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November 16, 2012

**VIA OVERNIGHT DELIVERY**

Florida Public Service Commission  
Ann Cole, Commission Clerk  
2540 Shumard Oak Blvd.  
Gunter Bldg.  
Tallahassee, Florida 32399-0850  
(850) 413-6770

Check received with funds forwarded  
to bank for deposit. Fiscal to forward  
document information to Records.

Initials of person who forwarded check

Re: NMG Telecom, LLC

120294-TX

To Whom It May Concern:

Enclosed please find one original and one (1) copy of NMG Telecom, LLC's Application for Authority to Provide Competitive Local Exchange Telecommunications Company Service within the State of Florida.

I also have enclosed a check in the amount of \$400.00 payable to the Florida Public Service Commission to cover the cost of filing these documents.

Please return a stamped copy of the extra copy of this letter in the enclosed preaddressed prepaid envelope.

If you have any questions regarding this matter, please do not hesitate to call me. Thank you for your attention to this matter.

Sincerely,

Lance J.M. Steinhart, Esq.  
Lance J.M. Steinhart, P.C.  
Attorneys for NMG Telecom, LLC

Enclosures  
cc: Monte Banash

DOCUMENT NUMBER DATE

07741 NOV 19 12

FPSC-COMMISSION CLERK

**FLORIDA PUBLIC SERVICE COMMISSION**  
**DIVISION OF REGULATORY ANALYSIS**  
**APPLICATION FORM**  
for  
**AUTHORITY TO PROVIDE COMPETITIVE LOCAL EXCHANGE**  
**TELECOMMUNICATIONS COMPANY SERVICE**  
**WITHIN THE STATE OF FLORIDA**

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**Instructions**

- A. This form is used as an application for an original certificate and for approval of sale, assignment or transfer of an existing certificate. In the case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Page 8).
- B. Print or type all responses to each item requested in the application. If an item is not applicable, please explain.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. Once completed, submit the original and one copy of this form along with a non-refundable application fee of **\$400.00** to:

**Florida Public Service Commission  
Office of Commission Clerk  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
(850) 413-6770**

- E. A filing fee of **\$400.00** is required for the sale, assignment or transfer of an existing certificate to another company (Chapter 25-24.815, F.A.C.).
- F. If you have questions about completing the form, contact:

**Florida Public Service Commission  
Division of Regulatory Analysis  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
(850) 413-6600**

1. This is an application for (check one):

**Original certificate** (new company).

**Approval of transfer of existing certificate:** Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority rather than apply for a new certificate.

**Approval of assignment of existing Certificate:** Example, a certificated company purchases an existing company and desires to retain the existing certificate of authority and tariff.

2. Name of company: NMG Telecom, LLC

3. Name under which applicant will do business (fictitious name, etc.):

4. Official mailing address:

Street/Post Office Box: 2520 Avenue L  
City: Brooklyn  
State: NY  
Zip: 11210

5. Florida address:

Street/Post Office Box:  
City:  
State:  
Zip:

6. Structure of organization:

- |                                     |  |                          |                     |
|-------------------------------------|--|--------------------------|---------------------|
| <input type="checkbox"/>            | Individual                               | <input type="checkbox"/> | Corporation         |
| <input type="checkbox"/>            | Foreign Corporation                      | <input type="checkbox"/> | Foreign Partnership |
| <input type="checkbox"/>            | General Partnership                      | <input type="checkbox"/> | Limited Partnership |
| <input checked="" type="checkbox"/> | Other, Foreign Limited Liability Company |                          |                     |

7. **If individual**, provide:

Name:  
Title:  
Street/Post Office Box:  
City:  
State:  
Zip:  
Telephone No.:  
Fax No.:  
E-Mail Address:  
Website Address:

8. **If incorporated in Florida**, provide proof of authority to operate in Florida. The Florida Secretary of State corporate registration number is:

9. **If foreign limited liability company**, provide proof of authority to operate in Florida. The Florida Secretary of State corporate registration number is:  
**L12000142807**

10. **If using fictitious name (d/b/a)**, provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida. The Florida Secretary of State fictitious name registration number is:

11. **If a limited liability partnership**, please proof of registration to operate in Florida. The Florida Secretary of State registration number is:

12. **If a partnership**, provide name, title and address of all partners and a copy of the partnership agreement.

Name:  
Title:  
Street/Post Office Box:  
City:  
State:  
Zip:  
Telephone No.:  
Fax No.:  
E-Mail Address:  
Website Address:

13. **If a foreign limited partnership**, provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable. The Florida registration number is:

14. Provide **F.E.I. Number** (if applicable): **90-0900510**

15. Who will serve as liaison to the Commission in regard to the following?

(a) The application:

Name: **Lance J.M. Steinhart, P.C.**  
Title: **Regulatory Counsel**  
Street name & number: **1725 Windward Concourse, Suite 150**  
Post office box:  
City: **Alpharetta**  
State: **Georgia**  
Zip: **30005**  
Telephone No.: **770-232-9200**  
Fax No.: **770-232-9208**  
E-Mail Address: **lsteinhart@telecomcounsel.com**  
Website Address: **www.telecomcounsel.com**

(b) Official point of contact for the ongoing operations of the company:

Name: **Monte Banash**  
Title: **President**  
Street name & number: **2520 Avenue L**  
Post office box:  
City: **Brooklyn**  
State: **NY**  
Zip: **11210**  
Telephone No.: **212-444-1600**  
Fax No.: **212-444-1604**  
E-Mail Address: **m.banash@nmgtelecomllc.com**  
Website Address: **www.nmgtelecomllc.com**

(c) Complaints/Inquiries from customers:

Name: **Monte Banash**  
Title: **President**  
Street/Post Office Box: **2520 Avenue L**  
City: **Brooklyn**  
State: **NY**  
Zip: **11210**  
Telephone No.: **212-444-1600**  
Fax No.: **212-444-1604**  
E-Mail Address: **m.banash@nmgtelecomllc.com**  
Website Address: **www.nmgtelecomllc.com**

**16. List the states in which the applicant:**

(a) has operated as a Competitive Local Exchange Telecommunications Company.

**None**

(b) has applications pending to be certificated as a Competitive Local Exchange Telecommunications Company.

**Georgia and New Jersey**

Applicant has applications pending throughout the United States.

(c) is certificated to operate as a Competitive Local Exchange Telecommunications Company.

**None**

(d) has been denied authority to operate as a Competitive Local Exchange Telecommunications Company and the circumstances involved.

**None**

(e) has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

**None**

(f) has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

**None**

17. Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(a) adjudged bankrupt, mentally incompetent (and not had his or her competency restored), or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, provide explanation.

**None**

(b) granted or denied a competitive local exchange certificate in the State of Florida (this includes active and canceled competitive local exchange certificates). If yes, provide explanation and list the certificate holder and certificate number.

**None**

(c) an officer, director, partner or stockholder in any other Florida certificated or registered telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

**None**

18. Submit the following:

(a) Managerial capability: resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.

(b) Technical capability: resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.

(c) Financial Capability: applicant's audited financial statements for the most recent three (3) years. If the applicant does not have audited financial statements, it shall so be stated. Unaudited financial statements should be signed by the applicant's chief executive officer and chief financial officer affirming that the financial statements are true and correct and should include:

1. the balance sheet,
2. income statement, and
3. statement of retained earnings.

**Note:** This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

**THIS PAGE MUST BE COMPLETED AND SIGNED**

**REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee. Regardless of the gross operating revenue of a company, a minimum annual assessment fee, as defined by the Commission, is required.

**RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's rules and orders relating to the provisioning of competitive local exchange telecommunications company (CLEC) service in Florida.

**APPLICANT ACKNOWLEDGEMENT:** By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide competitive local exchange telecommunications company service in the State of Florida. I have read the foregoing and declare that, to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

Further, I am aware that, pursuant to Chapter 837.06, Florida Statutes, "**Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083.**"

Company Owner or Officer

Print Name: Monte Banash  
Title: President  
Telephone No.: 212-444-1600  
E-Mail Address: info@newmilfordgroup.com

Signature: Mc Bl President

Date: 10/29/12



## **LIST OF ATTACHMENTS**

FINANCIAL INFORMATION

MANAGEMENT INFORMATION

STATEMENT OF FINANCIAL CAPABILITY

## FINANCIAL INFORMATION

## **MANAGEMENT INFORMATION**

# MONTE BANASH

STRATEGY • TECHNOLOGY • OPERATIONS •  
LEADERSHIP

2520 Avenue L, Brooklyn, NY 11210  
212-493-3939 Ext 9  
E-mail: m.banash@newmilfordgroup.com

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## EXECUTIVE PROFILE

*Monte Banash provides senior-level business, operations and management expertise to enable profitable business and telecommunications. Monte Banash, Founder and President of the New Milford Group, was formerly Vice President of Strategy at IDT Telecom, and former Managing Director of Consumer Phone Services at IDT, was previously the Vice President of North American Business Operations for Viatel and VP of Business and Consumer Phone Services for Econophone. Mr. Banash applies strategy, management, and telecommunications knowledge and resources that can make the difference between business red and black ink:*

- Banash was the in-house expert on the PSTN (e.g. FGD, SMS800, inter-carrier compensation, etc...) and was regularly consulted on FCC and state regulatory developments such as Interconnection, USF, Enhanced Services and Network Neutrality. He steered the firm through the changes to the local services regulatory regimes (UNE-P and UNE-L), commercial negotiations with the RBOCs, and was a member of the IDT political lobbying task force.
- As Vice President of Strategy at IDT Telecom, Banash used his expertise on the PSTN specifically on inter-carrier compensation, FCC and state tariffs and regulatory regimes to identify savings and implemented programs that saved the firm over \$7 million a year. He had been mandated by the CEO and COO of IDT Telecom to consult, identify, recommend and develop opportunities across all areas of the firm, and regularly reports to executive management on strategic initiatives.
- Oversaw two massive customer migrations: 600,000 customers from a nationwide carrier about to go bankrupt to AT&T's retail network, then the subsequent migration to AT&T's wholesale network. As part of the process, he played a leadership role in negotiating a \$115 million 4-year contract with AT&T with credits to cover the IDT migration costs. Conceived and managed the implementation of a new network design for IDT Telecom in 12,000 central offices with related provisioning processes so that any future migrations will take 17% of the time, will be less than 10% of the past costs and will be seamless to the customers. Built the consumer divisions local, long distance and DSL teams and bundled product lines for IDT, which subsequently grew to 300,000 subscribers in a 12 month period, and was the first vendor out in the market with a \$39.95 unlimited voice bundle, while maintaining high profitability.
- Played a leadership role in the team that built the VoiceNet brand for Econophone, which grew, to 650,000 subscribers over a 2½-year period, while reducing bad debt from 15% to 2%. Managed the acquisition of VoiceNet for Econophone, which enabled a high-yield offering for \$350 million. Opened a 24/7 call center for Econophone in College Station, Texas, and managed the migration from their call center in Brooklyn, NY. This allowed the firm to commence 24/7 operations and reduce labor costs by leveraging a more educated workforce. Also managed the entire back office and sales call centers, including credit and collections, provisioning, payment processing, fulfillment, customer service and fraud.
- He was a member of the Neustar product advisory board, the Verizon CLEC User Forum, the Northeast/Mid-Atlantic Competitive Carriers Coalition (NEMACCC), and the lobbying/political committee at IDT.

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## EXPERTISE

- Business & Thought Leadership
- Technology Outsource Supply and Management
- Operational Management
- Team Building & Leadership
- Internal & External Customer Relations
- New Business Development & Growth
- Vendor Management and Contract Negotiation
- Market Analysis and Assessment
- Project Management and Project Reorganization
- Product / Service Development & Rollout

## PROFESSIONAL EXPERIENCE

### 2009 – Current **President & Founder, New Milford Group LLC.**

New Milford Group is a boutique telecom consulting firm catering to phone companies (LECs and IXC's) and Medium to Large Enterprises who are very frustrated with their communication spend. Our staff and consultants have all worked inside phone companies and now use their expertise and experience to identify savings or create new Telecom products for our clients. We have successfully implemented programs that increased revenues or saved clients millions of dollars a year in their underlying telecom costs.

### 2006 – 2008 **Independent Consultant.**

- Reviewed the telecommunication spend of large corporate customer. Renegotiated their existing vendor contracts and lowered their spend by \$1.5M a year.
- Managed the Sales, Marketing and Zoning review process for a 110 Single Family Development in Sullivan County, NY. Single-handedly sold 60+ homes in 2 months.
- Revamped the operations of a Packaging company that manufactured their products in China. Went to China multiple times to work out operational with their manufacturing partners.

### 2004 – 2006

**VICE PRESIDENT OF STRATEGY, IDT Telecom.** In-house expert on the PSTN (e.g. FGD, SMS800, inter-carrier compensation, etc...) and was regularly consulted on FCC and state regulatory developments such as Interconnection, USF, Enhanced Services and Network Neutrality. Steered the firm through the changes in the local regulatory (UNE-P and UNE-L) regimes, commercial negotiations with RBOCs, as well as a member of the IDT political lobbying task force. Used expertise on inter-carrier compensation, FCC and state tariffs and regulatory regimes to identify savings and implemented programs that saved the firm over \$7 million a year. Mandated by the CEO and COO of IDT to consult, identify, recommend and develop opportunities across all areas of the firm, and regularly reports to executive management on strategic initiatives. Helped the company analyze the feasibility of the turnaround prospects of the Winstar acquisition. Identified an opportunity for IDT Telecom to open a small business division. Built and led the small business team that wrote the business plan, created the products, did a test marketing program and received approval to proceed to a full market roll out.

### 2002 – 2004

**MANAGING DIRECTOR OF CONSUMER TELEPHONE SERVICES, IDT Telecom.** Joined the firm to develop a flat rate unlimited bundle for consumer. Moved 600,000 ANIs off of Global Crossing, and played a leadership role in contract negotiations to move them to the AT&T retail network. Conceived and managed the implementation of a new network design for IDT Telecom in 12,000 central offices. Managed the development of requirements for Carrier Access Record Exchange (CARE) systems and related back-office functions, which were developed in-house. Migrated the customer base from AT&T's retail platform to their wholesale network and platform. Due to the new network design any future migrations will take 17% of the time, will be less than 10% of the past costs and will be seamless to the customers. Reduced bad debt from 12% to 6%.

Conceived and implemented the IDT Telecom bundled \$39.95 local product and technical strategy which grew to 300,000 customers. Hired and managed the local teams. Oversaw all contract negotiations, vendor selection and requirements.

### 2001

**FOUNDER AND CHIEF EXECUTIVE OFFICER, Exprimer Communications.** Started a local and long distance CLEC to implement the nation's first flat rate unlimited local/regional/long distance calling plan for \$49 a month. Acquired 5,000 customers until committed funding was withdrawn due to 9/11.

### 2000 – 2001

**VICE PRESIDENT OF BUSINESS AND CONSUMER PHONE SERVICES, Econophone.** In addition to responsibilities as VP of North American Business Operations, managed the P&L and sales and marketing responsibilities for North America. Launched an advertising campaign that added 10,000 customers using actor Ben Stein as spokesperson. Participated in a management-led effort to buy out the firm from owner Viatel.

### 1997 – 2001

**VICE PRESIDENT OF NORTH AMERICAN BUSINESS OPERATIONS, Econophone/VoiceNet.** Combined various back-office operations from Econophone and VoiceNet into a single customer-centric operation. This enabled the reduction of bad debt from 15% to 2%. Automated all manual processes, specified a new in-house billing system, and oversaw the phased rollout of the new system. Reduced churn to under 3%.

- 1995 – 1997**     **VICE PRESIDENT OF CALLING CARD SERVICES, *Econophone*.** Built a prepaid calling card division in the United States and 11 countries internationally. Generated \$13 million in monthly revenue. Closed deal to supply services to VoiceNet, signing up 600,000 customers, generating \$4 million in monthly revenue. Wrote the requirements for both the postpaid and prepaid calling card platform, including an internationally distributed architecture. Acquired over 60 international toll-free numbers, enabling end-users to access the card globally. Built plans for automated credit approval and point of sale activation so that customers who saw their ads in flight magazines could sign up and immediately use the product. Eventually made a case for Econophone to purchase VoiceNet, which was eventually consummated and enabled a \$350MM high yield offering.
- 1995**            **VICE PRESIDENT OF OPERATIONS, *Connectco*.** Ran operations for a long distance and prepaid card phone company. Analyzed and restated the financials for executive management. Managed the back office operations and played a leadership role in the selection of a billing vendor, and the migration of the existing customer base to that vendor.
- 1994– 1995**     **CHIEF OPERATING OFFICER, *SOS High Tech Security and Operations*.** Rebuilt a SOHO phone systems and security company after a devastating fire. Moved operations from manual to automated/computer processes, managed field techs and support, front and back office. Involved with sales and proposal generation. Reduced A/R from \$500,000 to \$100,000 in six months.
- 1993 – 1996**     **PRESIDENT, *ATI Communications*.** Built a profitable payphone company throughout Brooklyn, and Far Rockaway. Located payphones in retail establishments, schools, and restaurants. Sold the business in February 1996 to a competitor.
- 1992 – 1994**     **ACCOUNT EXECUTIVE, *Card Establishment Services*.** Signed up retail stores, service firms and mail order/telephone order firms for credit card processing. Was responsible for the Brooklyn territory and met or exceeded sales quotas every quarter for two years.

## **EDUCATION**

Yeshiva Gedolah Merkaz Hatorah of Montreal, B.A Talmudic Law, 1991

Yeshivas Mir of Jerusalem, Advanced Rabbinical Studies, 1991

Yeshiva Torah Vodaath Rabbinical Seminary, 1991- 1994

**STATEMENT OF FINANCIAL CAPABILITY  
NMG Telecom, LLC**

Applicant has sufficient financial capability to provide the requested service in the State of Florida and has sufficient financial capability to maintain the requested service and to meet its lease or ownership obligations. In support of Applicants financial capability, a copy of its Balance Sheet as of October 26, 2012 is attached to the application. Applicant also has the ability to borrow funds, if required, based upon its financial capabilities, to provide service in the State of Florida.