

---

# BTU PRESENTATION TO THE CITY COUNCIL

JULY 28, 2020

BRYAN TEXAS UTILITIES



THE DIFFERENCE IS **YOU**

# BTU BOARD OF DIRECTORS



Flynn Adcock– Chairman

Bentley Nettles –Vice Chairman

Rosemarie Selman – Secretary

Carl L. Benner

Pete Bienski, Jr.

Paul Madison, Sr.

Paul Turney

Buppy Simank – ex-officio

Jason Bienski – ex-officio

# AGENDA



## ☐ BTU Departments

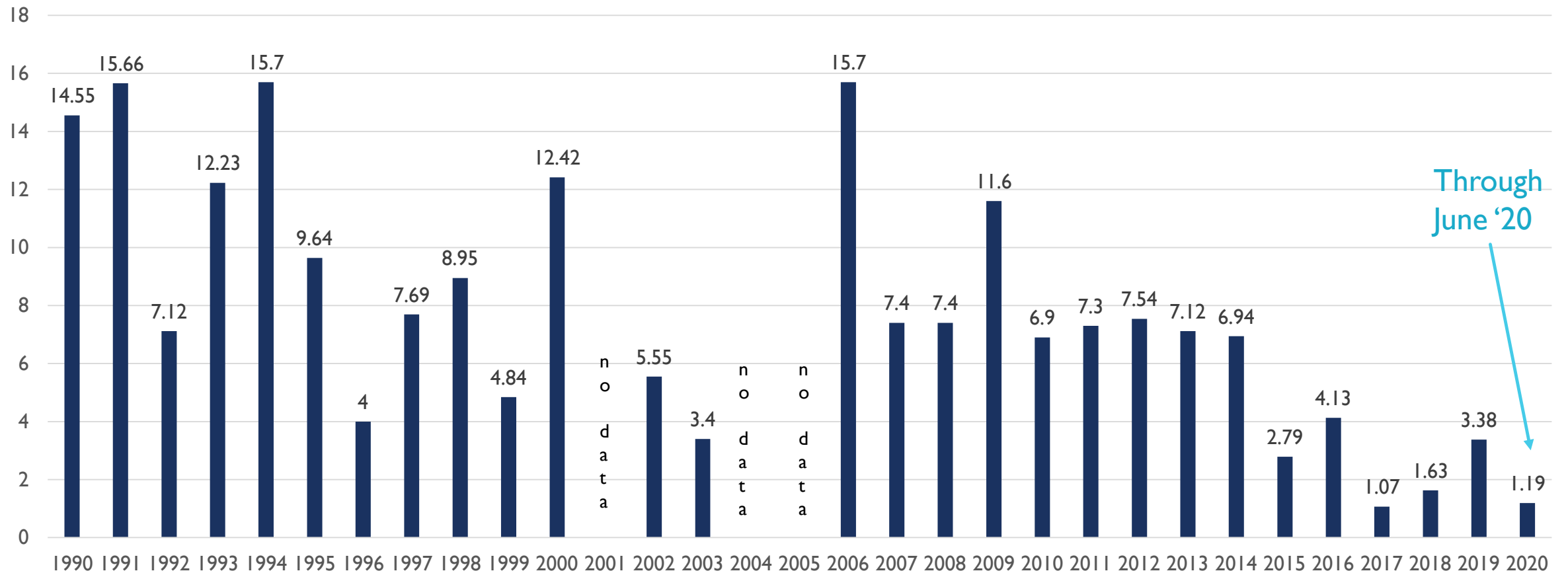
- FY20 Accomplishments
- FY21 Projects

## ☐ Financial Metrics and FY21 Proposed Budget

# SAFETY



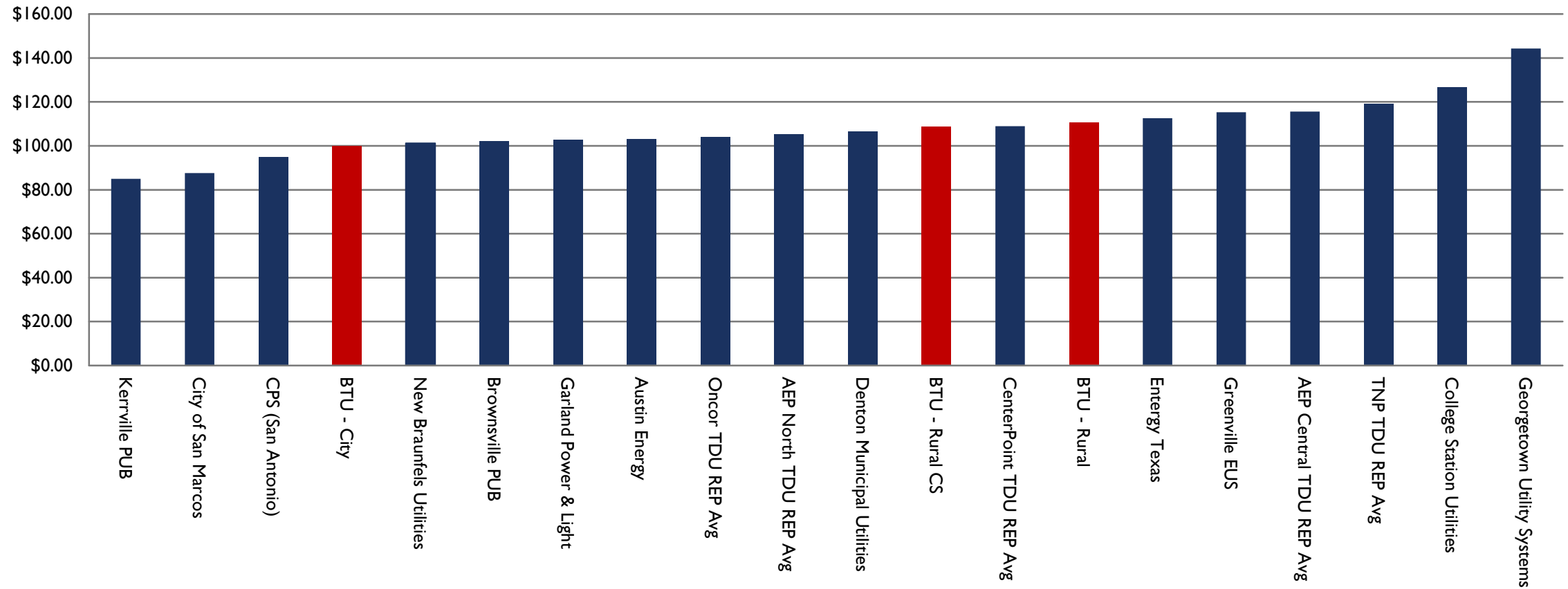
## Incident Rate



# RATE COMPARISON



**BTU City Residential Billing Comparison**  
Average Annual Rate  
Monthly Billing at 1000 kWh





# BUSINESS AND CUSTOMER OPERATIONS



## CUSTOMERS ENROLLED IN SPECIAL PROGRAMS (FY19 DATA)



### Bank Draft

- Automatically drafts payment from bank account
- 9,524 participants; up 4 %

### E-Billing

- Paperless; electronic statements sent to customers
- 13,144 participants; up 32%

### Pay Arrangements

- Schedules installments for past due payments
- 219 participants

### Medical Alert

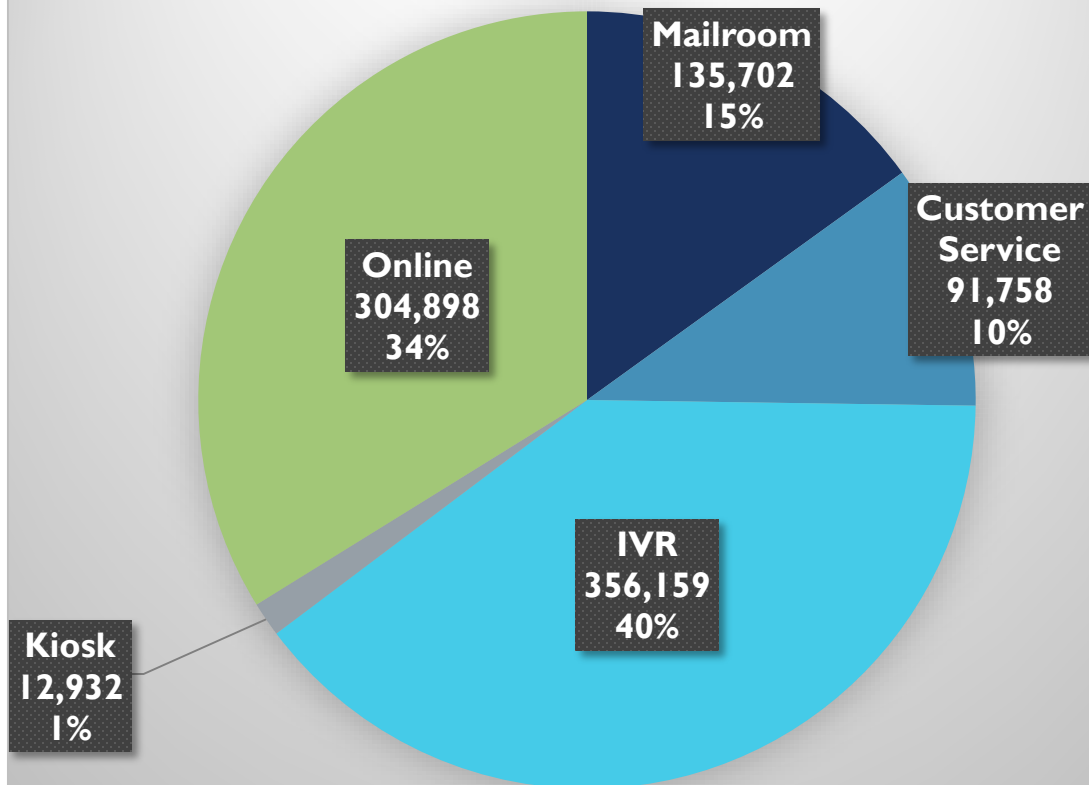
- Identifies customers that have a medical necessity for electricity
- 100 participants

### Budget Billing

- Allows customers to be billed based on average historical usage
- 558 participants

# CUSTOMER SERVICE (FY19 DATA)

## Payments



Total Number of Calls  
**114,798**  
Avg. 55 calls/hour

Average Hold  
Time  
28 seconds

Service Orders  
64,339  
Avg. 247 /day





# ENERGY MANAGEMENT



- ❑ Energy efficiency incentive payments to residential customers
- ❑ Rebated FY20 (through 7/1/20): \$53,525.74
- ❑ kW saved FY20 (through 7/1/20): 53.60kW



- ❑ Energy efficiency incentive payments to commercial customers
- ❑ Rebated FY20 (through 7/1/20): \$76,603.96
- ❑ kW saved FY20 (through 7/1/20): 93.12kW

- ❑ Facilitated interconnection of 51 solar installations
  - ❑ Oct. 2019 thru July 2020
- ❑ Total of approximately 180 installations system wide



# PUBLIC COMMUNICATIONS FY20 ACCOMPLISHMENTS



- ❑ Received two APPA Excellence in Communication Awards
  - Award of Merit in Video Category for *Summer Energy Tips* video
  - Award of Excellence in Print Category for 2018 Annual Report
- ❑ Produced monthly Texas Co-op Power Magazine
- ❑ Produced monthly Plug-In (bill insert)
- ❑ Social Media
  - Twitter | 1,478 followers | up 39% @BTU\_BryanTX
  - Facebook | 4,144 followers | up 37% @BryanTexasUtilities



**BTU** BRYAN TEXAS UTILITIES

**BTU Awarded Reliable Public Power Provider Diamond Designation**

**RP3 RELIABLE PUBLIC POWER PROVIDER**  
AMERICAN PUBLIC POWER ASSOCIATION

Bryan Texas Utilities (BTU) has been awarded the Reliable Public Power Provider (RP3)<sup>®</sup> Diamond designation by the American Public Power Association (APPA) for a third consecutive three-year term. BTU received a score of 100 percent on the evaluated criteria. BTU was first awarded the APPA RP3<sup>®</sup> Diamond designation in 2014. This prestigious award recognizes industry-leading public utilities who provide reliable and safe electric service to their customers. Criteria for consideration also includes workforce development and a utility-wide commitment to system improvement.

The reliability metric certifies that not only can customers expect steady and reliable power, but also that the utility invests in various measures to ensure that reliability. This includes collecting and analyzing outage data, having a mutual aid agreement with other utilities to restore power in the case of natural disaster or extreme weather event, creating and utilizing a disaster management or emergency response plan, and implementing high-level cyber and physical security measures.

A strong safety culture is very important to BTU and is a highlighted metric for the RP3<sup>®</sup> award. Standards measured for the RP3<sup>®</sup> award include having an accepted safety manual that is used throughout the utility and implementing rigorous safety training in all departments from power generation to line and office work. Utilities must also record and benchmark safety data.

The workforce development piece of the RP3<sup>®</sup> application prompts utilities to explain how staff is trained and how networking with other public power entities is encouraged. This training and networking helps to grow a knowledgeable and experienced staff. BTU employees are trained at workshops, conferences, and through in-house training focusing on a variety of industry topics. Employees also participate in local, state, and federal industry associations and planning committees.

The final category is system improvement. This encompasses long-term planning for distribution system design and improvements as well as financial planning and assessments. This category measures and encourages research and development programs to produce procedures and utility guidelines for future sound business practices.

"We are honored to be recognized once again at the highest level, Diamond designation, of the Reliable Public Power Provider award," said Gary Miller, General Manager of BTU. "The Board of Directors and the staff of BTU consider reliability and safety to be of the utmost importance to our organization as we serve the community. To have our efforts acknowledged by the RP3<sup>®</sup> review panel is very rewarding to all of us at BTU."

**AMERICAN PUBLIC POWER ASSOCIATION**

22 Texas Co-op Power BRYAN TEXAS UTILITIES July 2020



# LAKE BRYAN FY20 ACCOMPLISHMENTS

- ❑ Updated Lake Bryan Ordinance, approved by Council
  - ❑ Streamlined with Parks' Ordinances
  - ❑ Clarified rules that allow for citations to be written to violators, improving safety
- ❑ Constructing new bathroom facilities near the restaurant and boat ramp (completion Sept. 2020)
- ❑ Restored sand volleyball court
- ❑ Texas Parks and Wildlife fertilized the lake for improved game fish habitat
- ❑ Installed pipe fencing to secure park and reduce erosion
- ❑ Implemented major point-of-sale software upgrade



# LAKE BRYAN FY21 GOALS



- ❑ Consider adjusting rate structure to follow other parks more closely (state parks, comparable private parks)
- ❑ Work with potential vendors to bring more amenities and events to Lake Bryan
- ❑ Create and manage social media pages for Lake Bryan
- ❑ Replace weathered park equipment and improve facilities



# ENGINEERING



# ENGINEERING FY20 ACCOMPLISHMENTS

- ❑ Completion of a ten-year Distribution Planning Study
- ❑ Design of S. College overhead to underground conversion (Villa Maria to Carson)
- ❑ Design of Texas Ave. overhead to underground conversion phase I of 3 - From SH21 to Dodge St. (2.1 miles)
- ❑ Design feeders for Leonard Road Substation second transformer
- ❑ Design upgrade of Atkins feeder along 2818 from Villa Maria to Traditions Dr. (1 mile)
- ❑ Design upgrade of Atkins feeder along Carson St from railroad to Texas Ave. Double circuit capable (0.7 miles)
- ❑ Design upgrade & reroute underground feeder from Osborn along SH6 to MLK (0.5 miles)
- ❑ Design upgrade of Kurten feeder along FM2038 from Ferrill Creek Rd to Kurten Substation (1.5 miles)
- ❑ 1,414 line design jobs created Oct., 2019 to July 23, 2020



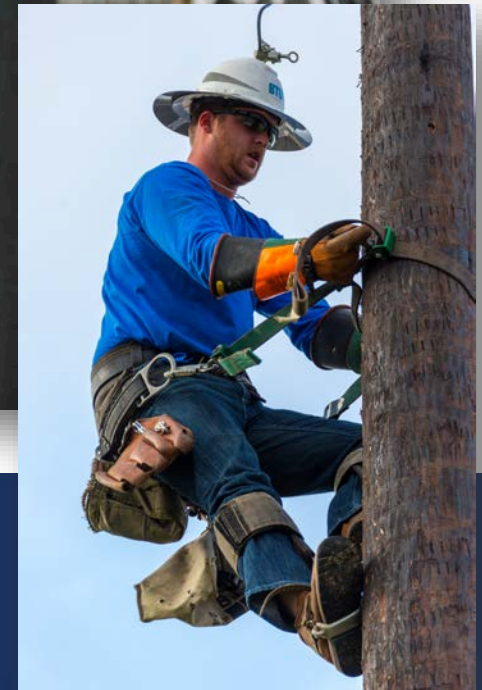


# ENGINEERING FY21 GOALS

- ❑ Design of overhead to underground conversion along S. College from Carson to Homestead (1.1 miles)
- ❑ Design of overhead to underground conversion along Texas Ave. from Cooner Street to Villa Maria (1.5 miles)
- ❑ Design Leonard Rd Substation express feeder to Sanderson Farms (0.50 miles)
- ❑ Design upgrade of North Substation feeder along N. Bryan & 16th from 22nd to SH21 (0.9 miles)
- ❑ Design new feeder getaways at Koppe Bridge Substation (2.1 miles)
- ❑ Design double circuit along FM2154 from Wellborn Substation to Straub Rd. (4 miles)
- ❑ Design upgrade of Steephollow feeder from Steephollow Substation to FM2038 S. (5.5 miles)
- ❑ Implement 12-year Underground Cable Testing Program



# DISTRIBUTION





# DISTRIBUTION FY20 ACCOMPLISHMENTS



Completion of LED  
streetlight conversion



Continuation of overhead to  
underground conversion on  
WJB Pkwy



Completion of distribution  
lines for new Leonard Rd.  
Substation (Phase I)



Completion of distribution  
lines for the new power  
transformer at Wellborn  
Substation



Implementation of Mobile  
Workforce Management  
software



Continuation of the Pole  
Replacement Program



915 jobs released to be  
constructed from line design  
from Oct 1, 2019 to July 23,  
2020

# DISTRIBUTION FY21 GOALS

- ❑ Completion of overhead to underground conversion on William J. Bryan
- ❑ Begin overhead to underground conversion along S. College Ave. (phase 2)
- ❑ Begin overhead to underground conversion along Texas Ave. (phase I)
- ❑ Begin construction of Distribution Service Center
- ❑ Keep pace with new construction requirements



# TRANSMISSION



# TRANSMISSION FY20 ACCOMPLISHMENTS



Completed design of Shady Lane Substation to replace existing aging substation



Began CCN process to obtain PUC approval for the Steele Store to Cooks Point 138kV line



Completed relocation of infrastructure for TxDOT road-widening project along FM 2818 & Luther St.



Completed design and began site preparation for Leonard Road Substation



Completed construction of 10-mile 138kV line between Snook and Steele Store Substations



Completed construction of Rodgers Substation to replace Nall Lane Substation and allow for TxDOT project on WJB



Developed conceptual plan and began engineering for potential new switching station on the RELLIS Campus



Acquired easements and materials for new 138kV loop between Steele Store and Smetana Substations



Completed design to add a distribution bay for power transformers at Steephollow and Wellborn Substations



# TRANSMISSION FY21 GOALS

- ❑ Complete rebuild of 69kV line from Rodgers to Rayburn Substations
- ❑ Begin construction at Wellborn Substation to add a distribution bay and a power transformer
- ❑ Complete design of a switching station on the RELLIS campus needed to support additional load growth
- ❑ Completion of CCN process to obtain PUC approval for the Steele Store to Cooks Point 138kV line
- ❑ Begin construction of Smetana Substation to replace existing Annex and Silver Hill Substations
- ❑ Begin construction on new 138kV line to connect Steele Store and Smetana Substations



# PRODUCTION





# PRODUCTION FY20 ACCOMPLISHMENTS



## □ DANSBY Unit #1



Generator Inspection



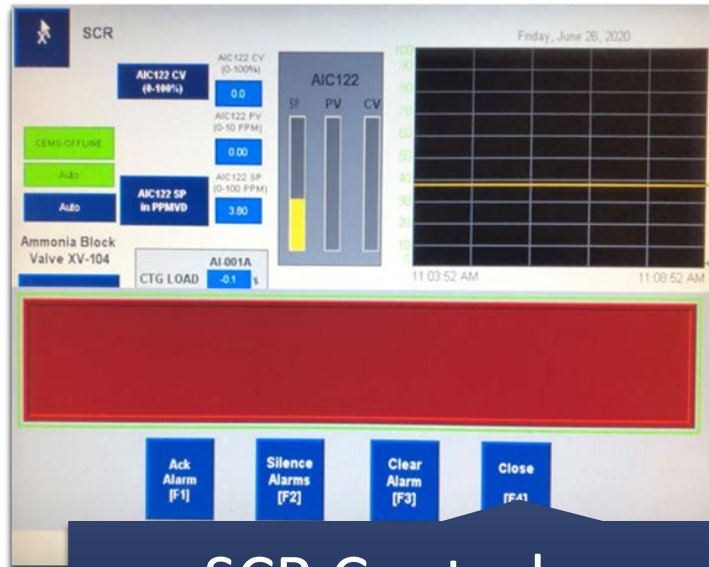
480V Switchgear Breaker  
Replacements (Phase 1)



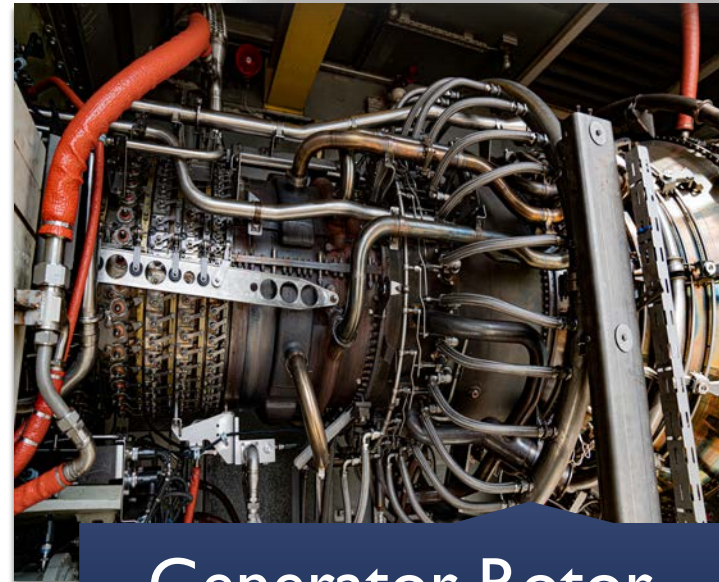
Repaired Water Wall  
Tube Leak

# PRODUCTION FY20 ACCOMPLISHMENTS

## □ DANSBY Unit #2



SCR Controls  
Replacement

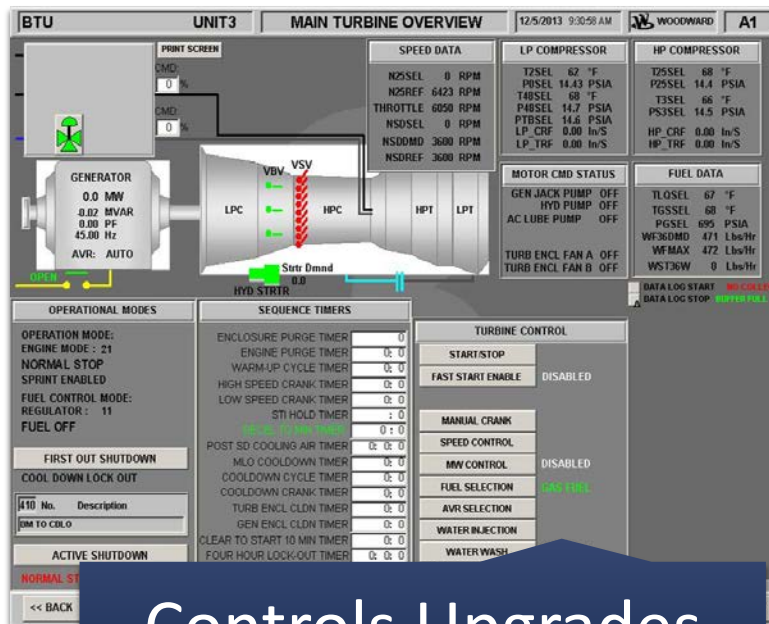


Generator Rotor  
Repair

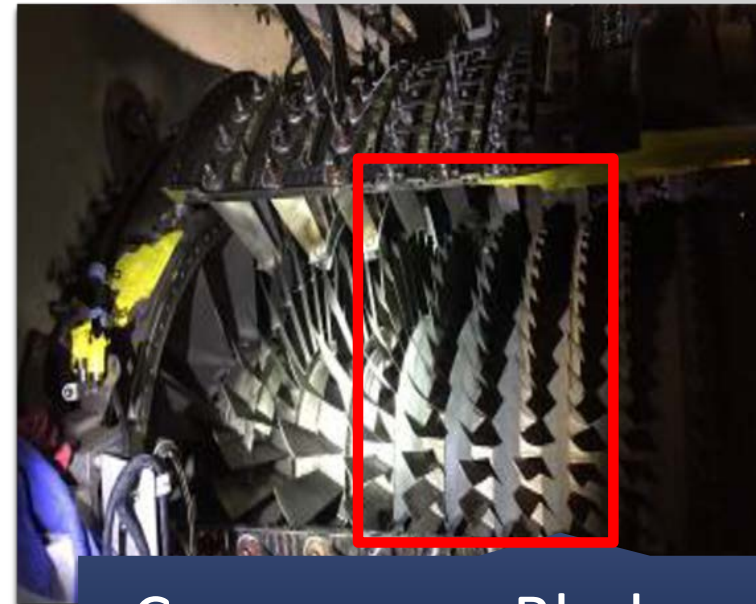


# PRODUCTION FY20 ACCOMPLISHMENTS

## □ DANSBY Unit #3



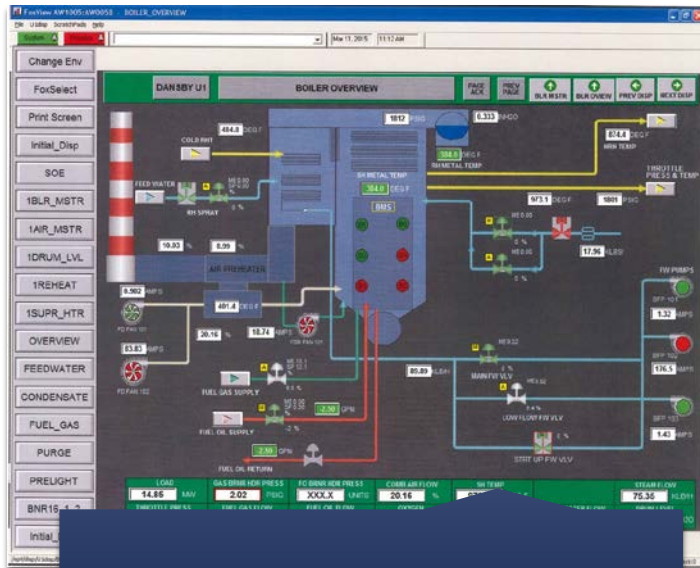
Controls Upgrades  
(Phase 1)



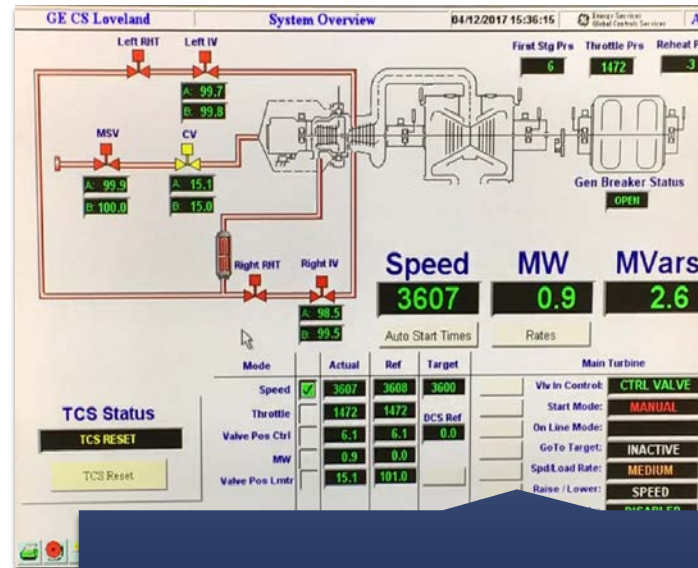
Compressor Blades  
Replaced

# PRODUCTION FY21 GOALS

## □ DANSBY Unit #1



Boiler Control Upgrades



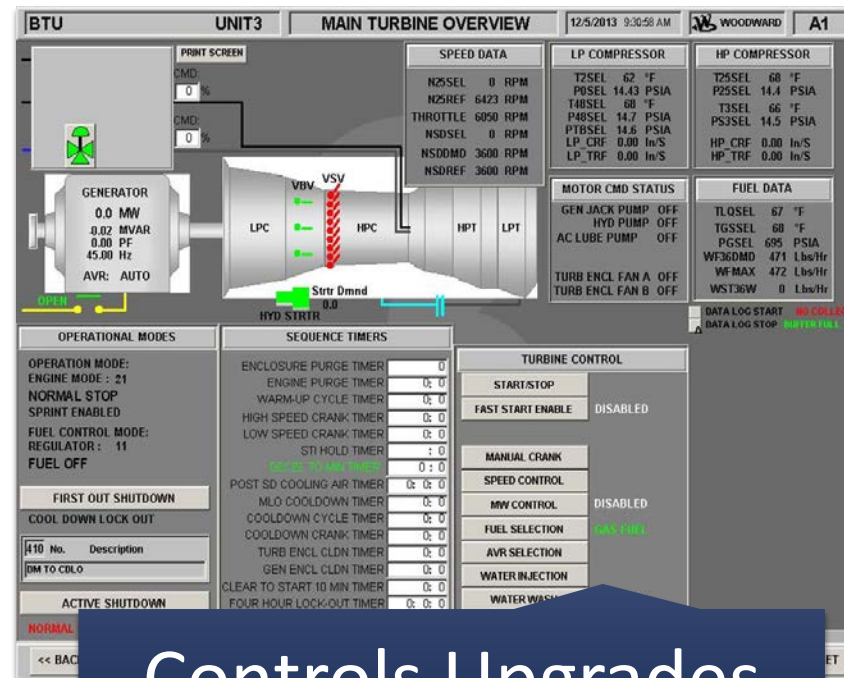
Turbine Control Upgrade



480 V Switchgear Breaker Replacement (Phase 2)

# PRODUCTION FY21 GOALS

## □ DANSBY Unit #3



Controls Upgrades  
(Phase 2)

# QUALIFIED SCHEDULING ENTITY (QSE)

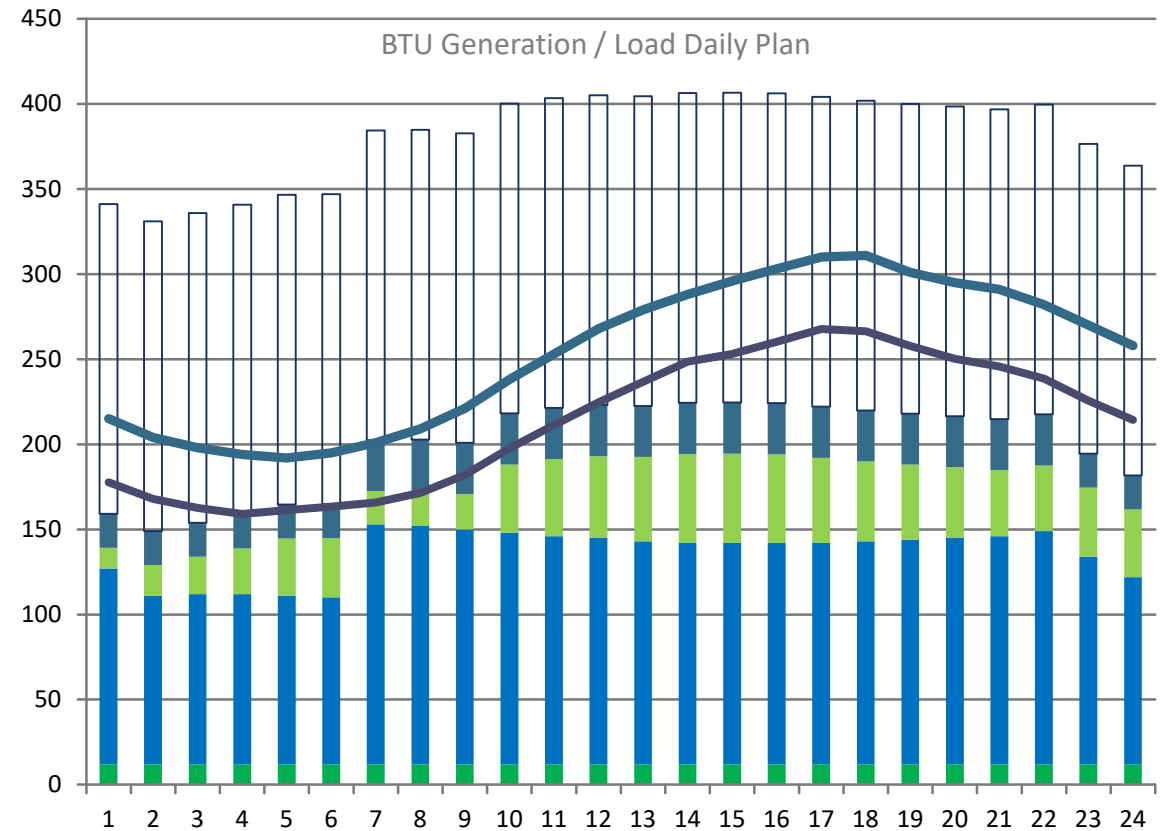




# QSE FY20 ACCOMPLISHMENTS



- ❑ In August 2019 record ERCOT prices combined with reliable performance of BTU's Generation Fleet resulted in BTU's lowest monthly fuel cost in recorded history
- ❑ Renegotiated a gas supply contract that allows BTU to better utilize Dansby and Atkins power plants
- ❑ Added ConocoPhillips as a trading partner
- ❑ Successfully leverages market prices to maintain stable and low energy prices for BTU customers



# QSE FY21 GOALS

## ❑ Resource Planning

- Determine adequacy of supply to 2027
- Evaluate procurement of additional supply for 2028 and beyond

## ❑ Pursue sale/decommissioning of Gibbons Creek Plant

## ❑ Extend Wholesale Customers

- Maverick County Water Control and Improvement District #1 QSE services contract expires at the end of 2021





# REGULATORY COMPLIANCE



# REGULATORY COMPLIANCE

Interact regularly with these agencies:



- ☐ NERC Reliability Standards
- ☐ Texas RE Reliability Monitor
- ☐ ERCOT Protocols & Operating Guides
- ☐ TCEQ & EPA
  - Federal Operating & Standard Permits
  - Air Permits
- ☐ TCEQ Wastewater Permit
- ☐ TCEQ Brazos Watermaster
- ☐ TCEQ Dam Safety
- ☐ Texas RRC Natural Gas Pipelines
- ☐ US DOT Natural Gas Pipelines
- ☐ TxDOT
- ☐ Public Utility Commission of Texas



# REGULATORY COMPLIANCE



## Texas RE 2020 Audit:

- ☐ NERC Audit of BTU Transmission Operations
- ☐ First completely off-site virtual audit performed by TRE March 16 – 27
  - ☐ Working with TRE and staff to process outcomes
  - ☐ BTU must comply with more than 430 NERC requirements
- ☐ Approximately 25 direct participants from BTU
  - ☐ Transmission Operations and Information Technology



# FISCAL / RISK



# FISCAL / RISK FY20 ACCOMPLISHMENTS

- ❑ Clean external audit opinion
- ❑ Annual CIP & O&M budget development
- ❑ Completed Business Continuity Plan
- ❑ Implemented upgraded Laserfiche travel form process for all department with written procedures
- ❑ Implemented rate adjustments
- ❑ Completed 5-year Pro Forma
- ❑ Completed internal audit
  - ❑ Developed capital budgeting improvements
  - ❑ Completed review of Risk technology improvements



# FISCAL / RISK FY21 GOALS



- ☐ Implement Kronos time keeping systems
- ☐ Submit transmission cost of service interim rate filing
- ☐ Issue bonds to support BTU City System transmission projects and the Distribution Service Center
- ☐ Implement documentation process for bond-funded projects
- ☐ Implement digital p-card submittal process
- ☐ Develop a streamlined approach to process Texas Electric Cooperative invoices (warehouse)





# ADMINISTRATION



# ADMINISTRATION FY20 ACCOMPLISHMENTS

- ❑ Coordinated and implemented company-wide business continuity plans
- ❑ Implemented recommendations from Baker Tilly internal audits
- ❑ Completion of Strategic Plan
- ❑ Awarded Reliable Public Power Provider (RP3) Diamond Designation by American Public Power Association (APPA) for third consecutive cycle
  - Scored 100% on the evaluated criteria





# ADMINISTRATION FY21 GOALS

- ❑ Continue evaluation and pursuit of TMPA sale or decommissioning
- ❑ Pursue engineering and design of new administration building



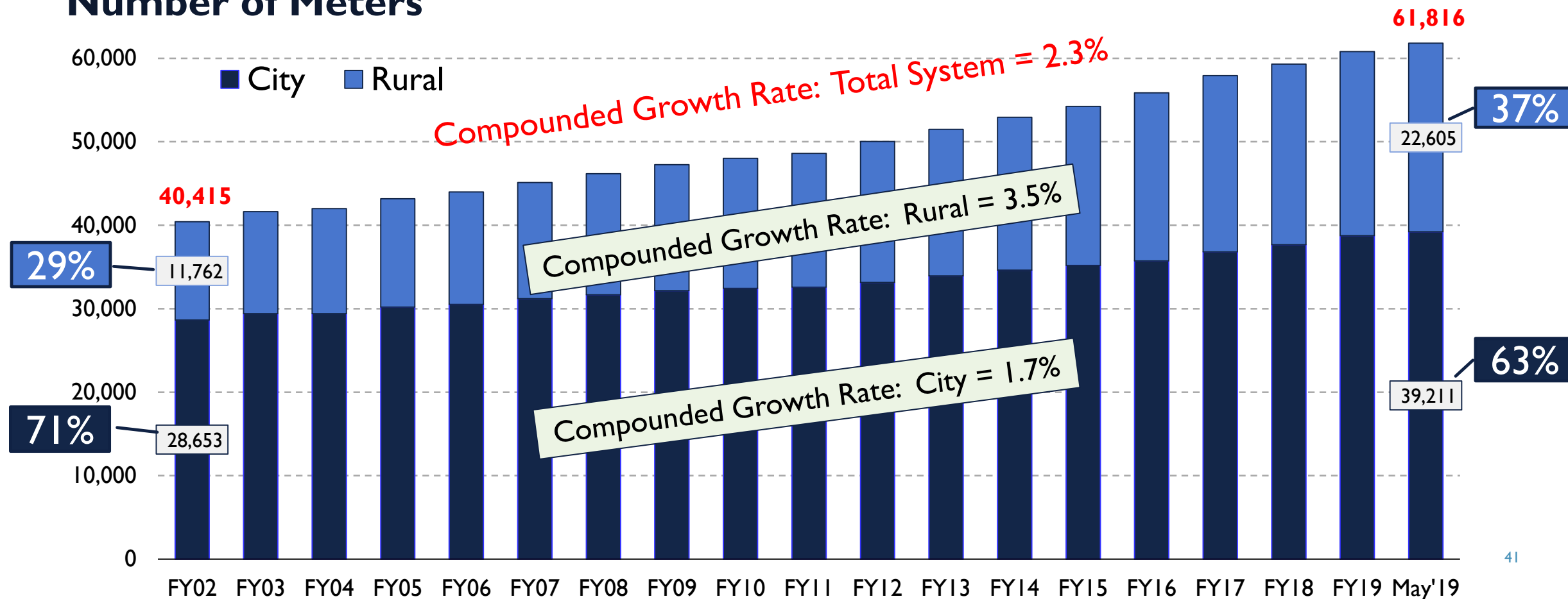


# 5-YEAR PRO-FORMA KEY FINANCIAL RATIO FORECAST



# CUSTOMER COUNTS CONTINUE STEADY GROWTH

## Number of Meters

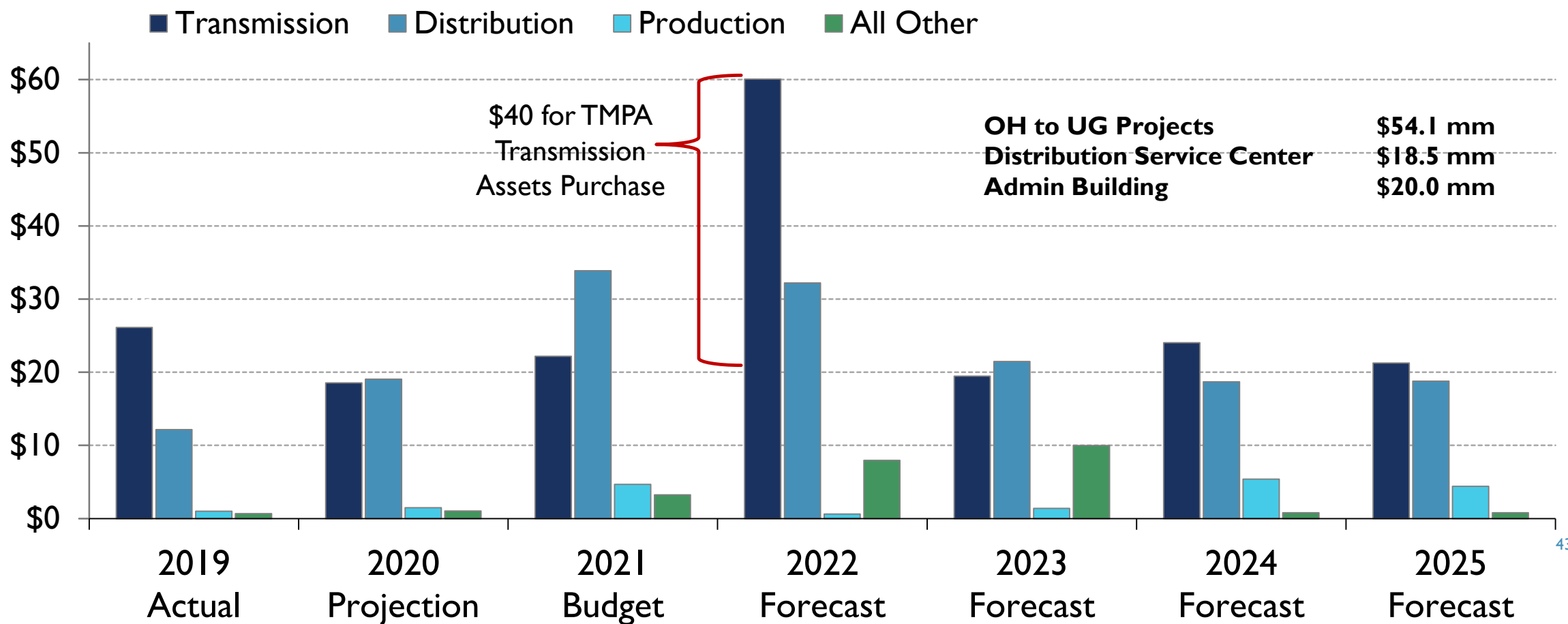


# CITY SYSTEM



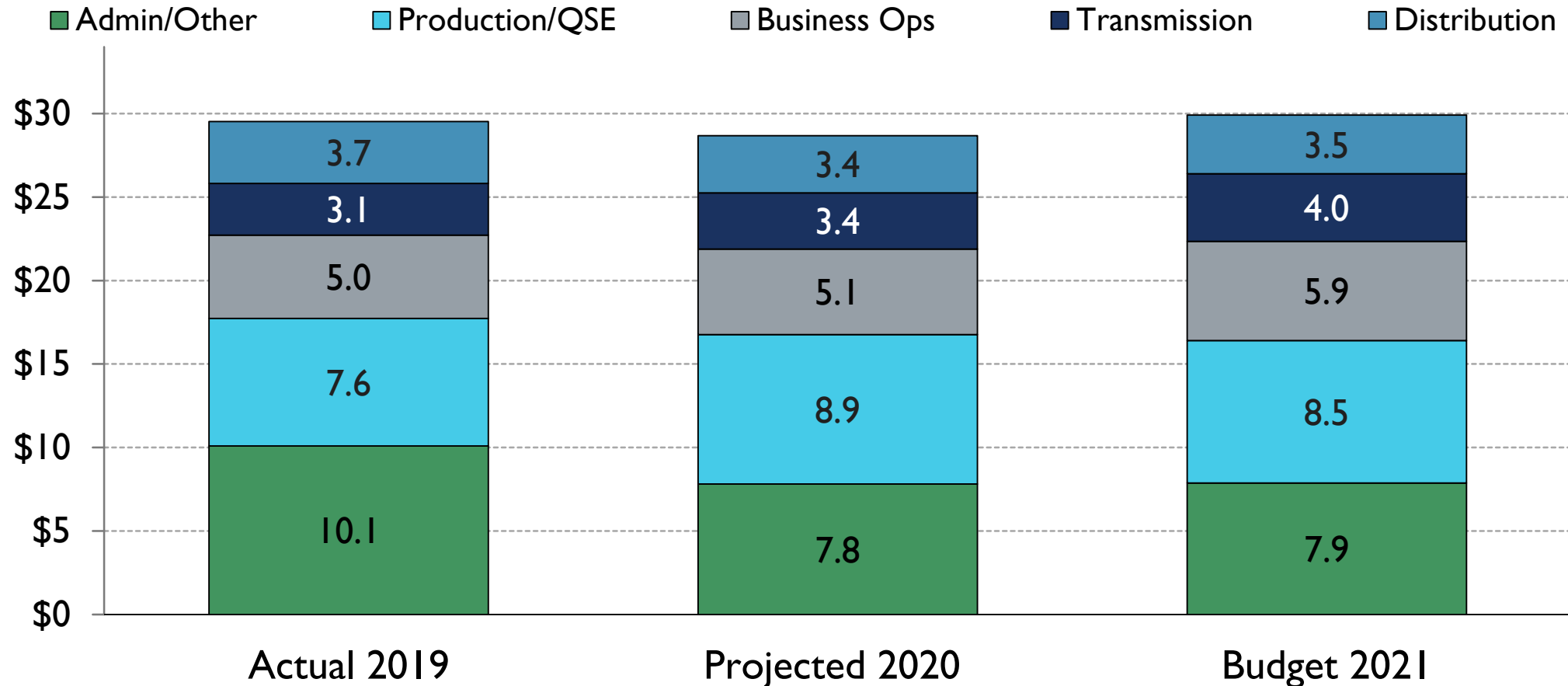
# CIP BUDGET – CITY SYSTEM

## Capital Improvement Projects by Fiscal Year (\$ millions)



# O&M BUDGET – CITY SYSTEM

## Operating & Maintenance Expenses by Fiscal Year (\$ millions)

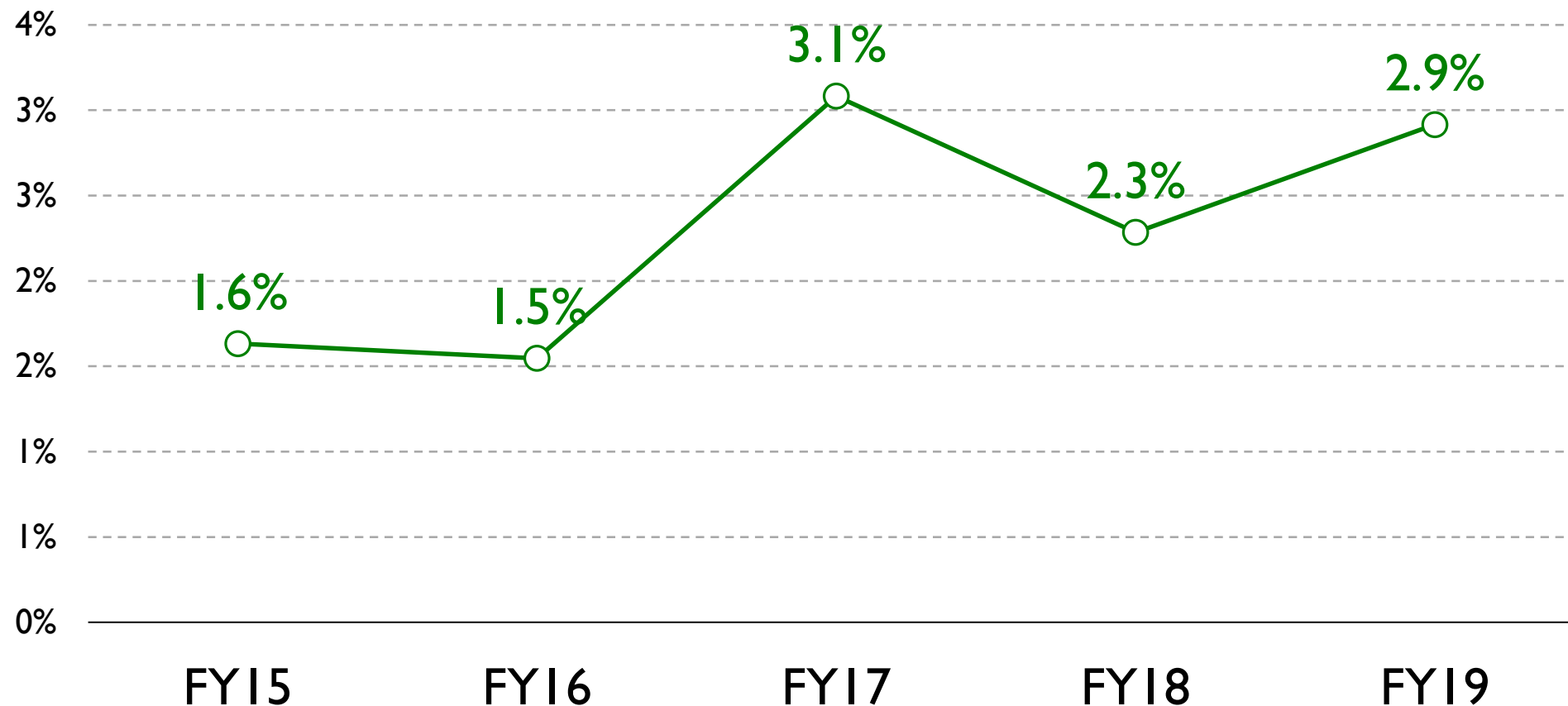




# CITY SYSTEM GROWTH RATE TRENDING UPWARD



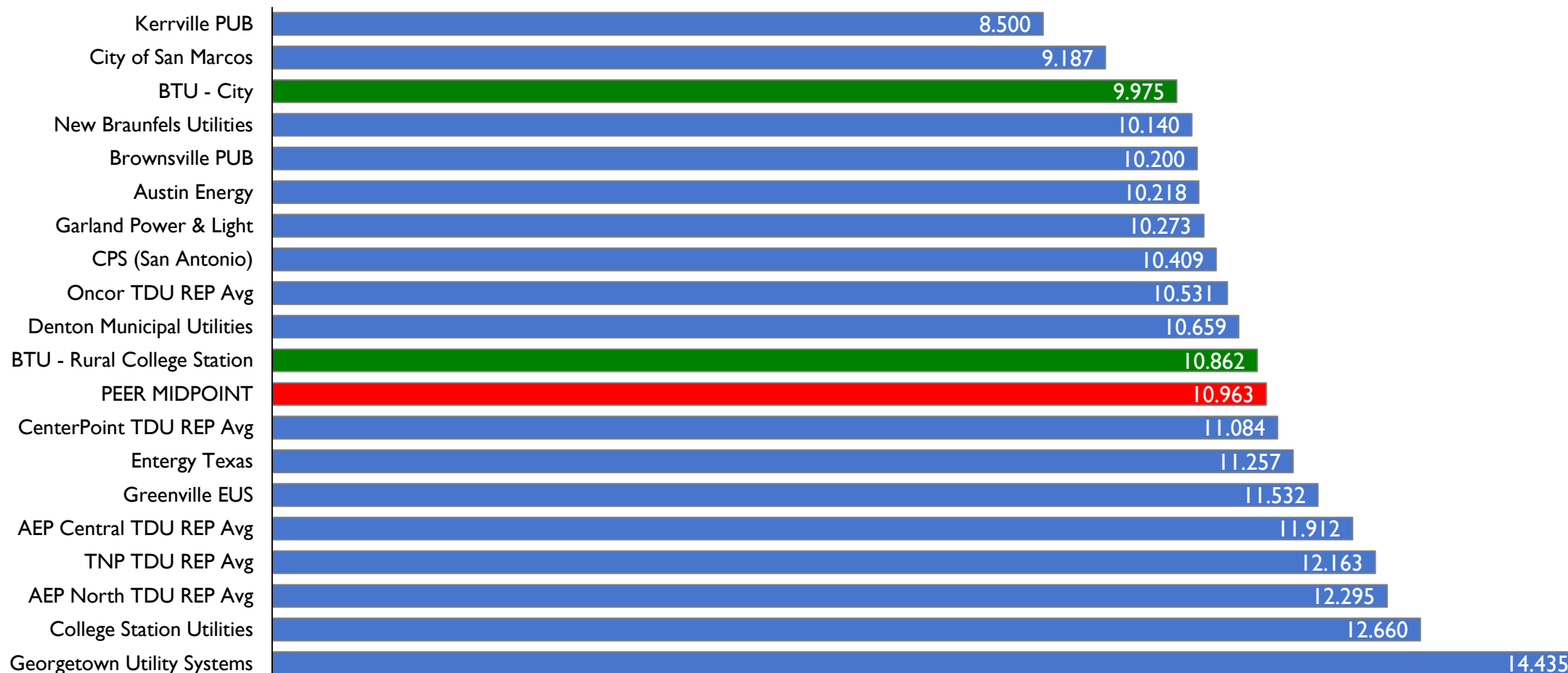
## Year over Year Meter Growth Rates



# CITY SYSTEM RATES BELOW PEER MIDPOINT



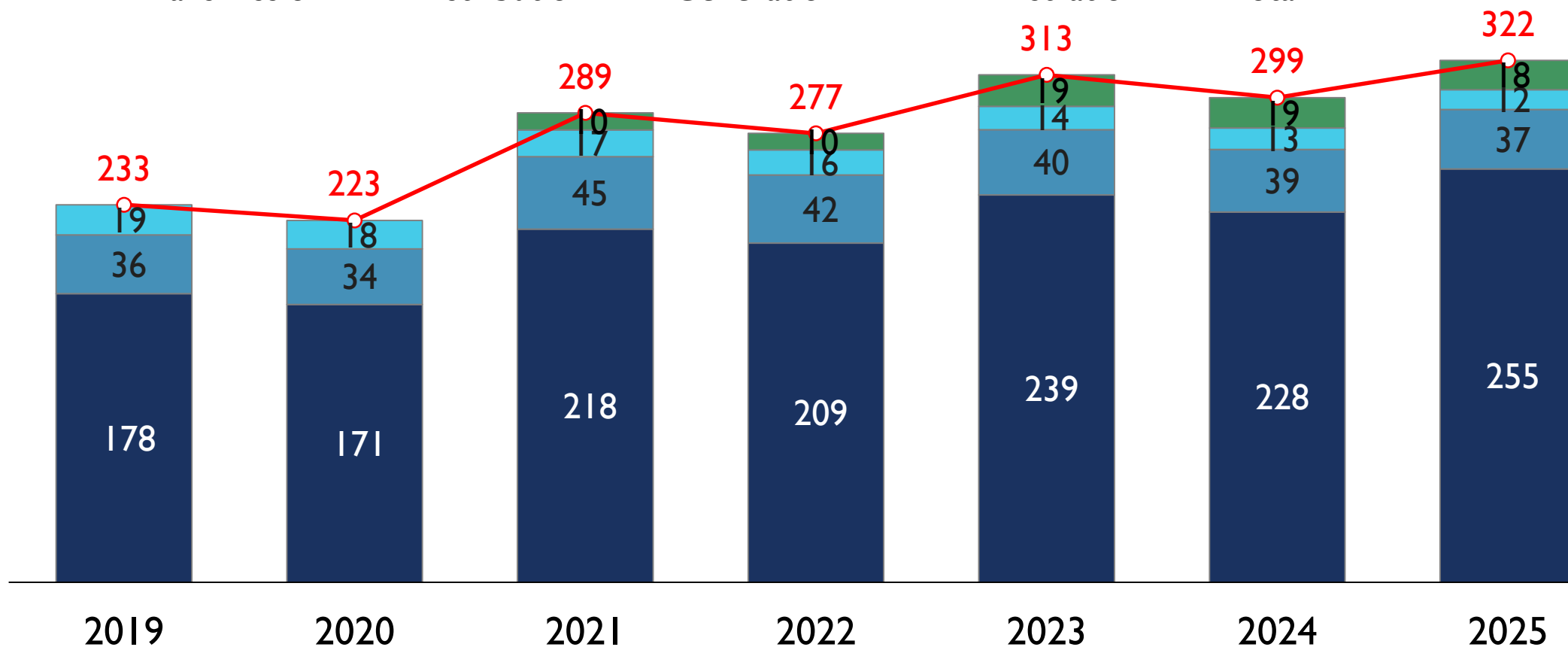
## 2020 Average Residential Rates – 1,000 kWh per month (¢/kWh)



# CITY FUTURE DEBT ISSUANCES IN '21, '23, & '25

## Outstanding Debt at Fiscal Year-End (\$ millions)

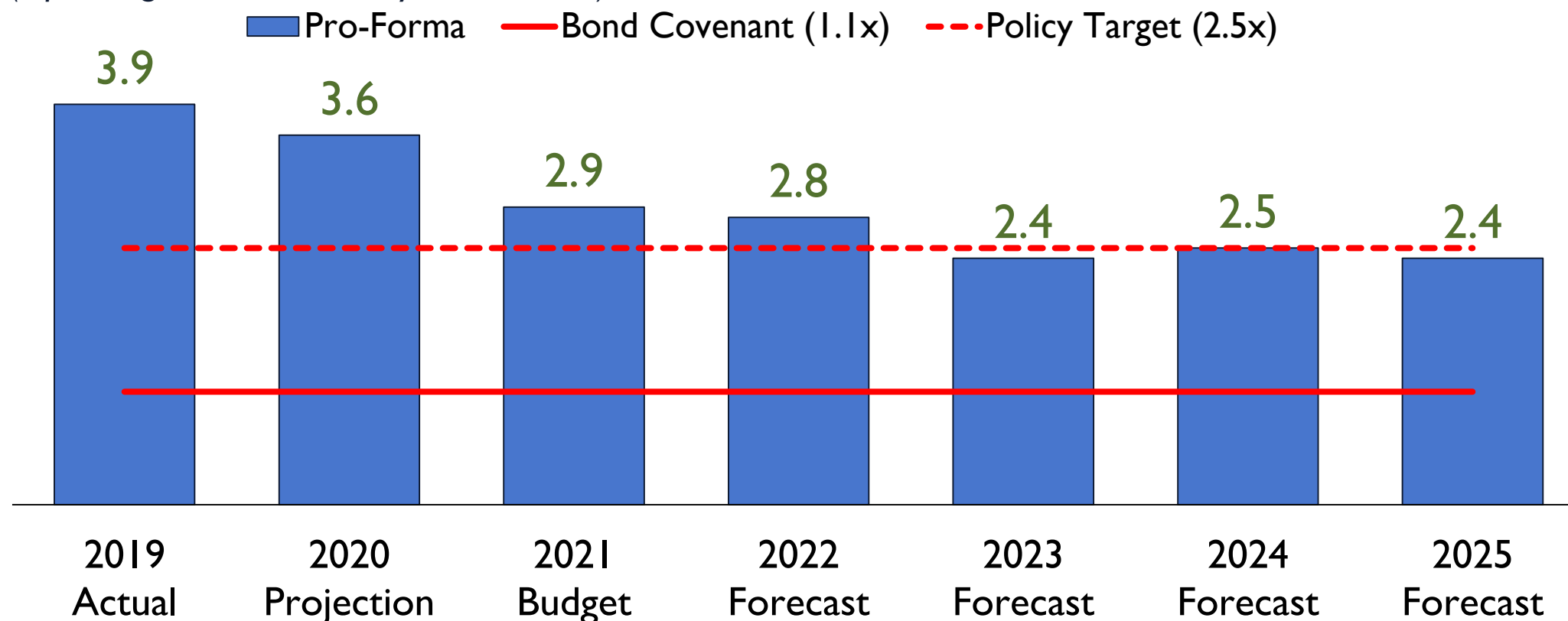
■ Transmission ■ Distribution ■ Generation ■ Administration ○ Total



# CITY HAS SUFFICIENT ABILITY TO SERVICE DEBT

## Debt Service Coverage Ratio

(Operating Income divided by Debt Service)

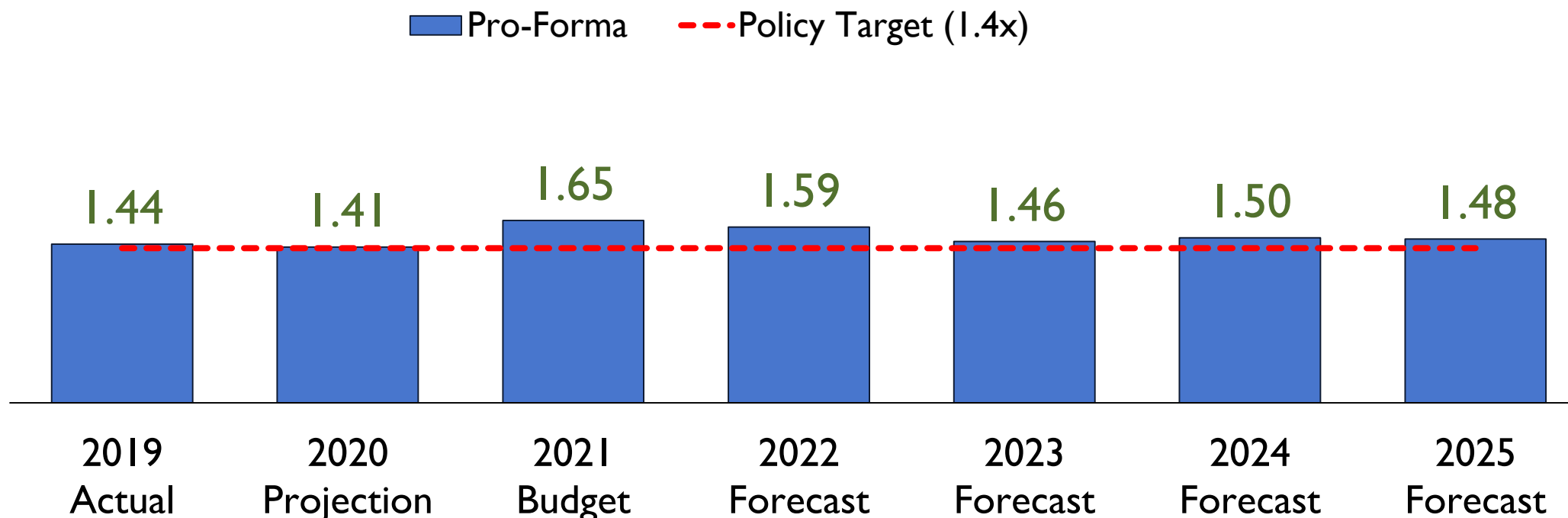




# STABLE COVERAGE FOR ALL DEBT-LIKE OBLIGATIONS

## Fixed Charge Coverage Ratio

*(Operating Income less Fund Transfers plus Capacity Payments, divided by Total Debt Service and Capacity Payments)*



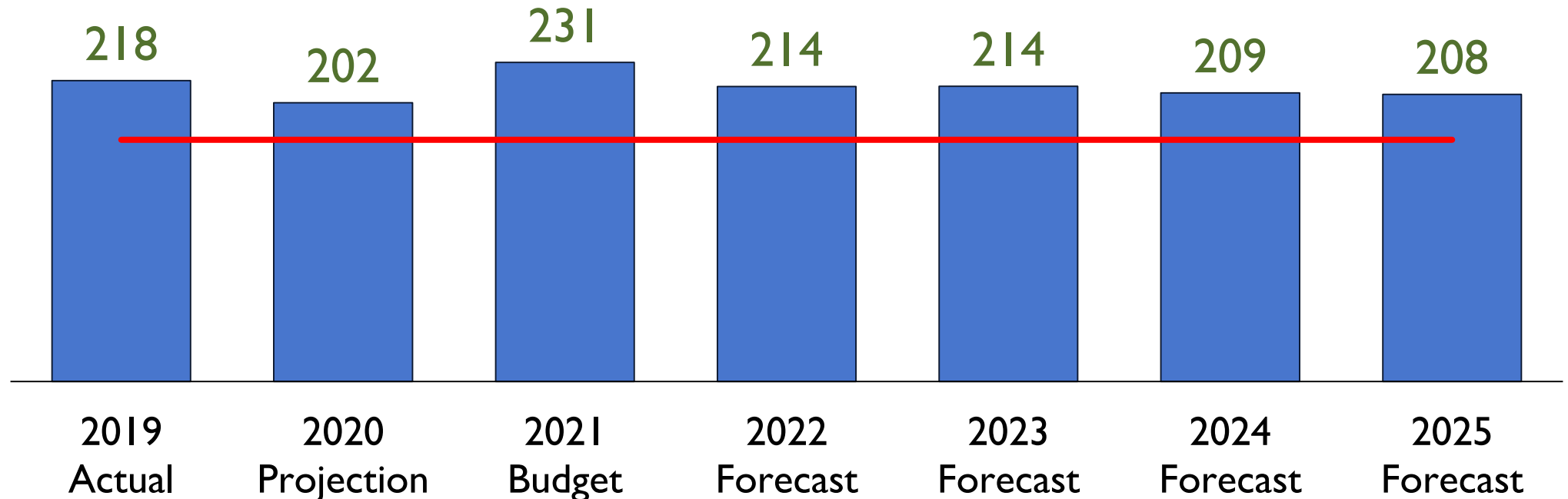
# CITY LIQUIDITY STAYS ABOVE 200 DAYS



## Days Cash on Hand – City System

(Unrestricted Cash, divided by Operating Expenses and General Fund Transfer, times 365 days)

■ Pro-Forma — Policy Target (175 days)



	2019 Actual	2020 Projection	2021 Budget	2022 Forecast	2023 Forecast	2024 Forecast	2025 Forecast
Unrestricted Cash (\$M)	\$82.2	\$80.6	\$81.6	\$77.9	76.8	75.7	75.7

## SUMMARY – CITY SYSTEM



- Maintain liquidity to fund increased investments in system improvements
- Complete long deferred projects
- Include City Council directed initiatives
- Bond fund positive cash flow Transmission projects
- TMPA Generation & Mine sale would improve financial metrics

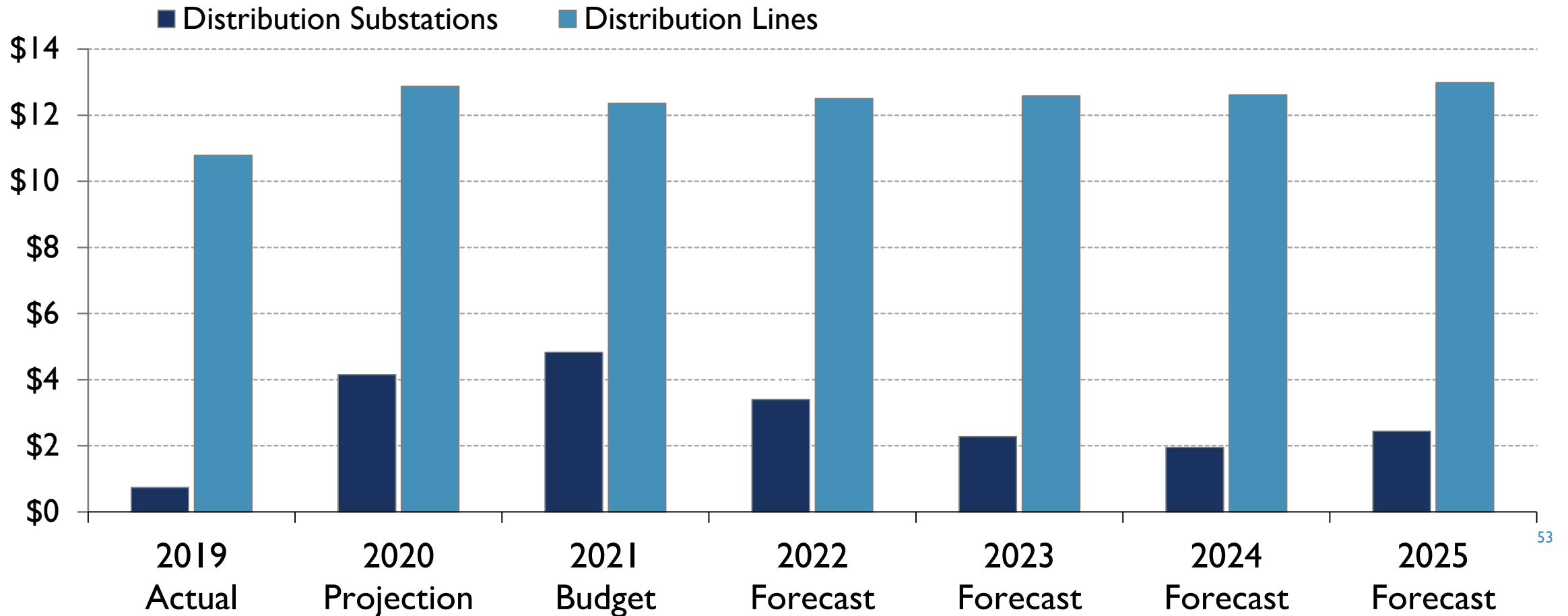
# RURAL SYSTEM





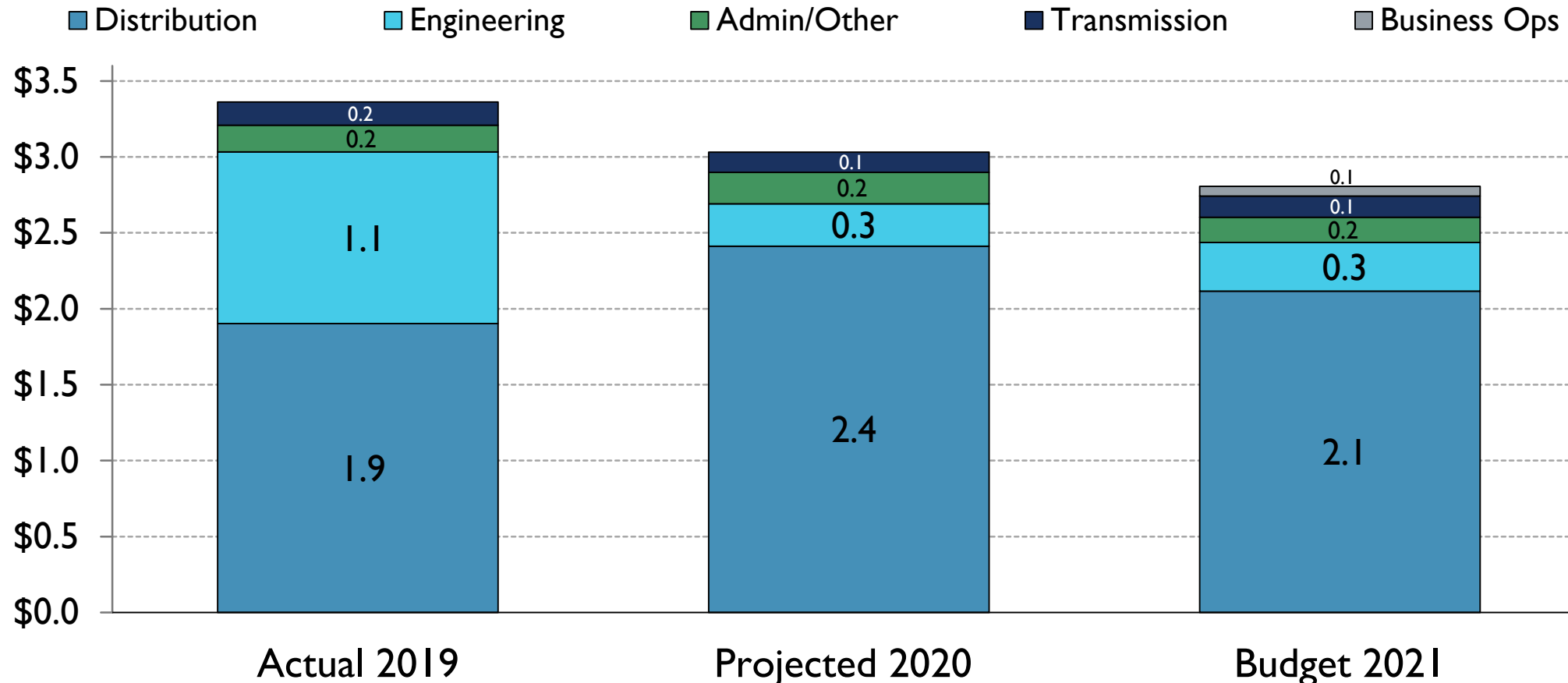
# CIP BUDGET – RURAL SYSTEM

## Capital Improvement Projects by Fiscal Year (\$ millions)



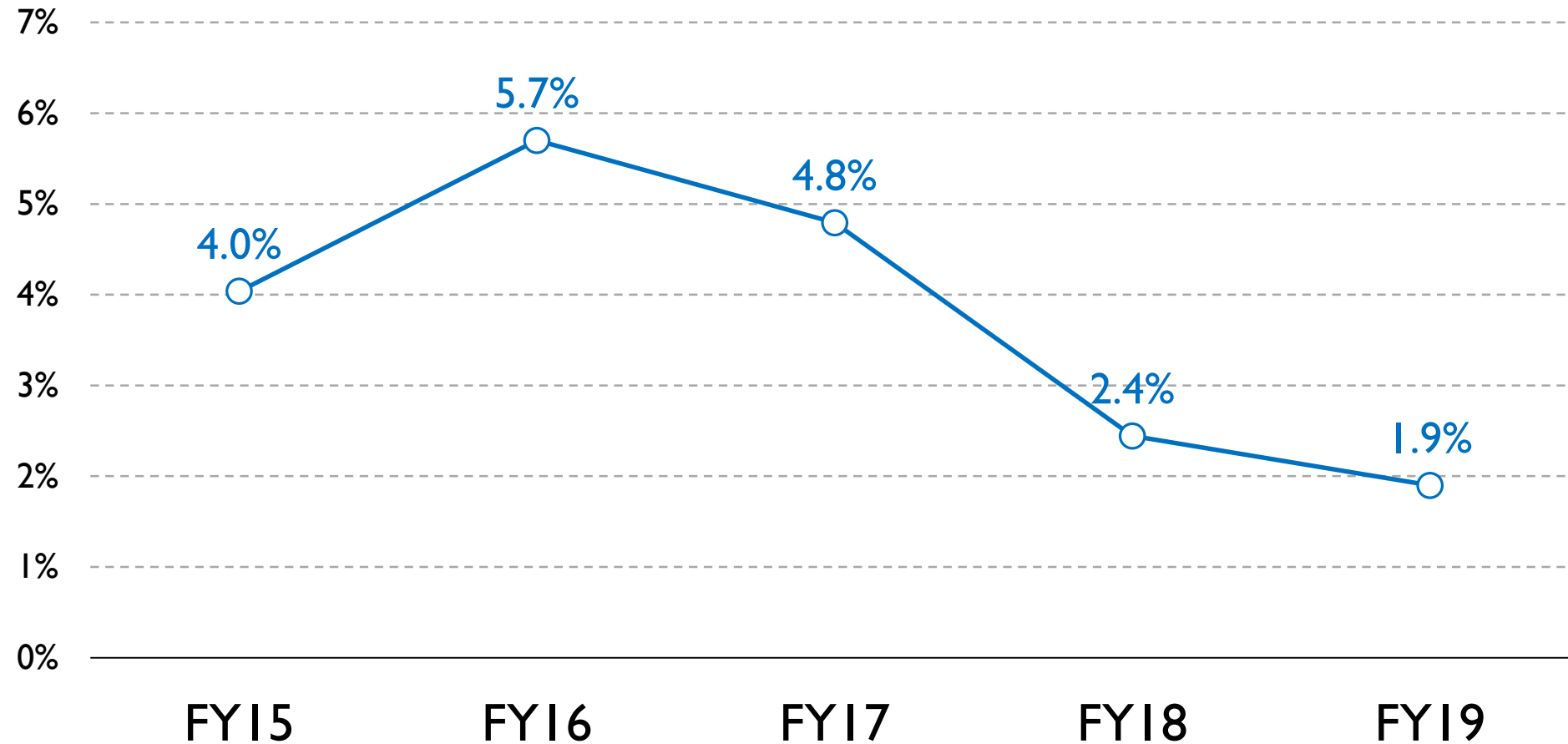
# O&M BUDGET – RURAL SYSTEM

## Operating & Maintenance Expenses by Fiscal Year (\$ millions)



# RURAL SYSTEM GROWTH RATE DECLINING

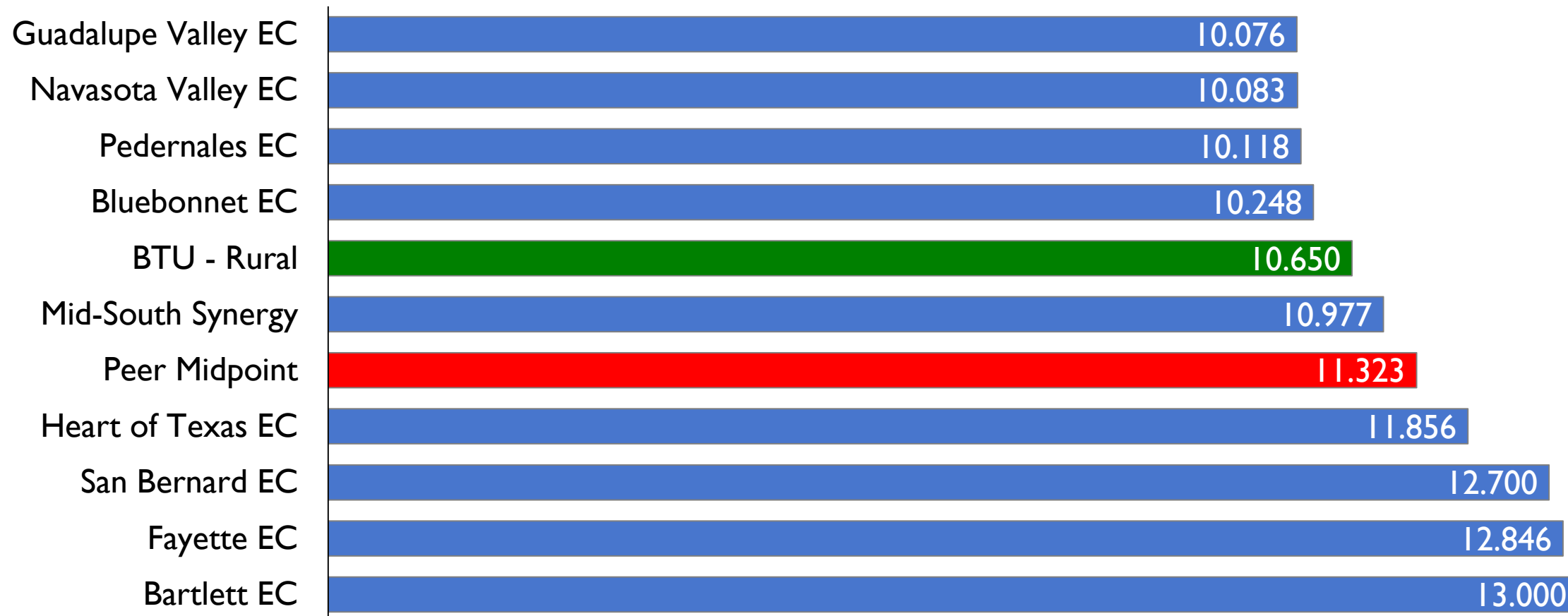
## Year over Year Meter Growth Rates



## RURAL SYSTEM RATES BELOW PEER MIDPOINT



### 2020 Average Residential Rates – 1,500 kWh per month (¢/kWh)

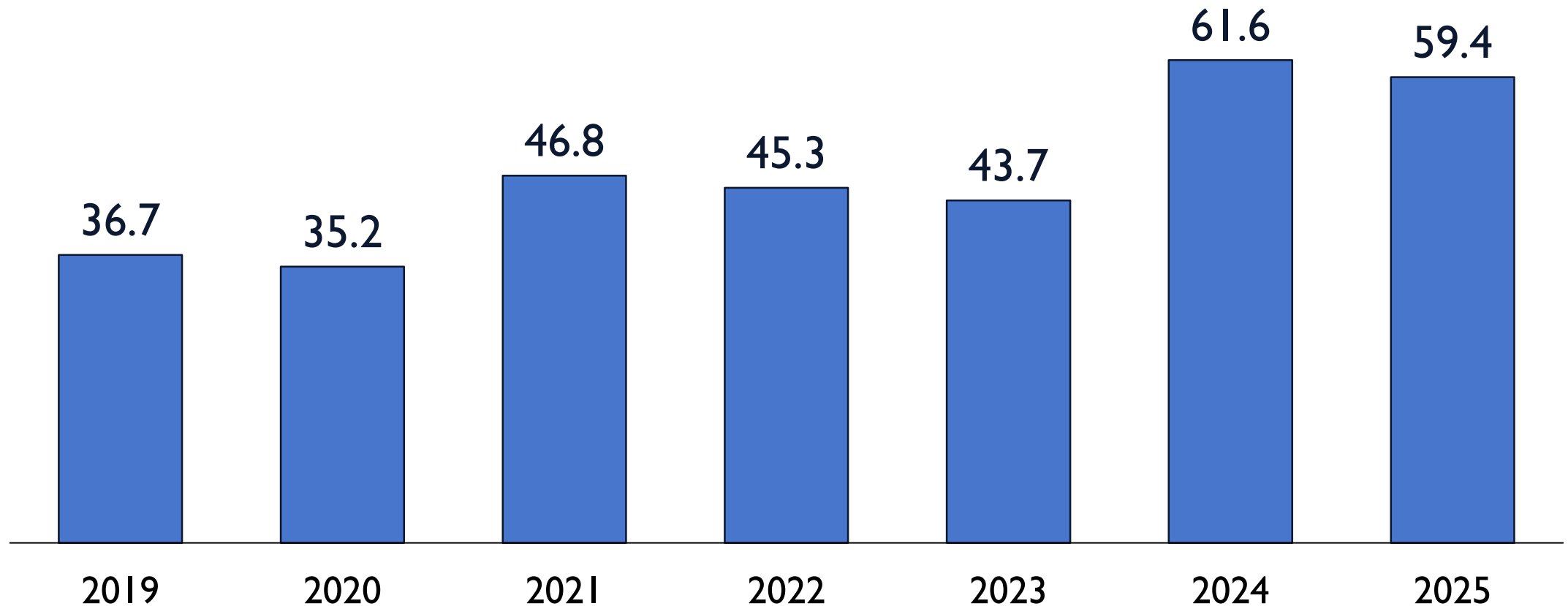




# RURAL FUTURE DEBT ISSUANCES IN '21 & '24



## Outstanding Debt at Fiscal Year-End (\$ millions)

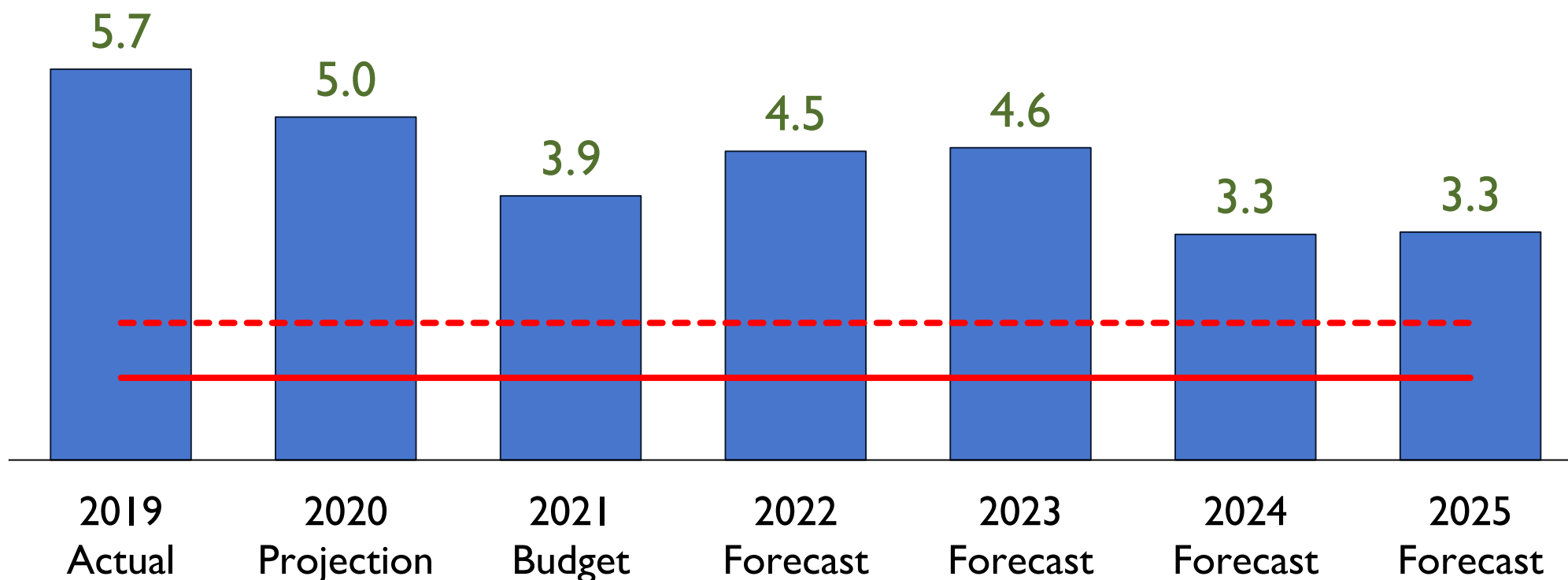


# RURAL MAINTAINS ABILITY TO PAY DEBT SERVICE

## Debt Service Coverage Ratio

*(Operating Income divided by Debt Service)*

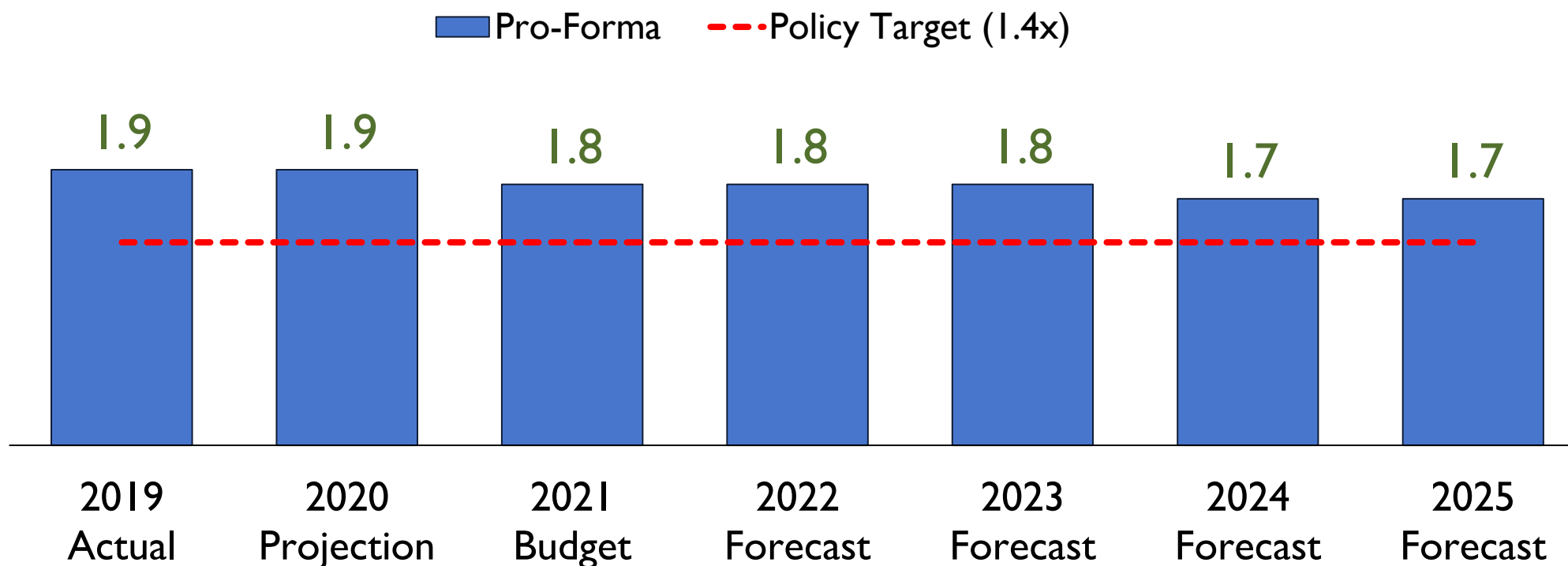
■ Pro-Forma — Bond Covenant (1.2x) - - - Policy Target (2.0x)



# RURAL HAS STABLE COVERAGE OF FIXED CHARGES

## Fixed Charge Coverage Ratio

*(Operating Income plus Base Purchased Power, divided by  
Debt Service and Base Purchased Power)*

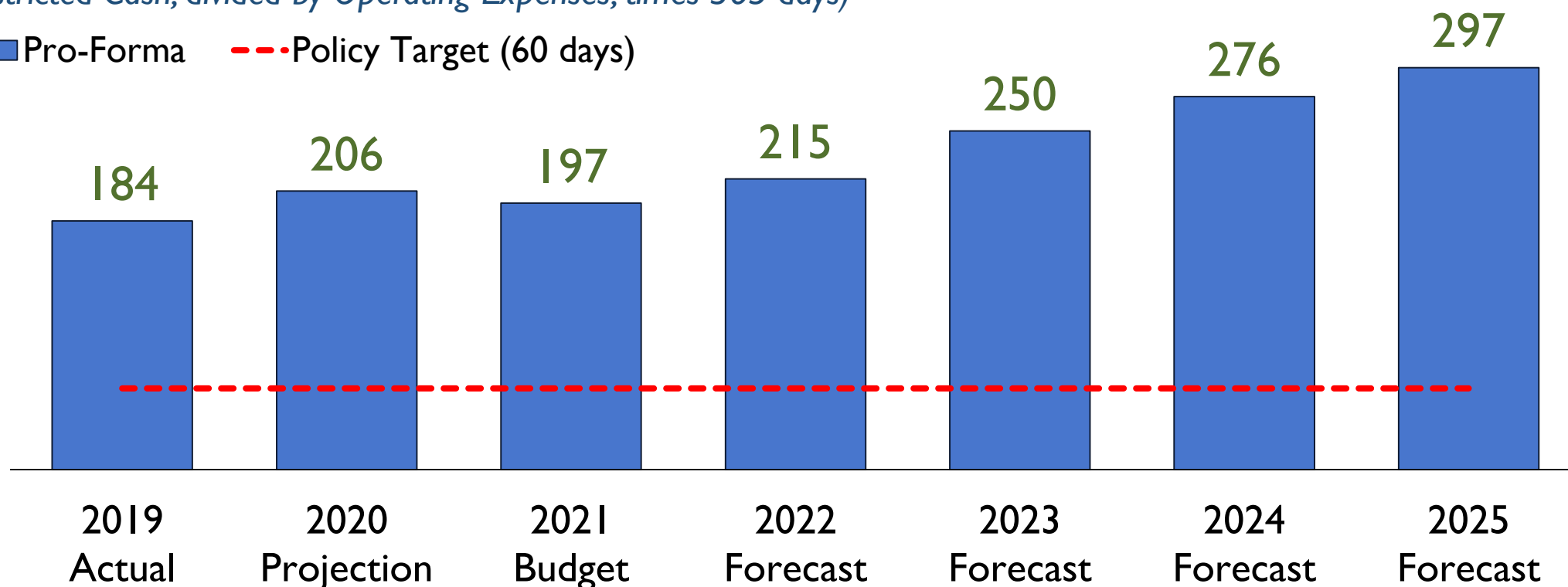


# RURAL LIQUIDITY BUILDS IN LONG-TERM

## Days Cash on Hand – Rural System

*(Unrestricted Cash, divided by Operating Expenses, times 365 days)*

■ Pro-Forma    - - - Policy Target (60 days)



Unrestricted Cash (\$M)	\$17.1	\$18.0	\$17.8	\$20.4	\$24.0	\$26.7	\$29.0
-------------------------	--------	--------	--------	--------	--------	--------	--------



## SUMMARY – RURAL SYSTEM



- Debt coverage metrics declining but well above policy targets
- Increasing liquidity to continue system improvements
- Possibility to cash fund more capital expenditures
- Potential to reduce base rates during forecast period

# FY21 Budget Approval & Summary



# BTU CREDIT RATINGS



Modified from FY19

	S&P		Fitch	
	Rating	Outlook	Rating	Outlook
City System	A+	Stable	AA-	Stable
Rural System	AA-	Stable	AA-	Stable

Investment Grade	S&P/Fitch	Meaning
	AAA	Prime
	AA+	High Grade
	AA	
	AA-	
	A+	Upper Medium Grade
	A	
	A-	
	BBB+	Lower Medium Grade
	BBB	
	BBB-	

**'AA'**—Very strong capacity to meet financial commitments.

**'A'**—Strong capacity to meet financial commitments, but somewhat susceptible to adverse economic conditions and changes.

# FY21 BUDGET PROPOSAL: CITY SYSTEM



	<u>FY 2020 Budget</u>	<u>FY 2021 Proposal</u>
<b>Revenues</b>		
<b>Operating Revenues</b>		
Base - Retail	\$ 48,523,700	\$ 48,023,900
Base - Wholesale	15,662,400	15,397,800
Fuel Pass Through	78,386,800	68,136,900
Regulatory Charge Pass Through	16,623,300	18,816,500
Other Operating Revenue	34,574,400	38,218,800
Total Operating Revenue	193,770,600	188,593,900
<b>Non-Operating Revenues</b>		
Interest	2,807,700	819,900
<b>Total Revenues</b>	<u>196,578,300</u>	<u>189,413,800</u>
<b>Expenditures</b>		
<b>Operating Expenses</b>		
Energy Cost	78,386,800	68,136,900
Capacity Cost	-	792,000
TCOS Expense - BTU	16,623,300	18,816,500
TCOS Expense - Wholesale	2,466,000	2,489,700
Departmental Expenses	24,760,100	26,312,100
Admin Reimbursement to COB	3,751,500	3,815,800
Admin Reimbursement from COB	(1,968,200)	(1,886,200)
Total Operating Expenses	<u>124,019,500</u>	<u>118,476,800</u>
<b>Non-Operating Expenses</b>		
Annual Capital	27,235,000	31,895,000
General Fund Transfer	13,296,000	13,201,600
Debt Service	19,703,300	24,820,000
Total Non-Operating Expenditures	<u>60,234,300</u>	<u>69,916,600</u>
<b>Total Expenditures</b>	<u>184,253,800</u>	<u>188,393,400</u>
<b>Net Increase (Decrease)</b>	12,324,500	1,020,400
<b>Beginning Unrestricted Cash</b>	64,537,556	80,560,874
Transfer (to)/from other Funds	1,904,887	-
<b>Ending Unrestricted Cash</b>	<u>\$ 78,766,943</u>	<u>\$ 81,581,274</u>
<b>Number of Days of Unrestricted Cash</b>	214	231
<b>Rate Stabilization Fund - Ending</b>	\$ 1,772,858	\$ 1,732,695
<b>Other Reserve Funds - Ending</b>	\$ 17,070,443	\$ 12,949,000

<u>CIP Summary</u>	<u>FY 2020 Budget</u>	<u>FY 2021 Proposal</u>
Bonds Issued	\$ -	\$ 82,700,000
Capital Expenditures from Bonds	23,715,000	32,111,000
Net Increase (Decrease)	<u>(23,715,000)</u>	<u>50,589,000</u>
Beginning Bond Funds	38,585,570	20,852,631
Ending Bond Funds	<u>\$ 14,870,570</u>	<u>\$ 71,441,631</u>

# FY21 BUDGET PROPOSAL: RURAL SYSTEM



	FY 2020 Budget	FY 2021 Proposal
<b>Revenues</b>		
<b>Operating Revenues</b>		
Base Revenue	\$ 28,347,200	\$ 27,384,800
Fuel Pass Through	15,646,200	13,413,200
Regulatory Charge Pass Through	5,125,600	6,131,600
Miscellaneous	450,000	450,000
Total Operating Revenues	49,569,000	47,379,600
<b>Non-Operating Revenues</b>		
Interest Income	512,300	146,200
<b>Total Revenues</b>	50,081,300	47,525,800
<b>Expenditures</b>		
<b>Operating Expenses</b>		
Purchased Power - Base	10,969,100	10,504,700
Purchased Power - Fuel	15,646,200	13,413,200
Purchased Power - Regulatory Charge	5,125,600	6,131,600
Departmental Expenses and Other	3,106,600	2,806,100
Total Operating Expenses	34,847,500	32,855,600
<b>Non-Operating Expenses</b>		
Annual Capital	12,202,500	11,059,000
Debt Service	2,977,000	3,823,700
Total Non-Operating Expenditures	15,179,500	14,882,700
<b>Total Expenditures</b>	50,027,000	47,738,300
<b>Net Increase (Decrease)</b>	54,300	(212,500)
<b>Beginning Unrestricted Cash</b>	13,488,397	17,987,569
<b>Ending Unrestricted Cash</b>	\$ 13,542,697	\$ 17,775,069
<b># of Days of Reserve (60 day min)</b>	142	197

## CIP Summary

	FY 2020 Budget	FY 2021 Proposal
Bonds Issued	\$ -	\$ 13,100,000
Capital Expenditures from Bonds	5,744,500	6,122,000
Net Increase (Decrease)	(5,744,500)	6,978,000
Beginning Bond Funds	13,321,000	5,530,441
Ending Bond Funds	\$ 7,576,500	\$ 12,508,441



# CONCLUSION



□ BTU's goal of serving customers with reliable and reasonably priced electricity is exemplified in the departmental accomplishments and goals

- Upgraded bond ratings
- Fiscal responsibility
- Load and customer growth
- Investment in infrastructure
- Customer experience improvement
- Valuable reputation and customer service

