



DIS Case Number: 20-1230-GA-AGG

## Section A: Application Information

### A-1. Provider type:

☒ Retail Natural Gas  
Broker

☐ Retail Natural Gas  
Aggregator

☐ Retail Natural Gas  
Marketer

### A-2. Applicant's legal name and contact information.

**Legal Name:** Zentility Inc

**Country:** United States

**Phone:** 4437101920    **Extension (if applicable):**

**Street:** 35 Main Street, Suite 9

**Website (if any):** www.zentility.com

**City:** Wayland

**Province/State:** MA

**Postal Code:** 01778

### A-3. Names and contact information under which the applicant will do business in Ohio

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name	Type	Address	Active?	Proof
Zentility	Official Name	35 Main St, Suite 9 Wayland, MA 01778	Yes	File

### A-4. Names under which the applicant does business in North America

Provide all business names the applicant uses in North America, including the names provided in A-2 and A-3.

Name	Type	Address	Active?	Proof
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### A-5. Contact person for regulatory matters



## Public Utilities Commission

Cassandra Heller  
18 Huron Drive, PO Box 2490  
Natick, MA 01760  
US  
cheller@zentility.com  
9999999999

### A-6. Contact person for PUCO Staff use in investigating consumer complaints

Ryan Peusch  
301 4th Street  
Annapolis, MD 21403  
US  
rpeusch@zentility.com  
8779368454

### A-7. Applicant's address and toll-free number for customer service and complaints

<b>Phone:</b> 877-936-8454	<b>Extension (if applicable):</b>	<b>Country:</b> United States
<b>Fax:</b>	<b>Extension (if applicable):</b>	<b>Street:</b> 35 Main St, Suite 9
<b>Email:</b> rpeusch@zentility.com		<b>City:</b> Wayland
		<b>Province/State:</b> MA
		<b>Postal Code:</b> 02053

### A-8. Applicant's federal employer identification number

84-2762002

### A-9. Applicant's form of ownership

**Form of ownership:** Corporation

### A-10. Identify current or proposed service areas

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

#### Service area selection

Columbia Gas of Ohio  
Dominion Energy Ohio



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Duke Energy Ohio  
CenterPoint Energy Ohio

### Class of customer selection

Industrial  
Residential  
Small Commercial  
Large Commercial

### A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 05-31-2023

### A-12. Principal officers, directors, and partners

Please provide all contacts that should be listed as an officer, director or partner.

Name	Email	Title	Address
Ryan Peusch	rpeusch@zentility.com	CEO & President	301 4th Street Annapolis, MD 21403 US

### A-13. Company history

Zentility, Inc is a SaaS company providing electricity and natural gas brokerage to customers.

### A-14. Secretary of State

Secretary of State Link: <https://businesssearch.ohiosos.gov?=businessDetails/3905623>

### A-15. Proof of Ohio Employee and Office

Provide proof of an Ohio Office and Employee in accordance with Section 4929.22 of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address

**Employee Name:** Registered Agents, Inc  
6545 Market Ave North, Ste 100



## Public Utilities Commission

North Canton, OH 44721

US

agent@ohioregisteredagent.com

7409695258

## Section B: Applicant Managerial Capability and Experience

### **B-1. Jurisdiction of operations**

List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application..

Jurisdiction of Operation: ME, NH, MA, RI, PA, NJ, MD, DC, PA, and VA

### **B-2. Experience and plans**

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the plan for contracting with customers, providing contracted services, providing billing statements and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

Application Experience and Plan Description: Zentility, Inc has been brokering Natural deals since 2020 and electricity since 2016 across deregulated states and jurisdictions in the United States. We utilize our technology platform to gather bids from Suppliers based on the customer's requests, and present them to the customer to decide the rate and term.

### **B-3. Disclosure of liabilities and investigations**

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction..

Liability and Investigations Disclosures: Neither Zentility nor its predecessor has any liabilities or investigation related to competitive services in Ohio or equivalent services in other jurisdictions..

**B-4. Disclosure of consumer protection violations**

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years?

**No**

**B-5. Disclosure of certification, denial, curtailment, suspension or revocation**

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years?

**No**

## Section C: Applicant Financial Capability and Experience

**C-1. Financial reporting**

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or upload the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

Does not apply

**C-2. Financial statements**

Provide copies of the applicant's two most recent years of audited financial statements, including a balance sheet, income statement, and cash flow statement. If audited financial statements are not available, provide officer certified financial statements. If the applicant has



not been in business long enough to satisfy this requirement, provide audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns with **social security numbers and bank account numbers redacted**.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

Preferred to file this information confidentially

### **C-3. Forecasted financial statements**

Provide two years of forecasted income statements **based solely on the applicant's anticipated business activities in the state of Ohio**.

Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

Preferred to file confidentially

### **C-4. Credit rating**

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not



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have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter 'Not Rated'.

This does not apply

### C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

### C-6. Bankruptcy information

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy?

- Applicant
- Parent company of the applicant
- Affiliate company that guarantees the financial obligations of the applicant
- Any owner or officer of the applicant

No

### C-7. Merger information

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months?

No

### C-8. Corporate structure



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Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required, and the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

Stand-alone entity with no affiliate or subsidiary companies

### Section D: Applicant Technical Capacity

#### D-1. Operations

Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

Operations Description: Zentility utilizes its Supplier Marketplace to gather bids from Suppliers. We then ensure that all of the rates are including the same information (fixed charges, taxes, fee, etc.), and build a report for the customer to review the various rates and terms. Once the customer selects a term and rate, we request the contract from the Supplier for the customer to sign.

#### D-2. Operations Expertise & Key Technical Personnel

Given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations. Include the names, titles, e-mail addresses, and background of key personnel involved in the operations of the applicant's business.

File(s) attached





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Commission

# Application Attachments

# Craig Tobe

1350 Magnolia Avenue, Annapolis, MD 21403 | (610) 551-2667  
[ctobe@zentility.com](mailto:ctobe@zentility.com) | [www.zentility.com](http://www.zentility.com)

## SUMMARY

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CTO specializing in designing, organizing, building, growing and scaling systems. I've heavily contributed to the success of major applications at companies like eBay, Constant Contact, FINRA, NPR, American Red Cross, and many others across the finance, e-commerce, marketing, and media sectors.

## EDUCATION

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Masters in computer science - Towson University

## WORK EXPERIENCE

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### **Zentility, Inc.**

Chief Technology Officer

September 2019 - Present

Co-founder of Zentility which is an automated energy procurement platform targeted at saving customers money.

### **BNY Mellon, Eagle Investment Systems**

Senior Principal Architect

August 2017 – September 2019

Greater Boston Area

Lead the organization and architected their next generation big data platform.

### **Constant Contact**

Performance Architect

May 2013 – August 2017

Greater Boston Area

Lead the organization in best practices for fine-tuning, scaling, optimizing their systems to support their 700,000+ users.

### **eBay Inc.**

Performance Architect

May 2010 – May 2013

Performance architect for their x-commerce platform used by millions of customers around the world.

### **FINRA**

Lead Engineer

July 2007 – May 2010

Rockville, MD

Engineer on the Web Integrated Audit Trail project which is a web-based application used to quickly search financial databases for the detection of illegal trading activity.

Previous companies: BAE Systems, NPR, Red Cross, Social Security Administration.

# RYAN PEUSCH

1350 Magnolia Avenue, Annapolis, MD 21403 · (443) 710-1920  
rpeusch@zentility.com · [www.zentility.com](http://www.zentility.com)

## SUMMARY

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Ryan Peusch is energy veteran with over 10 years of energy knowledge and expertise. Before starting Zentility, Inc. Ryan was a successful Business Development Manager working at the largest energy company in the United States (Exelon). Ryan was responsible for bringing new, highly technical energy products to market, and developed lasting relationships with customers. Ryan comes with a highly technical background for high-level energy sales, dealing with fortune 500 companies on a regular basis.

## EXPERIENCE

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### **Zentility, Inc.**

*Chief Executive Officer*, September 2018 – Present

- Dedicated to bringing transparent energy solutions to customers at all times.
- Help customers manage their cost and bring their risk down over time.
- Highly trained on cutting edge energy products and services.

### **CMES**

*Director of Business Development*, October 2013 – May 2018

- Supported the CMES brand by spreading awareness and marketing online.
- Worked on energy efficiency opportunities, CMES would engineer and perform the efficiency project.

### **Exelon (Constellation Energy)**

*Business Development Manager*, July 2007 – October 2013

- Managed an extensive territory ranging to MD, PA, DC, CT, NY, IL, TX and NJ.
- Increased brand awareness and provided value to all customers.
- Implemented new energy software systems into large commercial real estate organizations in DC.
- Increased customer retention and brought additional customer awareness to their facilities, which resulted in increase in profitability.
- Sold a variety of technical solutions including electricity, natural gas, solar, energy efficiency, and demand response products to high-level market leading companies.

# Credit Evaluator Plus

ZENTILITY, INC.

D-U-N-S: 07-982-3414  
ADDRESS: 18 Huron Dr, Natick, MA, 01760, United States  
Date: 05/30/2023

## RISK ASSESSMENT

SCORES AND RATINGS	
Max. Credit Recommendation	PAYDEX® SCORE
US\$ 26,500	UNAVAILABLE

MAXIMUM CREDIT RECOMMENDATION	
Overall Business Risk	Maximum Credit Recommendation
<div><div>LOW</div><div>LOW-MODERATE</div><div>MODERATE</div><div>MODERATE-HIGH</div><div>HIGH</div></div>	<div>US\$ 26,500</div> <div>The recommended limit is based on a low-moderate probability of severe delinquency.</div>
Dun & Bradstreet Thinks...	
<ul style="list-style-type: none"><li>Overall assessment of this organization over the next 12 months: STABILITY CONCERNS</li><li>Based on the predicted risk of business discontinuation: AVERAGE RISK OF DISCONTINUED OPERATIONS OR BUSINESS INACTIVITY</li><li>Based on the predicted risk of severely delinquent payments: MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS</li></ul>	

PAYDEX® SUMMARY
We are unable to display Paydex® data for this company. Please try again at a later time. If the problem persists, please call 1-866-584-0283.

PAYDEX®	Based on 24 months of data
We are unable to display Paydex® data for this company. Please try again at a later time. If the problem persists, please call 1-866-584-0283.	

TRADE PAYMENTS

TRADE PAYMENTS SUMMARY			Based on 24 months of data
<div>Overall Payment Behavior</div> <div>UNAVAILABLE</div> <div>Days Beyond Terms</div> <div>Highest Now Owing: US\$ 0</div>	<div>% of Trade Within Terms</div> <div>UNAVAILABLE</div> <div>Total Trade Experiences: 7</div> <div>Largest High Credit: US\$ 250</div> <div>Average High Credit: UNAVAILABLE</div>	<div>Highest Past Due</div> <div>US\$ 0</div> <div>Total Unfavorable Comments : 0</div> <div>Largest High Credit: US\$ 0</div> <div>Total Placed in Collections: 0</div> <div>Largest High Credit: US\$ 0</div>	

TRADE PAYMENTS BY CREDIT EXTENDED			
\$ CREDIT EXTENDED	% OF PAYMENTS WITHIN TERMS	# PAYMENT EXPERIENCES	TOTAL & DOLLAR AMOUNT
OVER 100,000	UNAVAILABLE	UNAVAILABLE	UNAVAILABLE
50,000 - 100,000	UNAVAILABLE	UNAVAILABLE	UNAVAILABLE
15,000 - 49,999	UNAVAILABLE	UNAVAILABLE	UNAVAILABLE
5,000 - 14,999	UNAVAILABLE	UNAVAILABLE	UNAVAILABLE
1,000 - 4,999	UNAVAILABLE	UNAVAILABLE	UNAVAILABLE
UNDER 1,000	UNAVAILABLE	UNAVAILABLE	UNAVAILABLE

EVENTS

LEGAL EVENTS			
The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.			
SUITS	JUDGEMENTS	LIENS	UCC FILINGS
TOTAL0	TOTAL0	TOTAL0	TOTAL0
LAST FILING DATE-	LAST FILING DATE-	LAST FILING DATE-	LAST FILING DATE-

General: The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this was reported. This information may not be reproduced in whole or in part by any means of reproduction.

UCC Filings: There may be additional UCC Filings in the D&B file on this company which are available by contacting 1-800-234-3867.

Suits, Liens, Judgements: There may be additional suits, liens, or judgements in D&B's file on this company available in the U.S. Public Records Database that are also covered under your contract. If you would like more information on this database, please contact the Customer Resource Center at 1-800-234-3867.

Lien: A lien holder can file the same lien in more than one filing location. The appearance of multiple liens filed by the same lien holder against a debtor may be indicative of such an occurrence.

COMPANY PROFILE

COMPANY OVERVIEW		
<div>Named Principal</div> <div>RYAN PEUSCH, MNG MEMBER</div>	<div>Age (Year Started)</div> <div>9 years (2014)</div>	<div>Employees</div> <div>14</div>
<div>Business Form</div> <div>Corporation (US)</div>	<div>Annual Sales</div> <div>US\$ 300,000</div>	<div>Line of Business</div> <div>Custom computer programming</div>
<div>SIC</div> <div>7371</div>		

# Competitive Retail Natural Gas Service Affidavit

County of Middlesex :

State of Massachusetts:

Craig Tobe, Affiant, being duly sworn/affirmed, hereby states that:

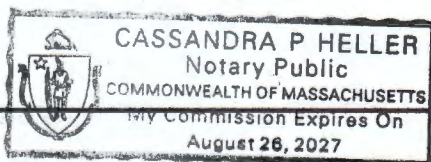
1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.
4. Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. Applicant will cooperate fully with the Public Utilities Commission of Ohio and its staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the applicant.
6. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating consumer complaints.
9. The facts set forth above are true and accurate to the best of his/her knowledge, information, and belief and that he/she expects said applicant to be able to prove the same at any hearing hereof.
10. Affiant further saith naught.

[Signature]  
Signature of Affiant & Title

Sworn and subscribed before me this 23 day of May, 2023  
Month Year

[Signature]  
Signature of official administering oath

Cassandra Heller, Notary Public  
Print Name and Title



My commission expires on August 26, 2027



**This foregoing document was electronically filed with the Public Utilities  
Commission of Ohio Docketing Information System on  
5/30/2023 11:00:44 AM**

**in**

**Case No(s). 20-1230-GA-AGG**

Summary: In the Matter of the Application of Zentility Inc