



Request for Quotation

Prepared By:

Habibah Bell

HARNEL International, LLC d.b.a. HARNEL Engineering & Construction

Phone 340.244.5649

Email hbelle@harnelinternational.com

www.harnelengineering.com

Prepared For:

Anthony D. Thomas

Chief Administrative Officer (CAO)

Virgin Islands Water and Power Authority

Corporate Administrative Services Division

P.O. Box 1450

St. Thomas, VI 00804

RFQ – VI WATER AND POWER AUTHORITY - CONSTRUCTION

Due Date: June 15, 2026

CONFIDENTIAL BID SUBMISSION



Statement of Qualifications

1. Company Overview

Harnel Engineering & Construction, also operating as Harnel International LLC, is a U.S. Virgin Islands engineering and construction firm founded in 2013 and headquartered at 8000 Nisky Center, Suite 700A, St. Thomas. The firm was established and is led by Habibah A. Bell, P.E., a licensed professional engineer whose background in mechanical engineering, combined with extensive civil and structural engineering practice, has guided the successful delivery of projects for residents, businesses, and government agencies throughout the Territory.

Harnel is an integrated team of engineers, contractors, and licensed MEP professionals. The firm delivers a full range of services under one roof, including HVAC and mechanical design, civil and structural engineering, architectural and interior design, general construction, construction management, project management, and design-build delivery, supported by twenty-four-hour emergency facility maintenance for businesses and government facilities across the U.S. Virgin Islands. Every engagement is executed under the direct responsibility of a licensed professional engineer, which gives Harnel a distinct advantage in constructability, structural quality assurance, and code compliance on technically demanding work. The firm applies CSI division-based estimating for construction and RICS NRM2 methodology for quantity surveying, and builds with the realities of island, hurricane-zone construction in mind.

Est. 2013 U.S. Virgin Islands	P.E. + G.C. Licensed in the USVI	Engineer-Led Design through Construction
---	--	--

Firm	Harnel Engineering & Construction / Harnel International LLC
Principal	Habibah A. Bell, P.E. — President & Chief Executive Officer
Licensure	VI Professional Engineer No. 901294-PE; VI General Contractor No. 1-51614-2B
Headquarters	8000 Nisky Center, Suite 700A, St. Thomas, USVI 00802
Contact	340.244.5649 hbell@harnelinternational.com harnelinternational.com

2. Executive Summary



Why Harnel Is Qualified

Harnel's qualifications align directly with this scope. The ICF and reinforced-concrete emphasis of Package B maps to the firm's structural engineering and concrete construction experience; the resiliency, envelope, and roofing requirements map to Harnel's extensive hurricane-recovery and reconstruction work across the Territory; the federal funding framework maps to the firm's completed Davis-Bacon delivery at a federal facility; and the decentralized water and cistern systems map to Harnel's cistern and drainage infrastructure projects.

Proposed Approach

- **Engineering-led execution.** A licensed P.E. holds responsibility for constructability, structural quality assurance, and code compliance from preconstruction through closeout.
Federal compliance from day one. Davis-Bacon wage posting, weekly certified payroll, Section 3 hiring, and EEO administration integrated into field operations.
- **Integrated MEP delivery.** In-house mechanical and HVAC design with self-performed and managed plumbing and electrical scopes, coordinated early to protect schedule and sequencing.
- **Cost and schedule control.** CSI-structured budgeting, live cost tracking, and milestone-based reporting.

3. Construction and MEP Experience

3.1 Construction Experience

Harnel's construction practice is anchored in reinforced concrete and structural systems, the foundation of Package B's ICF and slab-on-grade scope. Through structural steel and concrete special inspection on the Juan F. Luis Hospital five-acre development in St. Croix, the firm performs and documents quality assurance on reinforced concrete for major institutional construction, work that translates directly to the inspection, placement, and conformance demands of ICF wall systems and reinforced foundations. For the Government of the U.S. Virgin Islands, Harnel delivered the engineering, design, and full construction estimate for the Winston Wells Ball Park reconstruction on St. John, a hurricane-recovery project encompassing a concrete roof system, concrete columns and beams, masonry, aluminum bleachers, carpentry, openings, finishes, and complete plumbing and electrical systems, designed to a 150 mph hurricane-rated standard on a 150-day schedule. Harnel also produced the architectural and engineering design and the full eighteen-sheet construction document set for the Oppenheimer Beach building roof and shower reconstruction on St. John, addressing Category 5 windstorm damage with a new structural roof, concrete columns, resilient envelope, and integrated plumbing and electrical work.

On the residential side, Harnel prepared the Bill of Quantities and cost management for the Pastory Estate luxury villa on St. John, a multi-million-dollar residential program including a great house, an existing-structure conversion, three pools, cisterns, and full site amenities. The firm's design-build remediation of the Plantation Manor structural slab on St. Thomas further demonstrates engineer-led diagnosis, design, and corrective construction of concrete systems. Across these projects Harnel works



within the realities of island construction, including hurricane-zone envelope and roofing detailing, material logistics, and territorial permitting and inspection.

On federally funded work, Harnel delivered the ancillary-trades scope at the Ron De Lugo Federal Building elevator modernization under Davis-Bacon prevailing-wage requirements, managing structural, concrete, masonry, finishes, and mechanical interface work as prime-managing contractor. This gives the firm current, direct familiarity with certified payroll, wage posting, and the federal labor-standards administration that the CDBG-MIT framework of this RFQ requires.

3.2 MEP Experience and Capability

Mechanical, electrical, and plumbing capability is a core competency rather than an outsourced add-on. Harnel provides in-house HVAC and mechanical engineering design under the direction of a mechanical-engineer principal, and the firm is staffed and partnered to self-perform and manage plumbing and electrical scopes. This integrated structure strengthens MEP coordination with the structural and envelope work rather than treating it as a separate hand-off.

The firm's project record demonstrates this depth. At the Ritz-Carlton, St. Thomas, Harnel designed and executed a drainage remediation for the Sails Restaurant, including an upsized drainage network, integration of eleven floor drains into a six-inch main, connection to the existing sewer lift station, and a grease-trap system, performed during off-peak hours to protect hotel operations. The Bordeaux Cistern project for the Virgin Islands Department of Agriculture involved water-storage and distribution infrastructure. The Winston Wells and Oppenheimer reconstructions for the Government of the Virgin Islands each included full plumbing and electrical scopes, and the Ron De Lugo federal project included mechanical mini-split and sump-pump work. The Pastory Estate program integrated plumbing and mechanical systems for three pools, cisterns, and domestic water. Together these projects establish Harnel's ability to perform and coordinate the MEP integration required to deliver a complete scope.

4. Relevant Project Experience

4.1 Pastory Estate Luxury Villa — Estate Pastory, Cruz Bay Quarter, St. John, USVI

Services Performed	Bill of Quantities, cost management, and construction documentation for a luxury residential estate comprising a five-bedroom great house, conversion of an existing structure, three pools, cisterns, and full site amenities, prepared under RICS NRM2 methodology. Scope spans reinforced concrete and structural works, building envelope, interior finishes, MEP integration, and water systems.
Project Value	Approximately \$6,927,895 (Bill of Quantities).
Delivery Method	Quantity surveying and preconstruction; firm positioned for general-contractor delivery.
Status	2025; preconstruction / award phase.
Owner / Client	5TB Estate Pastory SJ, LLC — Owner Representatives: Brian Fitzgerald and Drew Kerr (contact details available upon request).
Relevance	Closest analog to Package B: full residential vertical construction, envelope, interiors, MEP integration, and cistern and water systems.

4.2 Winston Wells Ball Park Reconstruction — Parcel 302, Contant & Enighed, St. John, USVI



Services Performed	Structural assessment, architectural and engineering design, and full construction cost estimate for a hurricane-recovery reconstruction including a reinforced concrete roof, concrete columns and beams, masonry walls, aluminum bleachers, carpentry, doors and windows, finishes, and complete plumbing and electrical systems. Designed to a 150 mph hurricane-rated standard on a 150-day construction schedule.
Project Value	Approximately \$615,135 (construction value).
Delivery Method	Engineering, design, and construction estimating for the public owner.
Status	Completed (2021–2022).
Owner / Client	Government of the U.S. Virgin Islands (contact details available upon request).
Relevance	Hurricane-resilient vertical reconstruction for a government owner, integrating structural concrete, envelope, and full MEP scopes.

4.3 Oppenheimer Beach Building Roof & Shower Reconstruction — Estate Hawknest, Cruz Bay Quarter, St. John, USVI

Services Performed	Architectural and engineering design and a complete eighteen-sheet construction document set for reconstruction of a Government building following Category 5 windstorm damage, including a new structural roof system, concrete columns, resilient aluminum and block envelope, and integrated plumbing and electrical work.
Project Reference	Government project No. GVI-01.
Delivery Method	Architecture / engineering design and construction documentation.
Status	Completed (2022).
Owner / Client	Government of the U.S. Virgin Islands (contact details available upon request).
Relevance	Resilient, code-driven structural and envelope reconstruction in a coastal hurricane-exposed environment, with full MEP coordination.

4.4 Ron De Lugo Federal Building Elevator Modernization — Charlotte Amalie, St. Thomas, USVI

Services Performed	Ancillary-trades scope supporting GSA elevator modernization, including structural steel beam installation, concrete and masonry patching, UL-rated firestopping, painting, flooring and tile, epoxy pit sealing, sump-pump and mechanical mini-split work, executed under federal Davis-Bacon prevailing-wage requirements.
Project Value	Approximately \$114,168 (Harnel scope).
Delivery Method	Prime-managing contractor for ancillary trades (Work By Others).
Status	2026.
Owner / Client	U.S. General Services Administration (GSA), federal facility (contact details available upon request).
Relevance	Direct experience on a federally funded, Davis-Bacon-governed project,



mirroring the CDBG-MIT compliance framework of this RFQ.

4.5 Juan F. Luis Hospital 5-Acre Development — St. Croix, USVI

Services Performed	Special inspection of structural steel reinforcement and reinforced concrete for new institutional construction, including field inspection, structural quality assurance, and reporting in accordance with IBC special-inspection requirements.
Contract	Contract No. TB-JFLH-2025-001.
Delivery Method	Structural special inspection as subconsultant to the general contractor.
Status	Active (2025–2026), ongoing through successive structural elements.
Owner / Client	Grace Civil LLC / Haugland Construction — Sean Regan, Project Executive (contact details available upon request).
Relevance	Reinforced-concrete and structural quality assurance directly applicable to ICF wall systems, reinforced foundations, and slab-on-grade construction under Package B.

4.6 Selected Additional Experience

- **Virgin Islands Department of Education** — professional engineering and construction services for a facility improvement and furnishing program (2023).
- **Ritz-Carlton, St. Thomas** — drainage remediation for the Sails Restaurant, executed during off-peak hours to protect hotel operations.
- **Plantation Manor, St. Thomas** — design-build structural slab remediation (approximately \$31,510).
- **Virgin Islands Department of Agriculture** — Bordeaux Cistern water-storage and distribution infrastructure.

5. Key Personnel and Organization Structure

Harnel's project organization is led by its principal and staffed by the firm's in-house team of engineers, licensed MEP professionals, contractors, and trade supervisors. The principal maintains overall engineering responsibility, while project management, field supervision, MEP coordination, quality control, and safety functions are staffed from the firm's professional and trade personnel and scaled to the demands of the project.

Role	Responsibilities
Habibah A. Bell, P.E. Principal-in-Charge / Responsible Engineer	Overall project responsibility, engineering oversight, constructability and structural quality assurance, and code and federal compliance. VI PE 901294-PE; VI GC 1-51614-2B.
Project Manager	Day-to-day project administration, schedule, submittals, certified-payroll administration, and owner coordination.
Site Superintendent	Field supervision, construction sequencing, subcontractor coordination, and site safety.
MEP Coordinator	Mechanical, electrical, and plumbing design coordination and trade integration under engineering oversight.



QA/QC & Safety	Quality control and inspection, conformance with drawings and specifications, and administration of the site safety program.
---------------------------	--

Harnel additionally maintains a professional engineering teaming relationship with Roy A. Glapion, P.E., providing supplementary licensed engineering review capacity on technically demanding scopes.

6. References

The following references are provided for projects of comparable engineering and construction character. Direct contact details for each reference will be furnished upon request.

Client / Owner	Contact	Project & Services
Government of the U.S. Virgin Islands	Available upon request	Winston Wells Ball Park and Oppenheimer Beach building reconstructions, St. John — engineering, design, and construction.
Grace Civil LLC / Haugland Construction	Sean Regan, Project Executive (details upon request)	JFLH 5-Acre Development, St. Croix — structural steel and concrete special inspection.
5TB Estate Pastory SJ, LLC	Brian Fitzgerald, Owner Representative (details upon request)	Pastory Estate luxury villa, St. John — quantity surveying and cost management.

7. Safety Record and Compliance

Safety is integral to Harnel's field operations. The firm maintains a site-specific safety program covering hazard identification, daily safety briefings, personal protective equipment, fall protection, site access controls, and incident reporting, administered in conformance with applicable OSHA standards. On federally funded work, the safety program is coordinated with project labor-standards and posting requirements. Harnel has maintained a strong safety record with no material or lost-time incidents across its recent project work. Detailed safety records, including OSHA logs and any applicable Experience Modification Rate documentation, are available upon request.

8. Financial Capacity

Harnel maintains the financial resources necessary to perform the work and concurrently manages engagements spanning institutional, federal, residential, hospitality, and territorial-government clients, including construction programs valued from the tens of thousands to several million dollars. The firm exercises disciplined cost control through CSI division-based budgeting and live cost tracking. Harnel will provide project bonding through its surety, together with current financial documentation, as required during the subsequent procurement phases of this two-step process.

9. M/WBE Participation Approach

Harnel Engineering & Construction is a woman-owned and woman-led firm, owned and directed by Habibah A. Bell, P.E., as President and Chief Executive Officer. The firm supports the participation of



Minority and Women-Owned Business Enterprises and engages qualified M/WBE firms within its subcontractor and supplier network.

Harnel will make and document good-faith efforts to provide meaningful opportunities to M/WBE firms on this project, including early outreach to certified firms, packaging of scopes suited to smaller subcontractors, and prompt-payment practices that support M/WBE cash flow and continued participation.

10. Litigation and Claims History

Harnel Engineering & Construction discloses no material litigation, claims, or disputes within the past five (5) years that would affect its ability to perform the work contemplated by this RFQ.

CURRENT RELEVANT CONSTRUCTION WORKLOAD:

NAME	SCOPE	COST	% COMPLETED
Government of the Virgin Islands: Department of Agriculture Hurricane Repairs Project <i>St. Thomas, USVI</i>	Work included replacement of greenhouse components such as fiberglass netting, galvanized supports, and the sprinkler system. Fencing repairs consisted of replacing damaged chain link fencing, and wood picket sections. Repairs to the ancillary building included replacement of roofing, gutters, downspouts, wood flooring, trim. A new historically accurate timber frame shed was constructed as part of the project.	\$ 149,000	100% <i>Completed 3/6/2026</i> (To date, we have successfully completed 100% of this project, punch list currently being reviewed by DPW)

NAME	SCOPE	COST	% COMPLETED
Government of the Virgin Islands: Department of Agriculture Bordeaux Cisterns Project <i>St. Thomas, USVI</i>	This project involves the construction of two (2) 100,000-gallon reinforced concrete cisterns, including integrated pump rooms, plumbing systems, and associated equipment. The project included installation of two (2) 2HP cistern pumps, 50-gallon water heaters, pressure tanks, and two 200-amp electrical panels with meter bases.	Approximately \$865,000	10% This project has recently started (February 2026) and to date, the first cistern slab is poured in place and the site for the second cistern slab is being excavated.

NAME	SCOPE	COST	% COMPLETED
General Services Administration; DOL OSHA Office Buildout <i>St. Thomas, USVI</i>	This project required full design-build services for the renovation of a United States Federal Occupational Safety and Health Administration Office (OSHA), including architectural, engineering, and construction work. The scope included all labor, materials, and related services necessary to ensure code compliance, as well as utility relocation, environmental mitigation, permitting, testing, inspection, and commissioning. All work was completed in accordance with project requirements and federal standards.	\$122,000	100% This project was successfully completed in February of 2025.

**HARNEL ENGINEERING AND CONSTRUCTION**

8000 Nisky Center, Suite 700A
St. Thomas, U.S. Virgin Islands 00802
Tel: +1 (340) 244-5649
hbell@harnelinternational.com

ESTIMATE

Estimate No.: HEC-INV-2026-041

Estimate Date: June 11, 2026

Due Date: June 15, 2026

TO

Anthony D. Thomas

Chief Administrative Officer (CAO)

Virgin Islands Water and Power Authority
Corporate Administrative Services Division
P.O. Box 1450
St. Thomas, VI 00804

FOR

Phase 1 Construction RFQ

WAPA Administrative Offices
Four Winds Plaza, St. Thomas, USVI

BASE BID SUMMARY

Item No.	Description	Materials (\$)	Labor (\$)	Total (\$)
1.1	Mobilization, safety measures, barriers, signage, protection	3,000	6,000	9,000
1.2	General Conditions	1,500	8,500	10,000
1.3	Permits and Fees	5,000	0	5,000
2.1	Interior concrete slab demolition, disposal, patching	4,500	8,500	13,000
2.2	Exterior CMU demolition and repairs for openings	3,000	7,000	10,000
3.1	New reinforced 8" CMU wall system	6,500	8,500	15,000
3.2	Smooth plaster finish on CMU walls	2,500	4,500	7,000
4.1	Fourteen (14) interior hollow metal door systems complete	49,000	28,000	77,000
4.2	One (1) interior emergency egress hollow metal door system	3,500	2,500	6,000
4.3	Three (3) bullet-resistant glazing systems	18,000	9,000	27,000
4.4	Two (2) interior glazing systems	4,500	2,500	7,000
4.5	Exterior emergency egress door replacement	4,500	3,500	8,000
4.6	Modify and reposition storefront entry door	2,000	4,000	6,000
5.1	Mosaic floor tile in restrooms	4,000	5,000	9,000
5.2	Wall tile installation in restrooms	3,500	4,500	8,000
5.3	Epoxy flooring in Mechanical/Storage room	1,500	2,500	4,000
5.4	12" x 12" VFT flooring throughout Phase 1	18,000	15,000	33,000
5.5	Type A Gyp Board Metal Stud Walls	10,000	12,000	22,000
5.6	Type B Gyp Board Metal Stud Walls	8,000	10,000	18,000
5.7	Type C Gyp Board Metal Stud Walls	8,760	12,000	20,760

Item No.	Description	Materials (\$)	Labor (\$)	Total (\$)
5.1	Mosaic floor tile in restrooms	4,000	5,000	9,000
5.2	Wall tile installation in restrooms	3,500	4,500	8,000
5.3	Epoxy flooring in Mechanical/Storage room	1,500	2,500	4,000
5.4	12" x 12" VFT flooring throughout Phase 1	18,000	15,000	33,000
5.5	Type A Gyp Board Metal Stud Walls	10,000	12,000	22,000
5.6	Type B Gyp Board Metal Stud Walls	8,000	10,000	18,000
5.7	Type C Gyp Board Metal Stud Walls	8,760	12,000	20,760

Description	Amount (\$)
Base Construction Cost	314,760
Contractor Overhead & Profit	15,000
TOTAL CONTRACT AMOUNT	329,760

ALTERNATE BID SUMMARY

Item No.	Description	Materials (\$)	Labor (\$)	Total (\$)
A	Supply and install new storefront emergency egress door system complete with frame, door, closer and ADA hardware	7,500	4,500	12,000
B	Gyp board ceiling above temporary corridor (11'-0" AFF) using Armstrong FrameAll or equal system	8,500	6,500	15,000
C	Upgrade fourteen (14) interior door systems to Solid Core White Birch doors with vision panels and hardware	35,000	9,800	44,800
D	Upgrade one (1) emergency egress door to Solid Core White Birch door with vision panel and hardware	3,500	1,000	4,500

Description	Amount (\$)
Alternate Bid Cost	76,300
Contractor Overhead & Profit	3,636
TOTAL CONTRACT AMOUNT	79,936

45-DAY CONSTRUCTION SCHEDULE – BASE BID

Project Duration: 45 Calendar Days

Notice to Proceed (NTP): Day 1

Substantial Completion: Day 45

Activity No.	Task Description	Duration (Days)	Start Day	Finish Day
1	Mobilization, Site Protection, Safety Measures, Signage	2	1	2
2	Permits, Submittals, Material Procurement	10	1	10
3	Interior Concrete Slab Demolition & Disposal	4	3	6
4	Exterior CMU Demolition for New Openings	3	4	6
5	Patch and Repair Existing Surfaces	2	7	8
6	Construct Reinforced 8" CMU Entry Alcove Wall	5	7	11
7	Plaster Finish on New CMU Walls	2	12	13
8	Layout and Framing of Type A, B & C Metal Stud Walls	5	9	13
9	Gypsum Board Installation and Finishing	7	14	20
10	Install Interior Bullet-Resistant Glazing Systems	2	18	19
11	Install Interior Standard Glazing Systems	1	20	20
12	Replace Exterior Emergency Egress Door	2	21	22
13	Modify Existing Storefront Entry Door System	2	21	22
14	Install Fourteen Interior Hollow Metal Door Systems	5	23	27
15	Install Interior Emergency Egress Door System	1	28	28
16	Hardware Installation and Door Adjustments	2	29	30
17	Restroom Floor Tile Installation	3	24	26
18	Restroom Wall Tile Installation	3	27	29
19	Epoxy Flooring at Mechanical/Storage Room	2	30	31
20	VFT Flooring Installation Throughout Phase 1	6	32	37
21	Flooring Transitions and Finish Trim	2	38	39
22	Final Touch-Up, Caulking, Paint Repairs	2	40	41
23	Final Cleaning	1	42	42
24	Punch List Inspection	2	43	44
25	Punch List Completion & Substantial Completion	1	45	45

Thank you for your business.



THE GOVERNMENT OF THE VIRGIN ISLANDS
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS
PROFESSIONAL LICENSE

KNOW ALL BY THIS PRESENT

That, in accordance with the applicable provisions of Title 3 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following license is hereby granted.

Licensee: HARNEL INTERNATIONAL LLC	
Trade Name: HARNEL ENGINEERING & CONSTRUCTION	
Mailing Address	Physical Address
8000 NISKY CENTER SUITE 211 ST.THOMAS ST. THOMAS VI 00802	8000 NISKY CENTER SUITE 211 ST.THOMAS ST. THOMAS VI 00802
Business No: 51614	License No: 1-51614-2B
Types of License(s) Engineering Services	

As provided by law, the authorized licensing authority shall have the power to revoke or suspend any License issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest; provided, that any persons aggrieved by any such decision of this office shall be entitled to a review of the same by the Territorial Court upon appeal made within (30) days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.

2025

If a renewal is desired, the holder is responsible for making application for same without any notice from this office. It is the responsibility of the Licensee to notify the Department in writing within (30) days, when a license is to be cancelled or placed in inactive status. Failure to do so will result in the assessment of penalties as authorized by law.

Valid from 09/01/2025 until 08/31/2026
Printed on 11/03/2025
Issued at St. Thomas,V.I.
Fee 130.00

H. Nathalie Hodge
Commissioner, Department of Licensing and Consumer Affairs

THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS



THE GOVERNMENT OF THE VIRGIN ISLANDS
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS
PROFESSIONAL LICENSE

KNOW ALL BY THIS PRESENT

That, in accordance with the applicable provisions of Title 3 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following license is hereby granted.

Licensee: HARNEL INTERNATIONAL LLC	
Trade Name: HARNEL ENGINEERING & CONSTRUCTION	
Mailing Address	Physical Address
8000 NISKY CENTER SUITE 211 ST.THOMAS ST. THOMAS VI 00802	8000 NISKY CENTER SUITE 211 ST.THOMAS ST. THOMAS VI 00802
Business No: 51614	License No: 1-51614-2B
Types of License(s) General Construction Co.	

As provided by law, the authorized licensing authority shall have the power to revoke or suspend any License issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest; provided, that any persons aggrieved by any such decision of this office shall be entitled to a review of the same by the Territorial Court upon appeal made within (30) days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.

2025

If a renewal is desired, the holder is responsible for making application for same without any notice from this office. It is the responsibility of the Licensee to notify the Department in writing within (30) days, when a license is to be cancelled or placed in inactive status. Failure to do so will result in the assessment of penalties as authorized by law.

Valid from 11/01/2025 until 10/31/2026
Printed on 11/03/2025
Issued at St. Thomas,V.I.
Fee 130.00

H. Nathalie Hodge
Commissioner, Department of Licensing and Consumer Affairs

THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS



GOVERNMENT OF THE
UNITED STATES VIRGIN ISLANDS



Date: DECEMBER 12, 2025

Office of the Custodian, Workers' Compensation Trust Fund

Department of Labor

Certificate of Workers' Compensation Insurance Coverage

I certify that the employer HARNEL INTERNATIONAL, LLC

has filed with the Custodian of the Workers' Compensation Trust Fund, the Employers Report to the Commissioner of Labor and paid the required premium in accordance with the provision of Title 24 Chapter 11, Section 273, of the Virgin Islands Code, and Accordingly is entitled to the rights and benefits of the insurance coverage established by law. The risk of this employer is covered by policy PSTT00472025-01 for the period from JANUARY 1, 2025 to DECEMBER 31, 2025.

NAME & ADDRESS OF EMPLOYER

HARNEL INTERNATIONAL, LLC

P.O. BOX 9820

ST. THOMAS, VI 00801

Commissioner of Labor



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/31/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Theodore Tunick & Company 1336 Beltjen Road, Suite 300 St. Thomas VI 00802		CONTACT NAME: Aretha LaFleur-Liburd PHONE (A/C, No, Ext): (340) 776-7000 E-MAIL ADDRESS: aliburd@theodoretunick.com FAX (A/C, No): (340) 776-5765	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Lloyd's Syndicate #1886 (OM)	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES**CERTIFICATE NUMBER:** CL25103124467**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:	Y		NH2500729	09/23/2025	09/23/2026	EACH OCCURRENCE \$ 2,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000						
	MED EXP (Any one person) \$ 10,000						
	PERSONAL & ADV INJURY \$ 2,000,000						
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							\$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$
							AGGREGATE \$
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE ☐ OTH-ER ☐
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

V.I. Housing Finance Authority is provided additional insured status when required by written contract or agreement with respects to General Contractor located at 5A Cruz Bay Town Ste 9 St John, VI 00830

CERTIFICATE HOLDER**CANCELLATION**

V.I. Housing Finance Authority 100 Lagoon Street Complex Frederiksted VI 00840		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
--	--	---

© 1988-2015 ACORD CORPORATION. All rights reserved.

VI

(STATE)

INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

COMPANY



COMMERCIAL



PERSONAL

State National Insurance Company, Inc.

POLICY NUMBER

STE-BAPLOX219589

EFFECTIVE DATE

3/28/2026

EXPIRATION DATE

3/28/2027

YEAR

2019

MAKE/MODEL

Chevrolet

Colorado

VEHICLE IDENTIFICATION NUMBER

1GCGTDEN6K1114888

AGENCY/COMPANY ISSUING CARD

Theodore Tunick & Company

1336 Beltjen Road, Suite 300

St. Thomas

VI 00802

(340) 776-7000

INSURED

Harnel International LLC dba

8000 Nisky Center

St. Thomas

VI 00802

SEE IMPORTANT NOTICE ON REVERSE SIDE

Web Address: <http://www.theodoretunick.com>

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company as soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each vehicle involved.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

09/22/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	Cornerstone Insurance Services, Inc. 6501 Red Hook Plaza Suite 201 St. Thomas VI 00802	CONTACT NAME: Meaghan Richardson PHONE (A/C, No, Ext): 340-777-4900 FAX (A/C, No): 866-365-0328 E-MAIL ADDRESS: meaghan@cisusvi.com
INSURED	Harnel Engineering & Construction, LLC 7930 Estate Emmaus St. John VI 00830	INSURER(S) AFFORDING COVERAGE INSURER A: Certain Underwriters at Lloyds London INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES

CERTIFICATE NUMBER:02

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE \$
	CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$
							PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG \$
	OTHER:						\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO						BODILY INJURY (Per person) \$
	OWNED AUTOS ONLY ☐ SCHEDULED AUTOS NON-OWNED AUTOS ONLY						BODILY INJURY (Per accident) \$
	HIRED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB ☐ OCCUR						EACH OCCURRENCE \$
	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE \$
	DED ☐ RETENTION \$						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						☐ PER STATUTE ☐ OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y / N	N / A				E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability (E&O) with Pollution Incident Liability			ANE5586593.25	09/18/2025	09/18/2026	Each Occurrence: \$2,000,000. General Aggregate: \$2,000,000. Deductible: \$5,000. per claim

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Operations: Architects, Engineers & Consultants

Location: 7930 Estate Emmaus St. John, VI 00830

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1988-2015 ACORD CORPORATION. All rights reserved.

**ARTICLES OF ORGANIZATION
OF
HARNEL INTERNATIONAL LLC**

I, the undersigned natural person of the age of eighteen years or more, acting as organizer of a limited liability company under the Uniform Limited Liability Company Act, Chapter 15, Title 13, Virgin Islands Code ("Uniform Limited Liability Company Act"), do hereby adopt the following Articles of Organization for Such limited liability company:

**ARTICLE ONE
NAME, ADDRESS AND PRINCIPAL OFFICE**

Name and Address

1. The name of the Limited Liability Company of (the "Company") shall be:

HARNEL INTERNATIONAL LLC.

2. The physical address of the company's initial designated office shall be:

**HARNEL INTERNATIONAL LLC
#9 COMMANDANT GADE
ST. THOMAS, USVI 00802**

3. The mailing address of the company's initial designated office shall be:

**P.O. Box 306115
ST. THOMAS, USVI 00803**

Resident Agent and Office

4. The name of the initial Resident Agent is:

Habibah Bell

The Resident Agent's physical address is:

**#9 COMMANDANT GADE
ST. THOMAS, USVI 00802**

Territory of the U.S. Virgin Islands
Creation - LLC 4 Page(s)



T1322518106

RECEIVED
LT. GOV. OFFICE
2013 AUG 9 PM 3 50

ARTICLE TWO
PURPOSE

1. The purpose for which the Company is organized is to engage in any and all lawful business for which a limited liability company may be organized under the Uniform Liability Company Act and the other laws of the United States Virgin Islands.
2. The foregoing paragraph shall be construed as enumerating both objects and purpose of this company, and it is hereby expressly provided that the foregoing numeration of specific purpose shall not be held to limit or restrict in any manner the purpose of this Company otherwise permitted by law.

ARTICLE THREE
DURATION AND CONTINUITY

Duration

The period of duration of this company shall be perpetual. No member or manager shall have the power to dissolve the Company by his or her independent act of any kind.

ARTICLE FOUR
ORGANIZER

The name and physical address of the organizer of this company is:

Habibah Bell
#9 COMMANDANT GADE
ST. THOMAS, USVI 00802

ARTICLE FIVE
MANAGEMENT BY MANAGERS

The management of the Company shall be manager-managed and if so, specify the name, physical and mailing address of each initial manager.

Name: Habibah Bell

Physical address: #9 Commandant Gade, St. Thomas, VI 00802.

Mailing Address: P.O. Box 306115, St. Thomas, VI 00803

Name: Grafton Rodriguez

Physical address: 155 Mercedes Trail, Fayetteville, GA 30214

Mailing Address: 155 Mercedes Trail, Fayetteville, GA 30214

RECEIVED
LT. GOV. OFFICE
2013 JUL 9 PM 3 50
CORPORATIONS - STT

ARTICLE SIX
CAPITAL

The minimum amount of capital with which the company will commence business is One Thousand United States Dollars (US \$1,000.00).

ARTICLE SEVEN
MEMBER LIABILITY

The company shall not have members liable for the debts and obligations of the Company under Section 1303, Subsection (c) of the Uniform Limited Liability Company Act.

IN WITNESS WHEREOF, the undersigned person has hereunto set their hands and seals as Organizer of the Company this 9 day of August, 2013



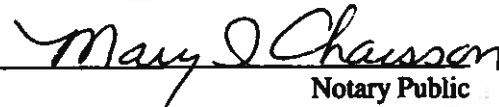
Habibah Bell

ACKNOWLEDGEMENT

TERRITORY OF THE VIRGIN ISLANDS)
DISTRICT OF ST. THOMAS-ST. JOHN)

ss:

Before me, the undersigned authority, on this 9th day of August, 2013 personally appeared, Habibah Bell, who being by me first duly sworn, declared that he is the person who signed the foregoing document as an Organizer of the Company and that the statements contained in herein are true.



Notary Public

NOTARY PUBLIC
Name Mary J. Chausson
My Commission Exp: May 31 2014
NP Commission #: NP 645-10
St. Thomas / St. John, USVI District

2013 AUG 9 PM 3:50
COMMUNICATIONS-SIT

LI. CRY. OFFICE



THE UNITED STATES VIRGIN ISLANDS
OFFICE OF THE LIEUTENANT GOVERNOR
DIVISION OF CORPORATIONS AND TRADEMARKS

**RESIDENT AGENT FORM
CONSENT OF AGENT FOR SERVICE OF PROCESS**

This writing witnesseth that I, the undersigned Habibah Bell
having been designated by Harnel International LLC
as resident agent of said company, upon whom service of process may be made in all suits
arising against said company in the Courts of the United States Virgin Islands, do hereby consent
to act as such agent and that service of process may be made upon me in accordance with
Title 13, Virgin Islands Code.

IN WITNESS WHEREOF, I have hereunto set my signature this 9th day of August, 2013.

I DECLARE, UNDER PENALTY OF PERJURY, UNDER THE LAWS OF THE UNITED STATES VIRGIN ISLANDS, THAT ALL STATEMENTS CONTAINED IN THIS APPLICATION, AND ANY ACCOMPANYING DOCUMENTS, ARE TRUE AND CORRECT, WITH FULL KNOWLEDGE THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE SUBJECT TO INVESTIGATION AND THAT ANY FALSE OR DISHONEST ANSWER TO ANY QUESTION MAY BE GROUNDS FOR DENIAL OR SUBSEQUENT REVOCATION OF REGISTRATION.

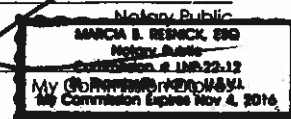
Hab Bell

SIGNATURE OF RESIDENT AGENT

DAYTIME CONTACT NUMBER	340-244-5649
MAILING ADDRESS	P.O. Box 306115, St. Thomas, USVI 00803
PHYSICAL ADDRESS	#9 Commandant Gade, St. Thomas, USVI 00802
EMAIL ADDRESS	hbell@harnelinternational.com

NOTARY ACKNOWLEDGEMENT

Subscribed and sworn to before me this 9 day of August, 2013





**Government of
The United States Virgin Islands**

-O-

*Office of the Lieutenant Governor
Division of Corporations & Trademarks*

CERTIFICATE OF GOOD STANDING

To Whom These Presents Shall Come:

I, the undersigned Lieutenant Governor the United States Virgin Islands, do hereby certify that **HARNEL INTERNATIONAL LLC** has filed in the Office of the Lieutenant Governor the requisite annual reports and statements as required by the Virgin Islands Code, and the Rules and Regulations of this Office. In addition, the aforementioned entity has paid all applicable taxes and fees to date, and has a legal existence not having been cancelled or dissolved as far as the records of my office show.

Wherefore, the aforementioned entity is duly formed under the laws of the Virgin Islands of the United States, is duly authorized to transact business, and, is hereby declared to be in good standing as witnessed by my seal below. This certificate is valid through June 30th, 2026.

Entity Type: Domestic Limited Liability Company

Entity Status: In Good Standing

Registration Date: 08/09/2013

Jurisdiction: United States Virgin Islands, United States

Witness my hand and the seal of the Government of the United States Virgin Islands, on this 3rd day of August, 2025.



A handwritten signature in blue ink, reading "Tregenza A. Roach".

Tregenza A. Roach
Lieutenant Governor
United States Virgin Islands