 2023 (7 years 1 month)

Greater New York City Area

Faram Holding and Furniture, Inc.

Accountant

February 2016 - May 2023 (7 years 4 months)

New York, New York

Bank statement reconciliation, clients and vendors - managing account payable and account receivable to be paid / received on time - created the system according to the accounting policies - working with the outside CPA, to file on time and correctly sales and use tax and tax returns - reporting monthly expenses and revenues - working tight with other departments and exchanging information regarding the project costs - managing all insurance policies with the broker for the general liability, workers comp., health and auto insurance, insurance audit, and providing all contractors with insurance requirements, and W9 forms. - preparing business plans - managing trademark applications, and following up with the lawyers - AIA invoices - Managing Textura program - Online banking

### Sterkaj Ltd

#### CFO

September 2011 - January 2016 (4 years 5 months)

Tirana, Albania

- Selected as Head of Finance to turn around a \$2.7 million revenue construction company
- Rearranged the whole company by introducing new systems of handling responsibilities,
- Assisted in proper control of the supporting documents for payments and financial reports.
- Prepared purchase requests, managed relationships with vendors, negotiating contracts, inventory management and created and maintained a very happy and motivating environment for the employees.
- Prepared legal and financial documents for participating in Public Procurement

---

## Education

Queen mary university of london

Master's degree, Investment & Finance · (2009 - 2010)

Luigj Gurakuqi university

Bachelor's degree, Accounting and Finance · (2000 - 2004)

At shtjefen gjecovi

· (1996 - 2000)



## Contact

admin@fanddpartners.com

[www.linkedin.com/in/sindarella-rrezhda-46215a181](https://www.linkedin.com/in/sindarella-rrezhda-46215a181) (LinkedIn)  
[fanddpartners.com/](https://fanddpartners.com/) (Company)  
[finance.yahoo.com/news/association-f-d-partners-sign-115500755.html](https://finance.yahoo.com/news/association-f-d-partners-sign-115500755.html) (Other)

## Top Skills

Strategic Planning

Leadership

Cross-functional Collaborations

# Sindarella Rrezhda

VPO at F&D Partners, Inc.  
New York, New York, United States

## Summary

Trusting in the power of timing and destiny, embracing the journey and its lessons.

## Experience

## DATE OF DEPOSIT

F & D Partners, Inc.  
2 years 1 month

OCT 24 2023

Vice President Operations  
March 2023 - Present (8 months)  
New York, New York, United States

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

### Strategic Leadership and Collaboration:

Provide strategic direction and leadership for all aspects of operations, overseeing supply chain management, project execution, and client services. Act as a liaison between departments, working collaboratively to solve problems and align operations with strategic goals.

### Team Building and Development:

Build and lead high-performing teams, fostering a culture of innovation, collaboration, and accountability to achieve operational excellence. Responsible for hiring and training employees to ensure a skilled and motivated workforce.

### Executive Collaboration:

Collaborate closely with executive leadership to align operational goals with the overall strategic objectives of the firm. Offer insights and support in problem-solving and decision-making processes.

### Adaptive Management:

Stay abreast of industry trends, emerging technologies, and regulatory changes. Provide thought leadership and strategic guidance to the firm, adapting operations to industry shifts.

### Client Relationship Management:

Manage client relationships to ensure high levels of satisfaction and nurture long-term partnerships. Lead contract negotiations with vendors, subcontractors, and clients to secure favorable terms and drive profitability.

#### *Office Manager*

November 2022 - March 2023 (5 months)

New York, United States

#### *Established and Nurtured Relationships:*

Cultivated strong, trusted relationships with supply vendors and clients, fostering collaboration and long-term partnerships.

#### *Cross-Departmental Collaboration:*

Initiated and coordinated organizational goals, deadlines, and projects, fostering effective collaboration and alignment across departments.

#### *Data-Driven Insights:*

Monitored and conducted analysis, prepared budgets, reports, and presentations for clients, delivering valuable insights and data-driven recommendations.

#### *Record Keeping:*

Maintained comprehensive historical records for reference and analysis purposes, facilitating informed decision-making and streamlined reporting.

#### *Account Executive*

October 2021 - October 2022 (1 year 1 month)

New York, United States

Building strong client relationships to maintain current business and acquire new customers. Acting as the client's representative to ensure that their demands are met with a focus on improving the customer experience.

*Reconciling billing accounts to the general ledger and ensuring the accuracy of invoicing.*

---

## Education

### Baruch College

International Business · (August 2019 - May 2023)

### LaGuardia Community College

Associate of Arts and Sciences - AAS, Legal Assistant/  
Paralegal · (2017 - 2019)

## Contact

501 5th Ave, Suite 901, New York,  
NY, 10017

[www.linkedin.com/in/fatmirkjinaj](http://www.linkedin.com/in/fatmirkjinaj)  
(LinkedIn)

## Top Skills

Energy Efficiency  
Energy Management  
Energy Audits

## Languages

English (Full Professional)  
Spanish (Limited Working)  
Albanian (Native or Bilingual)

# Fatmir Gjinaj

Co-Founder & President of F&D Partners, Inc.  
New York, New York, United States

## Summary

Honesty. Integrity. Professionalism. Expertise.

## Experience

F & D Partners, Inc.  
Co-Founder & President/Energy Consultant  
July 2015 - Present (8 years 4 months)  
501 5th Ave, Suite 901, New York, NY, 10017

DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

F & D Partners is an energy consultant in the deregulated markets serving over 1500 commercial clients including over 600 commercial and residential buildings (over 20,000+ apartments). We operate in many states that are deregulated: New York, New Jersey, Washington DC, Illinois, Ohio, Michigan, Pennsylvania, Maryland, Connecticut, California, Texas etc.

The energy market in the US started deregulating in the 1990s and made the utilities (such as Con Edison, National Grid, PSEG etc.), who once enjoyed the shelter of monopolies, compete against other Energy Service Companies (ESCO). We represent multiple Energy Service Companies (ESCO-s) and offer solutions to our diverse clients that have saved 25% on average on their supply/production portion costs.

Also for New York, we offer Local Law 84, 87, 95, 97 and help applying for incentives from NYSEERDA and utilities.

Our clients rely on our expertise, honesty and professionalism.

Contact today for a FREE Consultation!

N.M.F.A Ltd  
Co-Founder & Chief Executive Officer  
May 2010 - July 2015 (5 years 3 months)  
Albania

- Created a successful distribution business from scratch into a major player in the soft drinks market in Albania (distributing under exclusive agreements

the No.1 sold drink in the UK, for the region of Albania and later Kosovo, Macedonia and United Arab Emirates).

- Prepared detailed annual business plans including the allocation of funds for various departments such as Marketing, Operations and Finance with the purpose of creating new leads and maintaining existing accounts
- Increased sales by averagely 200% every year from 2010 to 2014, generating in annual revenues around \$1.14 million and less than 0.1% in bad debt.
- Worked very closely with local distributors and over 1000 bars / clubs /hotel / restaurants / supermarkets to increase brand visibility and awareness, and achieved a 98% customer satisfaction.
- Created and maintained a very happy and motivating environment for the employees.
- Resolved potential problems with state institutions and dealt with import – export procedures.
- Identified the opportunity; then structured, negotiated and closed deals for the distribution of the product in Kosovo, Macedonia and United Arab Emirates.
- Managed the relationship with the British supplier, Britvic plc (LSE: BVIC), and negotiated the price to a level that we were buying the product 25-40% cheaper than any other national or international distributor ([www.britvic.co.uk](http://www.britvic.co.uk)).
- Researched the market for portfolio expansion and created a 40 pages business plan to introduce a new product that would make the business generate \$6 million per year in three years' time.

### Knowledge is Power Educational Agency

Chief Executive Officer

September 2007 - June 2010 (2 years 10 months)

- Advertised the agency through newspapers, flyers and posters.
- Recruited and managed agents in other countries such as Kosovo, Nigeria and Bangladesh.
- Assisted potential students that were interested to study in the UK by providing information about the universities, life and procedures in applying for student visas (100% of the students were accepted at the universities, they were granted visas and have successfully finished their degrees and now are working with reputable companies).
- Preparing 6 and 12 months business plan.
- Managed the relationship with current universities and also recruiting other universities into the program.
- Organized a visit to six educational institutions (Universities and Secondary Schools) in Albania to promote one of the world's elite universities, Queen

Mary, University of London, with one of the directors of international programs, Peter Latham, in November 2008.

#### Forex Trader

#### Foreign Exchange Trader

January 2009 - August 2009 (8 months)

- Trading EUR-USD, EUR-GBP, USD-YEN, EUR-YEN and GBP-YEN
- Preparation of daily, weekly and monthly strategies based on reports and news from reliable sources such as Reuters, Financial Times, The Times, Bloomberg etc
- Studying of fundamental and technical analysis that were used to predict the movement of currencies.

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#### Education

Queen Mary, University of London

BSc Business Management, Business - (2006 - 2010)

DATE OF DEPOSIT

OCT. 24 2023

Appendix A

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

APPLICATION AFFIDAVIT

[Commonwealth/State] of NEW JERSEY :

ss.

County of BERGEN :

Donald Kwon, Affiant, being duly [sworn/affirmed] according to law, deposes and says that:

[He/she is the CEO (Office of Affiant) of F&D Partners (Name of Applicant);]

[That he/she is authorized to and does make this affidavit for said Applicant;]

That the Applicant herein Donald Kwon has the burden of producing information and supporting documentation demonstrating its technical and financial fitness to be licensed as an electric generation supplier pursuant to 66 Pa. C.S. § 2809 (B).

That the Applicant herein Donald Kwon has answered the questions on the application correctly, truthfully, and completely and provided supporting documentation as required.

That the Applicant herein Donald Kwon acknowledges that it is under a duty to update information provided in answer to questions on this application and contained in supporting documents.

That the Applicant herein Donald Kwon acknowledges that it is under a duty to supplement information provided in answer to questions on this application and contained in supporting documents as requested by the Commission.

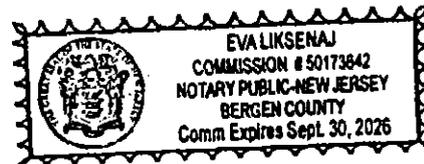
That the facts above set forth are true and correct to the best of his/her knowledge, information, and belief, and that he/she expects said Applicant to be able to prove the same at hearing.

Donald Kwon  
Signature of Affiant

Sworn and subscribed before me this 12 day of OCTOBER, 2023

[Signature]  
Signature of official administering oath

My commission expires 09/30/2026



DATE OF DEPOSIT

OCT 24 2023

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

Appendix B

OPERATIONS AFFIDAVIT

[Commonwealth/State] of NEW JERSEY :

ss.

County of BERGEN :

Donald Kwon, Affiant, being duly [sworn/affirmed] according to law, deposes and says that:

[He/she is the CEO (Office of Affiant) of F&D Partners (Name of Applicant);]

[That he/she is authorized to and does make this affidavit for said Applicant;]

That Donald Kwon, the Applicant herein, acknowledges that [Applicant] may have obligations pursuant to this Application consistent with the Public Utility Code of the Commonwealth of Pennsylvania, Title 66 of the Pennsylvania Consolidated Statutes; or with other applicable statutes or regulations including Emergency Orders which may be issued verbally or in writing during any emergency situations that may unexpectedly develop from time to time in the course of doing business in Pennsylvania.

That Donald Kwon, the Applicant herein, asserts that [he/she/it] possesses the requisite technical, managerial, and financial fitness to render electric service within the Commonwealth of Pennsylvania and that the Applicant will abide by all applicable federal and state laws and regulations and by the decisions of the Pennsylvania Public Utility Commission.

That Donald Kwon, the Applicant herein, certifies to the Commission that it is subject to , will pay, and in the past has paid, the full amount of taxes imposed by Articles II and XI of the Act of March 4, 1971 (P.L. 6, No. 2 ), known as the Tax Reform Act of 1971 and any tax imposed by Chapter 28 of Title 66. The Applicant acknowledges that failure to pay such taxes or otherwise comply with the taxation requirements of Chapter 28, shall be cause for the Commission to revoke the license of the Applicant. The Applicant acknowledges that it shall report to the Commission its jurisdictional Gross Receipts and power sales for ultimate consumption, for the previous year or as otherwise required by the Commission. The Applicant also acknowledges that it is subject to 66 Pa. C.S. §506 (relating to the inspection of facilities and records).

As provided by 66 Pa. C.S. §2810 (C)(6)(iv), Applicant, by filing of this application waives confidentiality with respect to its state tax information in the possession of the Department of Revenue, regardless of the source of the information, and shall consent to the Department of Revenue providing that information to the Pennsylvania Public Utility Commission.

**Appendix B (Continued)**

That Donald Kwon, the Applicant herein, acknowledges that it has a statutory obligation to conform with 66 Pa. C.S. §506, §2807 (C), §2807(D)(2), §2809(B) and the standards and billing practices of 52 PA. Code Chapter 56.

That the Applicant agrees to provide all consumer education materials and information in a timely manner as requested by the Bureau of Public Liaison or other Commission bureaus. Materials and information requested may be analyzed by the Commission to meet obligations under applicable sections of the law.

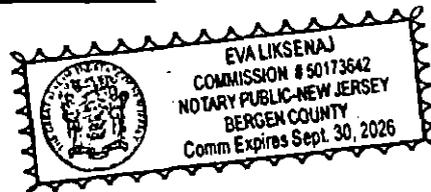
That the facts above set forth are true and correct/true and correct to the best of his/her knowledge, information, and belief.

Donald Kwon   
Signature of Affiant

Sworn and subscribed before me this 12 day of OCTOBER, 2023.

  
Signature of official administering oath

My commission expires 09/30/2026.



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F AND D PARTNERS, INC  
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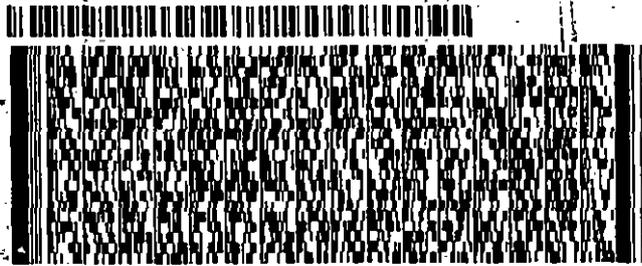
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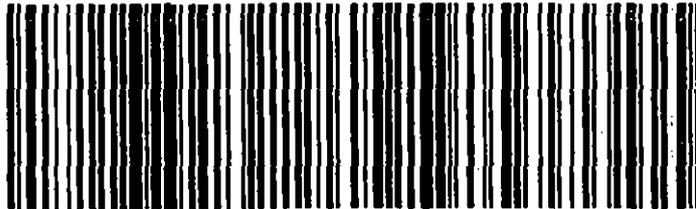
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