

### 1.1 Program Title

## **New Hampshire Business Energy Conservation Revolving Loan Fund**

### 1.2 Program Type

4. Revolving loan funds for efficiency related investment;
5. Energy efficiency related industrial processes and controls;
8. Programs to improve the electric and thermal energy efficiency of new and existing commercial buildings.
11. Demand response programs to reduce New Hampshire's peak electric load.

### 1.3 Program Summary

The Business Energy Conservation Revolving Loan Fund will help NH businesses to improve their competitiveness by lowering their energy use and expense. GHGER funds will be loaned to companies to complete cost effective energy efficiency improvements. Priority will be given to businesses that are not currently eligible for the existing utility efficiency programs, then to supplement those programs. The program will have two different lending models, a low or no interest loan program for non-profit businesses and a lower interest program for for-profits with the interest rate structured to reflect the payback for the improvements. Loan repayments will be recycled and used to help additional businesses finance their energy improvements.

### 1.4 Low Income Residential Customer Qualification

The proposed program will not serve low income residential customers.

### 1.5 Identification of Applicant Organization

Business Finance Authority of the State of New Hampshire  
2 Pillsbury Street, Suite 201  
Concord, NH 03301

The NHBFA is an instrumentality of the State of NH, created under RSA 162-A.

Jack Donovan, [jackd@nhbfa.com](mailto:jackd@nhbfa.com), 603-415-0191

#### 1.6 Identification of Subcontractor and Partners

The RLF will be a collaborative effort with the Department of Resources and Economic Development's Business Resource Center. The BDC will provide outreach and energy audits to businesses, while the NHBFA will do the lending.

#### 1.7 Authorized Negotiator

Jack Donovan, [jackd@nhbfa.com](mailto:jackd@nhbfa.com), 603-415-0191

#### 1.8 Projected Energy Savings

**Each \$1 million of GHGER funding** will result in annual energy savings of 2,325,352 kWh and 7,219 MMBTU, or 62,784,504 kWh and 194,913 MMBTU over the life of the program.

#### 1.9 Projected Greenhouse Gas Emissions Reductions

**Each \$1 Million of GRGER funding** will result in reduced carbon dioxide emissions of 1,675 metric tons/year, or 45,225 over the life of the fund.

#### 1.10 Length of Program

The revolving loan fund will last into perpetuity provided the NHBFA is able to get sufficient GHGER funds to fully capitalize the fund and loan losses are manageable.

#### 1.11 Total Program Costs

Total program costs over the 5 year fund capitalization period are estimated to be between \$3.3 million and \$12.1 million.

#### 1.12 GHGER Funds Requested

The NHBFA is requesting \$1 – 2 million annually to capitalize the RLF at an amount between \$3 million and \$10 million.

## 2. Executive Summary

Many New Hampshire businesses could significantly lower their energy use and expense but they cannot implement the necessary efficiency measures because they do not have access to appropriate financing. In the report "Additional Opportunities for Energy Efficiency in New Hampshire" 86% of surveyed industrial and commercial customers reported some or high level of attention to controlling energy costs but less than half stated they were "extremely likely" to purchase energy efficient equipment. Sixty-nine percent of businesses reported that cost/payback was the biggest barrier to investing in energy efficiency measures. At market interest rates, many of these improvements do not pay for themselves over the loan period. Access to financing is also a major issue. Banks are reluctant to lend against this type of collateral – e.g. motors and light fixtures, because there is nothing to liquidate if the business fails. Finally, given the current economic downturn, many for-profit and non-profit businesses cannot demonstrate the historical cash flow necessary to qualify for bank financing.

Foss Manufacturing in Hampton, which makes nonwoven fabrics, provides an illustrative example. The company emerged from bankruptcy in 2006 and immediately began looking at options to reduce its energy use and operating costs. Because the company generates all its own power and is off the grid, it does not qualify for the utilities' energy efficiency programs. The company commissioned a study by GDS Associated that identified 3 motor, control system and electrical distribution upgrades costing \$1,000,000 that would result in annual savings of \$509,303 (1.96 year payback) and reduce plant wide electrical use by 7.5%. Foss tried in both 2007 and 2008 to submit an application for the USDA Energy Efficiency and Guaranteed Loan program but had to withdraw both proposals because, despite the efforts of both the Department of Resources and Economic Development and the Governor's Office, it was unable to find a lender. If the improvements had been funded in 2007 as first proposed, they would have been paid for by now, the company would be saving over a half million dollars annually and it would be a much better position to weather this downturn.

The NH Business Finance Authority (NHBFA) proposes to address this problem by using GHGER funds to establish a revolving loan fund to provide direct loans to businesses for energy efficiency improvements. Priority will be given to businesses that are not currently eligible for the existing utility efficiency programs, then to supplement those programs. The program will have flexible underwriting standards and loan terms. There will be no minimum collateral coverage requirements – we will take whatever security is available, and we will allow the businesses to use income projections to demonstrate their ability to repay the loans. The loan terms and interest rates will be structured to reflect the payback for the improvements.

Loan principal repayments will be recycled and used to help other businesses to finance their energy improvements so the program will be evergreen. Every possible effort will be made to leverage GHGER funds. Bankable projects will be referred to the NH Business Resource Center/Ocean National Bank's Energy Efficiency Loan Program. Matching funds will be sought from the Federal Stimulus Program, USDA's Renewable Energy and Energy Efficiency Program, and the utilities' energy efficiency programs. We anticipate each dollar of GHGER funds will leverage another dollar for improvements.

Since the NHBFA already has existing loan underwriting and management capabilities, we can run the program very efficiently. Assuming the NHBFA is able to get sufficient GHGER funds to fully capitalize the fund, we would propose to pay all program administrative costs from loan interest payments and **devote 100% of the GHGER funds received to providing business energy efficiency loans.**

### 3. Proposed Work Scope and Schedule

Establishment of the RLF will involve two types of activities – one-time start up activities to create the program and on-going activities that will be repeated for each individual loan.

The major start up activities necessary to get the program going include development of loan program guidelines, development of form loan documents, establishment of loan monitoring and accounting systems, and program marketing. Jack Donovan will be responsible for development of the loan program guidelines. He has previously created a loan program for local development organizations. Mr. Donovan will work from guidelines for the Maine Energy Conservation Loan Program and the USDA's Energy Efficiency Program, tailoring them to meet NH's requirements. We are budgeting 25 hours for this work. The BFA's legal counsel, Hinkley, Allen & Snyder, will be used to develop to develop the form loan documents including a Loan Agreement, Note and Security Agreement. HAS has previously completed this work for the State's brownfields and water and sewer revolving loan funds. Mr. Michael Donahue, the NHBFA's Senior Credit Officer, will coordinate the creation of these form documents, which we anticipate will cost approximately \$10,000 and require 40 hours. Mr. Donahue and the NHBFA's CFO, Bill Rushforth, will establish the loan accounting and monitoring systems. Mr. Rushforth already manages over \$30,000,000 in assets, including a direct loan portfolio of over \$12,000,000. We anticipate it will take about 25 hours to establish these systems. Since these three activities can be done simultaneously, the RLF can be operational within 4 to 6 weeks of grant award.

Finally, we will partner with the NH Business Resource Center to market the program. The Business Resource Center is the outreach arm of the Department of Resources and Economic Development and has extensive daily contact with businesses. The Center has coordinated the completion of numerous energy audits for large NH employers, which provides us a ready market for the RLF. The Center will also be requesting GHGER to conduct another 25 –30 of these audits annually. The Center, plus the utility audit

programs, will provide us with a consistent marketing presence and steady source of borrowers.

Each individual loan application will need to be underwritten, the loan structured and closed, the project monitored, and the loan serviced. Each loan application will start with an energy audit that identifies cost-effective energy improvements. The listed improvements and each company's financial information will be reviewed and used to structure a loan package. Michael Donahue will be responsible for this review and underwriting, which should average 10-15 hours per application. Once the loan structure is established and approved, the loan will be transferred to a NHBFA Loan Officer for closing. This process involves the completion of legal documents, the securing of collateral, and the recording of the various documents. The Loan Officer will coordinate and complete these activities, which should take about 10 hours, with the assistance of HAS Law. Once the loan has closed, the Loan Officer will approve invoices, verify the completion of the work, and get contractor releases. The time for this work will vary significantly from project to project depending upon the project size and complexity. Once the loan has been disbursed, it will be handed over to Bill Rushforth, the NHBFA's CFO, for collection. Mr. Rushforth will monitor collections and insure that the funds are repaid to replenish the RLF. Finally, the Loan Officer will monitor on-going energy savings, employment, and other performance measures for the life of the loan.

Attached are program schedules indicating the timing of the start up tasks and a typical sequence for a loan.

#### 4. Project Benefits

The project benefits for the NHBFA's proposed Business Energy Conservation Revolving Loan Fund (RLF) were computed using the following assumptions. We used Foss Manufacturing, which would be our first project, as the base for our calculations because we see this as being a typical project. We then extrapolated from this to get **benefits/\$1,000,000 of GHGER funds**. We have assumed an average loan term of 5 years, a useful life of 9 years, and that the funds will revolve three times. These are extremely conservative estimate for the RLF, but we wanted to conservative in estimating the benefits.

4.1 Reduce Greenhouse Gas Emissions – Using the provided worksheet, we are estimating that the Foss improvements would reduce carbon dioxide emissions by 1,675 metric tons/year. Extrapolating for the RLF, this would mean total greenhouse gas emissions reductions of 45,225 metric tons.

4.2 Be Cost-effective – Using the Cost Effectiveness Analysis worksheet provided (copy attached), we determined that the Foss project would have B/C ratio of 3.82, assuming no match. Foss plans to reapply for USDA funding for half the project, so the ratio should double. Moreover, since this will be a revolving loan fund, we project the overall minimum B/C will be at least three times as great, or 11.46.

4.3 Reduce New Hampshire's Peak Load - Although Foss and the other initial companies to be assisted are off the grid and won't impact peak load, subsequent loans will. Manufacturers and commercial businesses typically have to operate irregardless of the weather and have very heavy cooling requirements. Improving the energy efficiency of these facilities will help to reduce the State's peak electric load.

4.6 Promote Economic Development – Energy is typically the third highest operating cost for manufacturers, after labor and raw materials. The proposed RLF, by helping

reduce manufacturers' energy use and cost, will improve the competitiveness of NH businesses and result in job retention and creation. For example, the proposed energy savings at Foss Manufacturing would help to preserve over 350 high wage, full benefit manufacturing jobs, and improve the chances that the company's over 100 recently laid off employees will be called back to work. Extrapolating even the base employment number, the RLF would help to preserve over 1,000 jobs over its life at a cost of less than \$1,000/job ( $\$1,000,000/(350*3)$ ).

4.7 Promote Energy Cost Savings – The whole purpose of the RLF is to save energy and the associated cost. Using Foss manufacturing as an example, a \$1 million investment in energy efficiency projects would result in annual savings of \$371,636. Over the projected 15 year life of the RLF and assuming the funds revolve three times, total energy savings are projected to be over \$10,000,000!

4.8 Promote Collaboration- The RLF will be a collaborative effort with the Department of Resources and Economic Development's Business Resource Center. The BDC will provide outreach and energy audits to businesses, while the NHBFA will do the lending. By having each entity build upon its existing capacities and avoid duplication, the program will efficiently use public resources and provide a replicable model for other funding sources.

## 5. Measurement and Verification

Each Loan Agreement will require the borrower to submit energy usage and employment information for the life of the loan. This information will be compared with energy savings projections in the initial energy audit to verify the effectiveness of the program.

## 6. Budget

The NHBFA is requesting \$2 million annually in GHGER funds to capitalize a revolving loan fund in an amount between \$3 and 10 million. Budgets reflecting these two amounts are attached. Three million is the minimum loan fund size that we believe would be viable. Ten million would be fully self-sustaining, providing average available annual loan capital of \$2 million, and represents an ideal appropriation.

All GHGER funds will be used to capitalize the revolving loan fund and provide direct assistance to business. **No GHGER funds will be used for administration.** The NHBFA will fund all start up and operating costs with its own funds and at its own risk, just as it has done with its \$65 million New Markets Tax Credit allocation.. The NHBFA is an instrumentality of the State of New Hampshire with a \$2.8 million annual operating budget and a net worth of \$7.8 million. The NHBFA will be reimbursed through interest charged on the RLF loans. "Net interest", or interest in excess of program operating expenses, will used to provide grants to non-profit businesses for energy improvement projects.

Every possible effort will be made to leverage GHGER funds. Bankable projects will be referred to the NH Business Resource Center/Ocean National Bank's Energy Efficiency Loan Program. Matching funds will be sought through the Federal Stimulus Program (we have already discussed getting an appropriation for matching grants with the Office of Energy and Planning), USDA's Renewable Energy and Energy Efficiency Program (our RLF will be a perfect source for their required 50% match), and the utilities' energy efficiency programs. We anticipate each dollar of GHGER funds will leverage another dollar for improvements.

The RLF will be maintained as a separate profit center in the NHBFA's accounting system in order to provide complete control and accountability for the funds. The NHBFA's books are audited annually by an independent CPA, currently Mason & Rich.

## 7. Applicant Qualifications

The NHBFA is a public instrumentality of the State of New Hampshire and serves as the State's business and economic development lender. The NHBFA and its predecessor agencies, the New Hampshire Industrial Park Authority and New Hampshire Industrial Development Authority, have provided financing to New Hampshire businesses since 1972. The NHBFA has provided \$28,361,000 in direct financing to 36 New Hampshire businesses during the past 5 years.

The NHBFA's key personnel are Jack Donovan, Executive Director, Michael Donahue, Senior Credit Officer, and William Rushforth, Chief Financial Officer. This core management team has worked together for over 12 years.

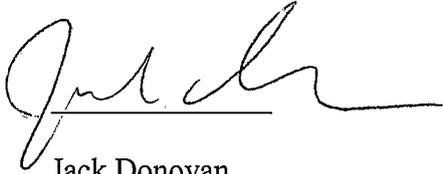
Jack Donovan has over 25 years experience in real estate development and finance. He was project manager for the \$225 million redevelopment of the former Columbia Point Public Housing Project, the first Low Income Housing Tax Credit project in the country, and was responsible for the start-up and capitalization of the NH Community Development Finance Authority, a statewide community development finance corporation. In his current position, Mr. Donovan has helped over 100 NH businesses to access over \$600 million in capital. Mr. Donovan received his undergraduate degree from the University of Wisconsin at Green Bay and has a master in Community Economic Development from Southern NH University.

Michael Donahue, the NHBFA's Senior Credit Officer, will be responsible for loan underwriting, closing, and monitoring. Mr. Donahue currently serves in a similar role for the NHBFA and its \$60 million loan portfolio, overseeing credit operations and setting policies for loan management and compliance. Mr. Donahue has over 25 years of progressively responsible banking experience. Mr. Donahue is a graduate of Niagara University.

William Rushforth has over 30 years of manufacturing and corporate finance experience. As the NHBFA's Chief Financial Officer, Mr. Rushforth is responsible for managing a \$2.8 million annual operating budget, coordinating the organization's financial reporting, and overseeing day-to-day asset management and compliance reporting. The NHBFA has not had a single audit finding since Mr. Rushforth's joined the organization 12 years ago. Mr. Rushforth previously served as Treasurer of Damart USA. Mr. Rushforth received his undergraduate degree from the University of New Hampshire.

8 and 9. Additional Information and Letters of Interest or Commitment

Not Applicable.

A handwritten signature in black ink, appearing to read "Jack Donovan", written over a horizontal line.

Jack Donovan  
Executive Director

Attachments:

Program Schedule

NH GHGER Cost Effectiveness Analysis

Proposed (and Maximum) Budget Worksheet

Minimum Budget Worksheet

GHG Emissions Reductions Worksheet

## Program Schedule

<b>START UP</b>	<b>TIME (WEEKS)</b>	<b>RESPONSIBILITY</b>
Finalize loan program guidelines	4-6	NHBFA
Finalize form loan documents	4-6	NHBFA/HAS
Finalize loan monitoring & accounting systems	4-6	NHBFA
Program Marketing	On-going	BRC/NHBFA
<b>LOAN REVIEW</b>	<b>TIME (WEEK)</b>	<b>RESPONSIBILITY</b>
Energy audit	1	BRC/Applicant
Application	1	Applicant
Application review	1-3	NHBFA
Loan structuring	1-3	NHBFA
Loan closing	4-5	NHBFA/HAS
Loan implementation	various	NHBFA/borrower
Collection	Life of loan	NHBFA
Performance monitoring	Life of loan	NHBFA

# NH Greenhouse Gas Emissions Reduction Fund (GHGERF) 3/09 RFP Cost Effectiveness Analysis r. 3/20

This worksheet uses default Total Resource Cost (TRC) Test values to calculate Benefit-Cost Ratios for proposed programs.

Instructions: Enter relevant values in yellow highlighted cells. Then watch for results in green highlighted cells.

**Line #**      **Assumptions**      **Name of Applicant or Proposal:**      **Enter name of applicant or proposal here.**

1      Program Type      **Industrial**

2      Principal Type of Measures      **Process - C/I**

3      Average Measure Life (weighted by CO2 savings)      **9 years**

4      Assumed Load Reduction Factor\*      **0.000270**

5      Assumed Summer Annual Demand Coincidence\*      **100%**

6      Nominal Annual Discount Rate      **5.000%**

7      Annual Inflation Rate      **2.700%**

8      Non-GHGER Funds (from applicant, participants and other sources)      **\$ 0%**

9      GHGER Funds (amount requested in this proposal)      **\$ 1,000,000**

10      Total Program Costs      **\$ 1,000,000**

**Enter name of applicant or proposal here.**

**Process - C/I**

**years**

**depends** = Range of measure life based on measure type

**NOTE: Use of this spreadsheet is not required, but is encouraged to the extent applicable and possible, as cost-effectiveness is an important factor in selecting proposals to be funded, as is the extent that they are realistically proposed. Please submit with your proposal the electronic file and a printed copy of the 1st page of each worksheet completed.**

**NOTE: If you have more than one type of program, measure type or measure life, you can complete a separate Measure Group tab (worksheet) for each one.**

**Distribution of Electric Savings by % within each time period over the course of a calendar year. (Default normal distribution shown.)**

Line #	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
66	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
67	37%	37%	37%	37%	37%	37%	37%	37%	37%	37%
68	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%
69	18%	18%	18%	18%	18%	18%	18%	18%	18%	18%
	<b>100% = Total</b>									

Line #	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
11	2,325,352	2,325,352	2,325,352	2,325,352	2,325,352	2,325,352	2,325,352	2,325,352	2,325,352	2,325,352
12	627.8	627.8	627.8	627.8	627.8	627.8	627.8	627.8	627.8	627.8
13	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-
15	7,219	7,219	7,219	7,219	7,219	7,219	7,219	7,219	7,219	7,219
16	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-
21	1,263.8	1,263.8	1,263.8	1,263.8	1,263.8	1,263.8	1,263.8	1,263.8	1,263.8	1,263.8
22	582.6	582.6	582.6	582.6	582.6	582.6	582.6	582.6	582.6	582.6

Line #	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
23	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14
24	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14
25	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82
26	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82

\*NOTE: For simplicity sake assume full annual savings starting in 2010. kWh demand savings can be estimated by multiplying kWh savings by the "Load Reduction Factor" and "Annual Demand Coincidence" for "Summer" that most closely matches the proposed program measures from the Measure Type & Load Reduction Factor Lookup Table found under the Lookup Table Tab and referenced in footnote 9 in the RFP. This occurs automatically by default when you select type of program or measures.

Line #	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
27	\$78,988	\$77,751	\$81,060	\$79,404	\$83,801	\$84,736	\$89,122	\$93,985	\$94,362	\$0
28	\$71,992	\$71,409	\$74,450	\$71,049	\$73,628	\$75,826	\$79,299	\$84,419	\$85,954	\$0
29	\$38,721	\$39,255	\$42,318	\$41,383	\$42,978	\$44,744	\$47,119	\$50,191	\$50,124	\$0
30	\$32,896	\$32,639	\$34,782	\$33,860	\$35,003	\$36,099	\$38,831	\$39,940	\$41,370	\$0
31	\$222,597	\$221,054	\$232,610	\$225,696	\$236,009	\$241,405	\$254,371	\$268,584	\$271,809	\$0
32	\$76,261	\$112,274	\$124,605	\$133,540	\$137,146	\$140,849	\$144,651	\$148,557	\$152,568	\$0
33										
34	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
36	\$72,778	\$72,482	\$72,311	\$71,984	\$72,937	\$75,245	\$77,627	\$80,449	\$83,369	\$0
37	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
39	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
42	\$533,411	\$533,411	\$533,411	\$533,411	\$533,411	\$533,411	\$533,411	\$533,411	\$533,411	\$533,411
43	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554	\$3,141,554
44	\$431,407	\$431,407	\$431,407	\$431,407	\$431,407	\$431,407	\$431,407	\$431,407	\$431,407	\$431,407
45	\$248,450	\$248,450	\$248,450	\$248,450	\$248,450	\$248,450	\$248,450	\$248,450	\$248,450	\$248,450
46	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411	\$3,821,411





NH PUC Greenhouse Gas Emissions Reduction Fund 2/23/09 RFP Proposed Budget Worksheet

DEFAULT VALUES FOR ESTIMATING GHG EMISSIONS REDUCTIONS BASED ON ENERGY SAVINGS

Program Title: NH Business Energy Conservation RLF  
 Applicant Name: NH Business Finance Authority

Method # 1, using MWH (Megawatt Hours), Cubic Feet (natural gas), & Gallons of fuel					
Reductions from	Enter Reductions in Units shown in next Column	Units	CO <sub>2</sub> Emission Factors in lbs/unit	Estimated CO <sub>2</sub> Emission Reductions in pounds (lbs.)	Estimated CO <sub>2</sub> Emission Reductions in Metric Tons
Electricity	2325	MWH	1,087	2,527,275	1146.16
Natural Gas		Cubic Feet	120.6	0	0.00
Distillate Fuel Oil (#1, 2 & 4)	52050	Gallons	22.4	1,165,920	528.76
Residual Fuel Oil (#5 & 6)		Gallons	26	0	0.00
Kerosene		Gallons	21.5	0	0.00
LPG		Gallons	12.8	0	0.00
Propane		Gallons	12.7	0	0.00
TOTAL					1674.92

Method # 2, using MWH & MMBtu (million Btus)					
Reductions from	Enter Reductions in Units shown in next Column	Units	CO <sub>2</sub> Emission Factors in lbs/unit	Estimated CO <sub>2</sub> Emission Reductions in pounds (lbs.)	Estimated CO <sub>2</sub> Emission Reductions in Metric Tons
Electricity		MWH	1,087	0	0.00
Natural Gas		MMBtu	117.1	0	0.00
Distillate Fuel Oil (#1, 2 & 4)		MMBtu	161.4	0	0.00
Residual Fuel Oil (#5 & 6)		MMBtu	173	0	0.00
Kerosene		MMBtu	159.5	0	0.00
LPG		MMBtu	139	0	0.00
Propane		MMBtu	139.2	0	0.00
TOTAL					0.00