



ORIGINAL

030338-TT

# THE REGNUM GROUP, INC.

**Regulatory & Communications Consultants**

8181 NW 36<sup>th</sup> Street, Suite 4, Miami, Florida 33166

Tel: (305) 468-1645 Fax: (305) 468-8509

reg@regnumgroup.com

RECEIVED-FPSC  
03 APR 10 AM 11:19  
COMMISSION  
CLERK

April 8, 2003

Florida Public Service Commission  
Division of Telecommunications  
2540 Shumard Oak Blvd.  
Tallahassee, FL 32399-0850

Check received with filing and forwarded  
to Fiscal for deposit. Fiscal to forward  
deposit information to Records.

Initials of person who forwarded check:

To Whom It May Concern:

Enclosed please find an original and six (6) copies of CRISTELTELECOM, INC.'s filing for a Certificate of Public Convenience and Necessity as well as the initial interexchange tariff.

Also enclosed is the appropriate filing fee in the amount of \$250.00. As required by Florida law, the proposed tariff carries an effective date of at least thirty (30) days after the filing date with the Division of Telecommunications.

Please acknowledge receipt of this filing by returning, file-stamped, the extra copy of this cover letter in the self addressed stamped envelope provided for that purpose.

Questions regarding this filing may be directed to Edward A. Maldonado at 305-468-1645 or emailed to [reg@regnumgroup.com](mailto:reg@regnumgroup.com).

Sincerely,

Matthew Schulman  
Regulatory Consultant

RECEIVED & FILED

FPSC-BUREAU OF RECORDS

dj/ms  
Enclosure

03 APR 10 AM 10:02

DISTRIBUTION CENTER DOCUMENT NUMBER-DATE

03351 APR 10 8

FPSC-COMMISSION CLERK

ORIGINAL

**FLORIDA PUBLIC SERVICE COMMISSION**  
**DIVISION OF TELECOMMUNICATIONS**  
**BUREAU OF CERTIFICATION AND SERVICE EVALUATION**

Application Form for Authority to Provide  
Interexchange Telecommunications Service  
Between Points Within the State of Florida

Instructions

This form is used as an application for an original certificate and for approval of assignment or transfer of an existing certificate. In the case of an assignment or transfer, the information provided shall be for the assignee or transferee (See Appendix A).

Print or Type all responses to each item requested in the application and appendices. If an item is not applicable, please explain why.

Use a separate sheet for each answer, which will not fit the allotted space. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of **\$250.00** to:

**Florida Public Service Commission  
Division of Records and Reporting  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
(850) 413-6770**

**Note: No filing fee is required for an assignment or transfer of an existing certificate to another certificated company.**

If you have questions about completing the form, contact:

**Florida Public Service Commission  
Division of Telecommunications  
Bureau of Certification and Service Evaluation  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
(850) 413-6600**

FORM PSC/CMU 31 (12/96)  
Required by commission Rule Nos. 25.24-470,  
25-24.471, and 25-24.473, 25-24.480(2).Page 1 of 16

DOCUMENT NUMBER-DATE

03351 APR 10 8

PSC-COMMISSION CLERK

1. This is an application for  (check one)
- Original certificate (new company).**
- Approval of transfer of existing certificate:**  
Example, a certificated company purchases an existing certificated company and desires to retain the authority of both certificates.
- Approval of assignment of existing certificate:**  
Example, a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.
- Approval of transfer of control:**  
Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of company: CRISTEL TELECOM, INC.

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

CRISTEL TELECOM, INC.

4. Official mailing address (including street name & number, post office box, city, state, zip code):

Address: 708 E. Tarpon Ave., Suite 5 PO Box n/a  
 City: Tarpon Springs State: Florida Zip: 34689

5. Florida address (including street name & number, post office box, city, state, zip code):

Address: 708 E. Tarpon Ave., Suite 5 PO Box n/a  
 City: Tarpon Springs State: Florida Zip: 34689

Select type of business your company will be conducting ✓ (Check all that apply)

- Facilities-based carrier** - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
- Operator Service Provider** - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller** - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- Switchless Rebiller** - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- Multi-Location Discount Aggregator** - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers, then offers resold service by enrolling unaffiliated customers.
- Prepaid Debit Card Provider** - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

7. Structure of organization,
- |  |   |
|--|---|
| <input type="checkbox"/> Individual          | <input checked="" type="checkbox"/> Corporation |
| <input type="checkbox"/> Foreign Corporation | <input type="checkbox"/> Foreign Partnership    |
| <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Partnership    |
| Other _____                                  |   |

8. If individual, provide:

n/a

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_

Internet E-Mail Address: \_\_\_\_\_

Internet Website Address: \_\_\_\_\_

9. **If incorporated in Florida.** Provide proof of authority to operate in Florida:

(a) **The Florida Secretary of State Corporate Registration number:**

P98000012049

10. **If foreign corporation.** Provide proof of authority to operate in Florida:

(a) **The Florida Secretary of State Corporate Registration number:**

n/a

11. **If using fictitious name-d/b/a.** Provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida:

(a) **The Florida Secretary of State fictitious name registration number:**

n/a

12. **If a limited liability partnership,** provide proof of registration to operate in Florida:

(a) **The Florida Secretary of State registration number:** n/a

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

Name: n/a

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_

Internet E-Mail Address: \_\_\_\_\_

Internet Website Address: \_\_\_\_\_

14. **If a foreign limited partnership**, provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable.

(a) The Florida registration number: n/a

15. Provide F.E.I Number (if applicable): 59-3491000

16. Provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services?  
() Yes ( ) No

(b) If not, who will bill for your services?

Fax No. \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

(C) How is this information provided?  
Industry Standard format: location, minute, hour, date

17. Who will receive the bills for your service?
- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Residential Customers  | <input checked="" type="checkbox"/> Business Customers  |
| <input type="checkbox"/> PATs providers  | <input type="checkbox"/> PATs station end-users         |
| <input type="checkbox"/> Hotels & motels   | <input type="checkbox"/> Hotel and motel guests         |
| <input type="checkbox"/> Universities  | <input type="checkbox"/> University dormitory residents |
| <input type="checkbox"/> Other: (specify) <u>Common Carriers and Telecommunication Resellers</u> |   |

18. Who will serve as liaison to the Commission with regard to the following?

(a) The application:

Name: Edward A. Maldonado

Title: Regulatory Affairs

Address: 8181 NW 36th Street, Suite # 4

City/State/Zip: Miami, Florida 33166

Telephone No.: 305-468-1645

Fax No.: 305-468-8509

Internet E-Mail Address: reg@regnumgroup.com

Internet Website Address: None

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

Name: Luk Vongprachanh

Title: President

Address: 708 E. Tarpon Ave., Suite 5

City/State/Zip: Tarpon Springs, Florida 34689

Telephone No.: 727-939-9684

Fax No.: 727-939-9683

Internet E-Mail Address: helen@a1phonecards.com

Internet Website Address: www.cristeltelecom.com

(c) Complaints/inquiries from customers'.

Name: Meg Deng

Title: Customer Service Manager

Address: 708 E. Tarpon Ave., Suite 5

City/State/Zip: Tarpon Springs, Florida 34689

Telephone No.: 727-939-9684 Fax No.: 727-939-9683

Internet E-Mail Address: helen@a1phonecards.com

Internet Website Address: www.cristeltelecom.com

19. List the states in which the applicant:

(a) Has operated as an interexchange telecommunications company.

n/a; pending approval of application

(b) has applications pending to be certificated as an interexchange telecommunications company.

Georgia and Nevada (to be followed by application for all remaining states)

(C) is certificated to operate as an interexchange telecommunications company.

n/a

(d) has been denied authority to operate as an interexchange telecommunications company and the circumstances involved.

No

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

No

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

No



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

(a) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.

No

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

No

21. The applicant will provide the following interexchange carrier services ~ (check all that apply):

a. \_\_\_\_\_ **MTS with distance sensitive per minute rates**

- \_\_\_\_\_ Method of access is FGA
- \_\_\_\_\_ Method of access is FGB
- \_\_\_\_\_ Method of access is FGD
- \_\_\_\_\_ Method of access is 800

b.     X    

**MTS with route specific rates per minute**

                     Method of access is FGA

                     Method of access is FGB

    X     Method of access is FGD

    X     Method of access is 800

c.     X    

**MTS with statewide flat rates per minute (i.e. not distance sensitive)**

                     Method of access is FGA

                     Method of access is FGB

    X     Method of access is FGD

    X     Method of access is 800

d.           

**MTS for pay telephone service provider**

e.           

**Block-of-time calling plan (Reach Out Florida, Ring America, etc.).**

f.           

**800 Service (toll free)**

g.           

**WATS type service (bulk or volume discount)**

                     Method of access is via dedicated facilities

                     Method of access is via switched facilities

h.           

**Private line services (Channel Services)**

(For ex. 1.544 mbs., DS-3, etc.)

i.           

**Travel Services**

                     Method of access is 850

                     Method of access is 800

k.           

**Operator services**

- \_\_\_\_\_ Available to presubscribed customers
- \_\_\_\_\_ Available to non presubscribed customers (for example, to patrons of hotels, students in universities, patients in hospitals).
- \_\_\_\_\_ Available to inmates

1. **Services included are:**

- \_\_\_\_\_ Station assistance
- \_\_\_\_\_ Person-to-person assistance
- \_\_\_\_\_ Directory assistance
- \_\_\_\_\_ Operator verify and interrupt
- \_\_\_\_\_ Conference calling

22. Submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

Please refer to Exhibit 22

23. Submit the following:

**A. Financial capability.**

**The application should contain** the applicant's audited financial statements for the most recent 3 years. If the applicant does not have audited financial statements, it shall so be stated.

The 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;              | Please refer to Exhibit 23 |
| 2. | income statement; and           | Please refer to Exhibit 23 |
| 3. | statement of retained earnings. | Please refer to Exhibit 23 |

**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.*

Further, the following (which includes supporting documentation) should be provided:

1. **A written explanation** that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.

2. **A written explanation** that the applicant has sufficient financial capability to maintain the requested service.

3. **A written explanation** that the applicant has sufficient financial capability to meet its lease or ownership obligations.

**B. Managerial capability; give resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.**

Please refer to Exhibit 23 B


**C. Technical capability; give resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.**

Please refer to Exhibit 23 C

**"APPLICANT ACKNOWLEDGEMENT STATEMENT"**

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of . 1 5 of one percent gross operating revenue derived from intrastate business. Regardless of its gross operating revenue of a company, minimum annual \$50 is required
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

**UTILITY OFFICIAL**

Signature  Date: 3/13/03  
Title President  
Address: 708 E. Tarpon Ave., Suite 5  
Telephone No. 727-939-9684 Fax No. 727-939-9683

**ATTACHMENTS:**

- A - CERTIFICATE- SALE, TRANSFER, OR ASSIGNMENT STATEMENT**
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS**
- C - CURRENT FLORIDA INTRASTATE NETWORK**
- D - AFFIDAVIT - FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES GLOSSARY**

FORM PSC/CMU 31(12/96)  
Required by Commission Rule Nos. 25.24-470,  
25-24.471, and 25-24.473,25-24.480(2). Page 12 of 16

## CERTIFICATE TRANSFER OR ASSESSMENT STATEMENT

1. Name:  
Title:  
Company:

and current holder of Florida Public Service Commission Certificate Number

# \_\_\_\_\_, have reviewed this application and join in the petitioner's request for a-

- ( ) transfer  
( ) assignment

of the above-mentioned certificate.

### UTILITY OFFICIAL:

Signature \_\_\_\_\_ Date \_\_\_\_\_

Title \_\_\_\_\_

Address: \_\_\_\_\_

Telephone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

## CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be provided in one of the following ways (applicant, please i check one):

- (  ) The applicant will not collect deposits nor will it collect payments for service more than one month in advance.
- (  ) The applicant intends to collect deposits and/or advance payments for more than one month's service and will file and maintain a surety bond with the Commission in an amount equal to the current balance of deposits and advance payments in excess of one month.  
(The bond must accompany the application.)

### UTILITY OFFICIAL:

Signature *Nade Olu* Date 3/13/03

Title President

Address: 708 E. Tarpon Ave., Suite 5, Tarpon Springs, Florida 34689

Telephone No. 727-939-9684 Fax No. 727-939-9683

Applicant has ( ) or has not (X) previously provided interstate telecommunications in Florida.

If the answer is - fully describe the following:

a) What services have been provided and when did these services begin?

---

---

---


b.) If the services are not currently offered, when were they discontinued?

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UTILITY OFFICIAL:

Signature  Date 3/13/03

Title President

Address: 708 E. Tarpon Ave., Suite 5 , Tarpon Springs , Florida 34689

Telephone No. 727-939-9684

Fax No. 727-939-9683

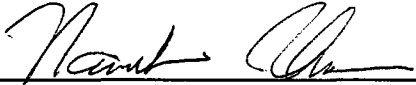


AFFIDAVIT

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 alternative local exchange 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."

UTILITY OFFICIAL:

Signature  Date 3/13/03

Title President

Address: 708 E. Tarpon Ave., Suite 5 , Tarpon Springs , Florida 34689

Telephone No. 727-939-9684 Fax No. 727-939-9683

# State of Florida



## Department of State

I certify from the records of this office that CRISTEL TELECOM, INC. is a corporation organized under the laws of the State of Florida, filed on February 6, 1998.

The document number of this corporation is P98000012049.

I further certify that said corporation has paid all fees due this office through December 31, 2001, that its most recent annual report/uniform business report was filed on April 24, 2001, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capitol, this the  
Twenty-fourth day of April, 2001



CR2EO22 (1-99)

*Katherine Harris*

Katherine Harris  
Secretary of State

**EXHIBIT 22**  
**Proposed Tariff**  
**CRISTEL TELECOM, INC.**

**TITLE SHEET**

**FLORIDA TELECOMMUNICATIONS TARIFF**

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by CRISTEL TELECOM, INC. with principal offices at 708 E. Tarpon Ave, Suite 5, Tarpon Springs, Florida 34689. This tariff applies for services furnished within the State of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected during normal business hours at the Company's principal place of business.

---

ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**CHECK SHEET**

The sheets listed below, which are inclusive of this tariff, are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date of the bottom of this page.

<b><u>SHEET</u></b>	<b><u>REVISION</u></b>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original

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ISSUED: April 7, 2003

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

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708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SYMBOLS SHEET**

The following are the only symbols used for the purposes indicated below:

- D - Delete or Discontinue
- I - Change Resulting In An Increase to a Customer's Bill
- M - Moved From Another Tariff Location
- N - New
- R - Change Resulting In A Reduction To A Customer's Bill
- T - Change in Text Or Regulation But No Change In A Rate Or Charge

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ISSUED: April 7, 2003

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By:

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**TARIFF FORMAT SHEETS**

- A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3<sup>rd</sup> revised sheet 14. Because of various suspension periods, deferrals, Etc., the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.
- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2.
  - 2.1.
  - 2.1.1.
  - 2.1.1.A.
  - 2.1.1.A.1
  - 2.1.1.A.1.(a).
  - 2.1.1.A.1.(a) I.
  - 2.1.1.A.1 (a) I. ( i ).
  - 2.1.1.A.1 (a) I. ( i ). ( 1 ).
- D. Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (\*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

ISSUED: April 7, 2003

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689



**SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS**

**Access Line** - An arrangement, which connects the customer's location to the Company's network switching center.

**Authorization Code** - A numerical code, one or more of which are available to a customer to enable him/her to access the carrier, and which are used by the carrier both to prevent unauthorized access to its facilities and to identify the customer for billing purposes.

**Company or Carrier** - CRISTEL TELECOM, INC.

**Customer** - The person, firm, corporation or other entity, which orders, service and is responsible for payment of charges due and compliance with the Company's tariff regulations.

**Day** - From 8:00 AM up to, but not including, 5:00 PM local time, Sunday through Friday.

**Evening** - From 5:00 PM up to, but not including, 11:00 PM local time, Sunday through Friday.

**Holidays** - The Company's recognized holidays are New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, and Christmas Day.

**Night/Weekend** - From 11:00 PM, up to, but not including, 8:00 AM Sunday through Friday, and 8:00 AM Saturday, up to, but not including, 5:00 PM Sunday.

**Prepaid Account** - An inventory of Telecom Units purchased in advance by the Customer, and associated with one and only one Authorization Code as contained in a specific Prepaid Calling Card.

**Prepaid Calling Card** - A card issued by the Company, containing an Authorization Code which identifies a specific Prepaid Account of Telecom Units, which enables calls to be processed, account activity to be logged, and balances to be maintained, on a prepayment basis.

Peak  
Off Peak

**Telecom Unit** - A measurement of telecommunications service equivalent to one minute of usage between any two points within the State of Florida.

**Telecommunications** - The transmission of voice communications or, subject to the transmission capabilities of the services, the transmission of data, facsimile, signaling, metering, or other similar communications.

**Underlying Carrier** - The telecommunications carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of Customer telecommunications traffic.

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ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 2 - RULES AND REGULATIONS**

**2.1 Undertaking of the Company.**

The Company's services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this tariff.

The Company installs, operates and maintains the communications services provided herein in accordance with the terms and conditions set forth under this tariff. It may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the Company's network. The customer shall be responsible for all charges due for such service arrangements.

The Company's services and facilities are provided on a monthly basis unless ordered on a longer term basis, and are available twenty-four hours per day, seven days per week.

**2.2 Limitations.**

2.2.1 Service is offered subject to the availability of facilities and provisions of this tariff.

2.2.2 The Company's reserves the right to discontinue furnishing service or limit the use of service necessitated by conditions beyond its control: or when the customer is using service in violation of the law or the provisions of this tariff.

2.2.3 All facilities provided under this tariff are directly controlled by the Company and the customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

2.2.4 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

2.2.5 Customers reselling or rebilling services must have a Certificate of Public Convenience and Necessity as an interexchange carrier from the Florida Public Service Commission.

**2.3 Liabilities of the Company.**

2.3.1 The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which the aforementioned faults in transmission occur.

---

ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 2 - RULES AND REGULATIONS continued**

**2.3 Limitations (Cont.)**

2.3.2 The Company shall be indemnified and held harmless by the customer against:

- (A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information or other content transmitted over the Company's facilities.
- (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by the Company.

**2.4 Interruption of Service**

2.4.1 Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence of the customer, or due to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set forth in 2.3.1 herein. It shall be the customer's obligation to notify the Company immediately of any service interruption for which a credit allowance is desired. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by the customer within his control, or equipment, if any, furnished by the customer and connected to the Company's facilities. No refund or credit will be made for the time that the Company stands ready to repair the service and the subscriber does not provide access to the Company for such restoration work.

2.4.2 No credit shall be allowed for an interruption of a continuous duration of less than twenty-four hours after the subscriber notifies the Company.

2.4.3 The customer shall be credited for an interruption of more than twenty-four hours as follows:

Credit Formula:

$$\text{Credit} = A/B \times C$$

"A" - outage time in hours

"B" - 720 hours in month

"C" - total monthly charge for affected facility

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ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 2 - RULES AND REGULATIONS continued**

**2.5 Disconnection of Service by Carrier.**

The company (carrier), upon 5 working days written notice to the customer, may discontinue service or cancel an application for service without incurring any liability for any of the reasons:

following

- 2. 5. 1 Non-payment of any sum due to carrier for regulated service for more than thirty days beyond the date of rendition of the bill for such service.
- 2. 5. 2 A violation of any regulation governing the service under this tariff.
- 2. 5. 3 A violation of any law, rule, or regulation of any government authority having jurisdiction over such service.
- 2. 5. 4 The company has given the customer notice and has allowed a reasonable time to comply with any rule, or remedy, and deficiency as stated in Rule 25-4.113, F.A.C., Refusal or Discontinuance of Service by Company.
- 2. 5. 5 Service may be disconnected without notice for tampering with company equipment, for interfering with the service to other customers, for fraud, or in the event of a hazardous condition.

**2. 6 Deposits**

The Company does not require a deposit from the customer.

**2. 7 Advance Payments**

For customers whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and if necessary, a new advance payment will be collected for the next month.

**2. 8 Taxes**

All state and local taxes (i. e., gross receipts tax, sales tax, municipal utilities tax) are listed on customer bills as a separate line items and are not included in the quoted rates.

**2. 9 Billing of Calls**

All charges due by the subscriber are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.

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ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 3 - DESCRIPTION OF SERVICE**

3.1 **Timing of Calls**

3.1.1 **When Billing Charges Begin and End For Phone Calls**

The customer's long distance usage charge is based on the actual usage of the Company's network. Usage begins when the called party picks up the received, (i.e. when 2-way communication, often referred to as "conversation time" is possible.) When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling or called party hangs up.

3.1.2 **Billing Increments**

The minimum call duration for billing purposes is 1 minute for a connected call and calls beyond 1 minute are billed in 1-minute increments, unless otherwise stated in this tariff.

3.1.3 **Per Call Billing Charges**

Billing will be rounded up to the nearest penny for each call.

3.1.4 **Uncompleted Calls**

There shall be no charges for uncompleted calls.

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 3 - DESCRIPTION OF SERVICE continued****3.2 Calculation of Distance**

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers that are produced by Bell Communications Research in the NPA-NXX V & H Coordinates Tape and Bell's NECA Tariff No. 4.

**FORMULA:**

$$\begin{array}{l} \text{The square} \\ \text{root of:} \end{array} \quad \frac{(V1 - V2)^2 + (H1 - H2)^2}{10}$$

**3.3 Minimum Call Completion Rate**

A customer can expect a call completion rate (number of calls completed / number of calls attempted) of not less than 90% during peak use periods for all FGD services ("1+" dialing).

**3.4 Service Offerings****3.4.1 1+Amigo, American Communication's 1+ Long Distance Service**

CRISTEL TELECOM, INC. Long Distance Service, 1+ , is offered to residential and business customers. The service permits direct dialed outbound calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in one-minute increments. No monthly recurring charges or minimum monthly billing requirements apply.

**3.4.2 CRISTEL TELECOM, INC. 800 / 888 (Inbound) Long Distance Service**

CRISTEL TELECOM, INC. 800 / 888 (Inbound) Long Distance Service is offered to residential and business customers. The service permits inbound 800/888 calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in One Minute increments, with One Minute call duration. A minimum monthly service charge requirement applies. Customers whose monthly usage is less than the minimum will be billed the minimum amount.

ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 3 - DESCRIPTION OF SERVICE continued****3. 4. 3 CRISTEL TELECOM, INC. Prepaid Calling Card Service**

CRISTEL TELECOM, INC. service permits use of Prepaid Calling Cards for placing long distance calls. Customers may purchase Prepaid Calling Card's Service at a variety of retail outlets or through other distribution channels. Prepaid Calling Card's Service is available at a variety of face values ranging from five dollars (\$5.00), in one-dollar (\$1.00) increments, to twenty dollars (\$20.00), in one-dollar (\$1.00) increments.. Prepaid Calling Card's Service is accessed using the Prepaid Calling Card's Service local or toll-free number printed on the card. The caller is prompted by an automated voice response system to enter his/her Authorization Code, and then to enter the terminating telephone number. Processor tracks the call duration on a real time basis to determine the number of Telecom Units consumed. The total consumed Telecom Units for each call is deducted from the remaining Telecom Unit balance on the Customer's Prepaid Calling Card's Service. All calls must be charged against Prepaid Calling Card that has a sufficient telecom Unit balance. A Customer's call will be interrupted with an announcement when the balance is about to be depleted. In order to continue the call, the Customer can either call the toll-free number on the back of the Service and "recharge" the balance on the card using a nationally recognized credit card, or the Customer can throw the card away and purchase a new one. The Company will terminate calls in progress if the balance on the Prepaid Calling Card's Service is insufficient to continue the call and the Customer fails to enter the number of another valid Prepaid Calling Cards Service prior to termination.

A card will expire on the date indicated on the card, or if no date is specified, 12 months from the date of first usage, or the date of last recharge, whichever is later. The Company will not refund unused balances. A credit allowance is applicable for calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. To receive the proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, etc.), and the approximate time that the call was placed. When a call charged to a Prepaid Calling Card's Service is interrupted due to cut-off, one-way transmission, or poor transmission conditions; the Customer will receive a credit equivalent of one Telecom Unit. Credit allowances for calls pursuant to Prepaid Calling Card's Service do not apply for interruptions not reported promptly to the Company or interruptions that are due to the failure of power, equipment or systems not provided by the Company. Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of the Company. The Company will block all calls beginning with the NPA "900" and NXX "976" calls, therefore such calls cannot be completed.

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By:

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Tarpon Springs, FL 34689

**SECTION 3 - DESCRIPTION OF SERVICE continued**

**Reserved for further Services**

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689



**SECTION 4 - RATES**

**4.1. SERVICE CHARGES**

**4.1.1. 1+ Residential Long Distance Services**

<u>Rate Plan</u>	<u>Rate Per Minute</u>	<u>Monthly Service Charge</u>	<u>800/888 Option Monthly Service Charge</u>
R1	\$.0955	None	\$3.00
R2	\$.0755	3.00	\$3.00

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 4 - RATES, Continued****4.1. SERVICES CHARGES, Continued****4.1.2. 1+Business Long Distance Services**

<u>Rate Plan</u>	<u>Monthly Volume</u>	<u>Rate Per Minute</u>	<u>Monthly Service Charge</u>
B1S	\$0-\$250	\$.0935	\$9.00
B2S	\$251-\$1000	\$.0825	\$7.00
B3S	Over \$1001	\$.0700	\$3.00

**4.1.3. Dedicated Long Distance Services**

<u>Rate Plan</u>	<u>Monthly Volume</u>	<u>Peak Rate Per Minute</u>	<u>Off-Peak Rate Per Minute</u>	<u>Monthly Service Charge</u>
B1D	\$0-\$250	\$.1145	\$.0989	\$100.00
B2D	\$251-\$1000	\$.1040	\$.0889	\$100.00
B3D	\$5001-\$7500	\$.0930	\$.0769	\$ 80.00
B4D	\$7501-\$10000	\$.0850	\$.0639	\$ 50.00
B5D	\$10001-\$125000	\$.0706	\$.0550	\$ 0.00

Installation Charge for Dedicated Service is \$150.00 per line.

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ISSUED: April 7, 2003

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 4 - RATES, Continued**

**4.2. MISC. CHARGES**

**4.2.1. Payphone Surcharge**

A surcharge will be added to any completed. Intrastate toll access code and subscriber 800/888 type calls placed from a public or semi-public Pay Phone.

**4.2.2. Per Call Surcharge**

A surcharge per call will be added for every call that is connected. If an Answer Machine, Fax Machine, Voice Mail or Pager answers it will be considered connected.

**4.2.3. Maintenance Surcharge**

A weekly surcharge applies to some cards that have been used at least once.

**4.2.4. Directory Assistance**

The Company provides Directory Assistance as an ancillary service exclusively to its customers. Directory Assistance is accessible by dialing "1", the area code of the desired number and "555-1212".

**Directory Assistance, per call: \$.75**

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 4 - RATES continued****4.3. Prepaid Calling Cards****Prepaid Calling Card#1**

Rate per minute:	\$ .079
Maintenance Surcharge:	\$.35
Per Call Surcharge	\$.00
Payphone Surcharge:	\$.35

**Prepaid Calling Card#2**

Rate per minute:	\$.099
Maintenance Surcharge	\$.25
Per Call Surcharge	\$.25
Payphone Surcharge	\$.35

**Prepaid Calling Card#3**

Rate per minute:	\$.065
Maintenance Surcharge	\$.35
Per Call Surcharge	\$.00
Payphone Surcharge	\$.35

**Prepaid Calling Card#4**

Rate per minute:	\$.085
Maintenance Surcharge	\$.25
Per Call Surcharge	\$.25
Payphone Surcharge	\$.35

**Prepaid Calling Card#5**

Rate per minute:	\$.059
Maintenance Surcharge	\$.45
Per Call Surcharge	\$.35
Payphone Surcharge	\$.35

**Prepaid Calling Card#6**

Rate per minute:	\$.019
Maintenance Surcharge:	\$.00
Per Call Surcharge	\$.25
Payphone Surcharge:	\$.35

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EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 4 - RATES continued****Prepaid Calling Card#7**

Rate per minute:	\$ .02
Maintenance Surcharge	\$.50
Per Call Surcharge	\$.49
Payphone Surcharge	\$.35

**Prepaid Calling Card#8**

Rate per minute:	\$.01
Maintenance Surcharge	\$.50
Per Call Surcharge	\$.59
Payphone Surcharge	\$.35

**Prepaid Calling Card#9**

Rate per minute:	\$.015
Maintenance Surcharge	\$.00
Per Call Surcharge	\$.49
Payphone Surcharge	\$.35

**Prepaid Calling Card#10**

Rate per minute:	\$.025
Maintenance Fee:	\$.00
Per Call Surcharge	\$.49
Payphone Surcharge	\$.35

**Prepaid Calling Card#11**

Rate per minute:	\$.019
Maintenance Surcharge	\$.00
Per Call Surcharge	\$.25
Payphone:	\$.35

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ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 4 - RATES continued**

**4.4 Payment of Calls**

**4.4.1. Late Payment Charges**

Interest charges of 1.5% per month will be assessed on all unpaid balances more than thirty days old.

**4.4.2. Return Check Charges**

A return check charge of \$25.00 will be assessed for checks returned for insufficient funds if the face value does not exceed \$50.00, \$30.00 if the face value does exceed \$50.00 but does not exceed \$300.00, \$40.00 if the face value exceeds \$300.00 or 5% of the value of the check, whichever is greater.

**4.4.3. Restoration of Service**

A reconnection fee of \$25.00 per occurrence is charged when service is re-established for customers who had been disconnected for non-payment.

**4.4.4. Special Promotions**

The company will, from time to time, offer special promotions to its customers waiving certain charges. These promotions will be approved by the FPSC with specific starting and ending dates, and will be part of this tariff.

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ISSUED: April 7, 2003

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By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

**SECTION 4 - RATES continued**

**4.5 Special Rates For The Handicapped**

**4.5.1. Directory Assistance**

There shall be no charge for up to fifty calls per billing cycle from lines or trunks serving individuals with disabilities. The Company shall charge the prevailing tariff rates for every call in excess of 50 within a billing cycle.

**4.5.2. Hearing and Speech Impaired Persona**

Interstate toll message rates for TDD users shall be evening rates for daytime calls and night rates for evening and night calls.

**4.5.3. Telecommunications Relay Service**

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay service calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off of the otherwise applicable rate for a voice nonrelay call.

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ISSUED: April 7, 2003

EFFECTIVE: \_\_\_\_\_

By:

Luk Vongprachanh, President  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, FL 34689

EXHIBIT 23  
FINANCIAL CAPABILITY  
CRISTEL TELECOM, INC.

CRISTEL TELECOM, INC.  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, Florida 34689  
Telephone: 727-939-9684 Fax: 727-939-9683



**Cristel Telecom, Inc.**  
**Balance Sheet**  
As of December 31, 2002

	Dec 31, 02
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1000 · SouthTrust Bank	66,898.43
<b>Total Checking/Savings</b>	66,898.43
<b>Accounts Receivable</b>	
1200 · Accounts Receivable	386,907.65
1202 · A/R Dancris Distribution	19,748.63
<b>Total Accounts Receivable</b>	406,656.28
<b>Other Current Assets</b>	
1210 · Loan Receivable-Dancris Distrib	10,200.00
1300 · Inventory Asset	4,602,803.60
1320 · Security Deposit	5,825.00
1325 · Undeposited Funds	369,765.60
<b>Total Other Current Assets</b>	4,988,594.20
<b>Total Current Assets</b>	5,462,148.91
<b>Fixed Assets</b>	
<b>1350 · Furniture and Equipment</b>	
1355 · Office Furniture	4,853.14
1360 · Vehicle	58,095.14
1362 · Delivery Truck	37,098.70
1365 · Office Equipment	38,838.84
1350 · Furniture and Equipment - Other	7,892.35
<b>Total 1350 · Furniture and Equipment</b>	146,778.17
1400 · Accumulated Depreciation	-51,403.07
<b>Total Fixed Assets</b>	95,375.10
<b>Other Assets</b>	
1370 · Invest. In Dancris Distribution	21,000.00
1380 · Investment in GTA Holdings, Inc	108,495.23
<b>Total Other Assets</b>	129,495.23
<b>TOTAL ASSETS</b>	<b>5,687,019.24</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
2000 · Accounts Payable	2,524,416.47
<b>Total Accounts Payable</b>	2,524,416.47
<b>Credit Cards</b>	
2010 · American Express	73.41
<b>Total Credit Cards</b>	73.41
<b>Other Current Liabilities</b>	
2030 · Loan Payable-SoTrust-Vehicle	30,628.83
2050 · Loan Pay.SoTrust Bank	75,000.00
2100 · Payroll Liabilities	3,175.30
<b>Total Other Current Liabilities</b>	108,804.13
<b>Total Current Liabilities</b>	2,633,294.01
<b>Long Term Liabilities</b>	
2200 · Shareholder Loan	472,860.84
<b>Total Long Term Liabilities</b>	472,860.84
<b>Total Liabilities</b>	3,106,154.85

Accrual Basis

**Cristel Telecom, Inc.**  
**Balance Sheet**  
As of December 31, 2002

	<u>Dec 31, 02</u>
<b>Equity</b>	
1110 · Retained Earnings	-514,815.41
1520 · Capital Stock	500.00
3000 · Opening Bal Equity	2,155,000.00
3005 · Dividends	-79,712.94
Net Income	1,026,968.59
<b>Total Equity</b>	<u>2,587,940.24</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>5,694,095.09</u></u>



# BUSINESS CHECK



ACCOUNT NO.

STATEMENT DATE  
Nov. 30, 2002

# REDACTED

SOUTHTRUST BANK  
P.O. BOX 15708  
ST. PETERSBURG, FL 33738  
Phone: 800-225-5782

CRISTEL TELECOM INC  
708 EAST TARPON AVE SUTE 5  
TARPON SPRINGS FL 34689

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Page 1 of 4

**FOR YOUR PERSONAL ACCOUNTS, TRY ONLINE BANKING ON THE WEB AT WWW.SOUTHTRUST.COM.  
IT'S SECURE. IT'S FREE. AND IT'S EASY TO USE.**

To Report a Lost or Stolen Check Card call 1-800-239-2494



## Summary

Number of Days in Period: 30

Previous Balance as of 10/31/02	180,910.83	Your lowest balance was \$162,622.72
Total Deposits and Credits: 62	+ 1,095,185.31	and it occurred on 11/06/02.
Total Checks and Debits: 78	- 842,390.46	
Total Service Charge: 3	- 294.17	
Statement Balance as of 11/30/02	= \$433,411.51	



## Deposits and Other Credits

### DEPOSITS

DATE	DESCRIPTION	AMOUNT	DATE	DESCRIPTION	AMOUNT
11/1	DEPOSIT	9,000.00	11/7	DEPOSIT	5,877.00
11/1	DEPOSIT	8,641.00	11/7	DEPOSIT	5,776.15
11/1	DEPOSIT	5,879.00	11/7	DEPOSIT	2,298.75
11/1	DEPOSIT	5,581.15	11/8	DEPOSIT	15,685.60
11/1	DEPOSIT	4,834.60	11/8	DEPOSIT	5,761.15
11/5	DEPOSIT	9,882.80	11/12	DEPOSIT	114,307.00
11/5	DEPOSIT	9,079.50	11/12	DEPOSIT	12,816.90
11/5	DEPOSIT	6,447.80	11/12	DEPOSIT	7,521.60
11/5	DEPOSIT	6,195.00	11/12	DEPOSIT	6,209.05
11/5	DEPOSIT	5,938.45	11/13	DEPOSIT	28,138.00
11/5	DEPOSIT	5,770.40	11/13	DEPOSIT	20,000.00
11/5	DEPOSIT	5,617.25	11/13	DEPOSIT	6,302.83
11/5	DEPOSIT	2,604.25	11/13	DEPOSIT	5,763.50
11/5	DEPOSIT	2,024.50	11/13	DEPOSIT	4,641.01
11/7	DEPOSIT	9,796.10	11/15	DEPOSIT	84,795.50
11/7	DEPOSIT	8,000.00	11/15	DEPOSIT	40,334.30
11/7	DEPOSIT	6,549.60	11/15	DEPOSIT	5,540.50



You're not just another customer. We're not just another bank.



# BUSINESS CHECKING



ACCOUNT NO

# REDACTED

STATEMENT DATE  
**Dec. 31, 2002**

**SOUTHTRUST BANK**  
P.O. BOX 15708  
ST. PETERSBURG, FL 33733  
Phone: 800-225-5782

CRISTEL TELECOM INC  
708 EAST TARPON AVE SUTE 5  
TARPON SPRINGS FL 34689

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**FOR ACCOUNT INFORMATION, CUSTOMER SERVICE, COMMENTS OR SUGGESTIONS, PLEASE CALL SOUTHTRUST DIRECT AT 1-800-CALL-STB.**

To Report a Lost or Stolen Check Card call 1-800-239-2494



## Summary

Number of Days in Period: 31

Previous Balance as of 11/30/02	433,411.51	Your lowest balance was \$114,349.55
Total Deposits and Credits: 80	+ 1,200,117.26	and it occurred on 12/26/02.
Total Checks and Debits: 99	- 1,305,217.62	
Total Service Charge: 4	- 357.55	
<b>Statement Balance as of 12/31/02</b>	<b>= \$327,953.60</b>	



## Deposits and Other Credits

### DEPOSITS

DATE	DESCRIPTION	AMOUNT	DATE	DESCRIPTION	AMOUNT
12/ 2	DEPOSIT	30,000.00	12/ 5	DEPOSIT	5,354.40
12/ 2	DEPOSIT	27,891.00	12/ 5	DEPOSIT	5,056.69
12/ 2	DEPOSIT	13,545.80	12/ 5	DEPOSIT	3,358.65
12/ 2	DEPOSIT	8,033.68	12/ 9	DEPOSIT	30,323.05
12/ 2	DEPOSIT	7,911.72	12/ 9	DEPOSIT	30,000.00
12/ 2	DEPOSIT	6,517.70	12/10	DEPOSIT	49,830.33
12/ 2	DEPOSIT	5,357.20	12/10	DEPOSIT	25,000.00
12/ 2	DEPOSIT	5,093.31	12/10	DEPOSIT	5,719.40
12/ 2	DEPOSIT	4,987.50	12/10	DEPOSIT	4,488.80
12/ 5	DEPOSIT	32,626.60	12/10	DEPOSIT	4,467.57
12/ 5	DEPOSIT	25,805.55	12/11	DEPOSIT	30,000.00
12/ 5	DEPOSIT	20,000.00	12/11	DEPOSIT	12,230.65
12/ 5	DEPOSIT	10,950.85	12/11	DEPOSIT	7,469.95
12/ 5	DEPOSIT	10,315.60	12/11	DEPOSIT	6,520.70
12/ 5	DEPOSIT	7,923.03	12/13	DEPOSIT	32,701.45
12/ 5	DEPOSIT	5,981.85	12/13	DEPOSIT	30,000.00
12/ 5	DEPOSIT	5,579.50	12/13	DEPOSIT	8,640.36



You're not just another customer. We're not just another bank.



# BUSINESS CHECKING



ACCOUNT NO.

# REDACTED

STATEMENT DATE  
**Jan. 31, 2003**

**SOUTHTRUST BANK**  
P.O. BOX 15708  
ST. PETERSBURG, FL 33733  
Phone: 800-225-5782

CRISTEL TELECOM INC  
708 EAST TARPON AVE SUITE 5  
TARPON SPRINGS FL 34689

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**JOIN THE MANY PEOPLE WHO HAVE PEACE OF MIND KNOWING THAT THEIR VALUABLES ARE LOCATED IN A SAFE DEPOSIT BOX. FOR MORE INFORMATION, VISIT YOUR NEAREST SOUTHTRUST FINANCIAL CENTER.**

To Report a Lost or Stolen Check Card call 1-800-239-2494



## Summary

Number of Days in Period: 31

Previous Balance as of 12/31/02	327,953.60	Your lowest balance was \$18,160.49
Total Deposits and Credits: 88	+ 1,471,032.20	and it occurred on 1/27/03.
Total Checks and Debits: 110	- 1,586,155.11	
Total Service Charge: 2	- 360.24	
Statement Balance as of 1/31/03	= \$212,470.45	



## Deposits and Other Credits

### DEPOSITS

DATE	DESCRIPTION	AMOUNT	DATE	DESCRIPTION	AMOUNT
1/2	DEPOSIT	53,105.00	1/8	DEPOSIT	37,393.75
1/2	DEPOSIT	43,480.50	1/8	DEPOSIT	18,624.10
1/2	DEPOSIT	29,380.00	1/8	DEPOSIT	8,870.00
1/2	DEPOSIT	24,953.25	1/8	DEPOSIT	7,167.00
1/2	DEPOSIT	16,163.00	1/8	DEPOSIT	6,321.50
1/2	DEPOSIT	6,919.50	1/9	DEPOSIT	32,810.60
1/2	DEPOSIT	6,099.25	1/9	DEPOSIT	27,421.25
1/2	DEPOSIT	6,099.00	1/9	DEPOSIT	19,585.10
1/2	DEPOSIT	5,420.75	1/9	DEPOSIT	7,505.75
1/2	DEPOSIT	4,656.25	1/9	DEPOSIT	6,571.30
1/6	DEPOSIT	55,778.50	1/9	DEPOSIT	6,405.00
1/6	DEPOSIT	22,896.50	1/9	DEPOSIT	6,288.80
1/6	DEPOSIT	8,832.00	1/9	DEPOSIT	6,030.75
1/6	DEPOSIT	8,477.65	1/10	DEPOSIT	51,955.00
1/6	DEPOSIT	7,372.50	1/10	DEPOSIT	14,295.00
1/6	DEPOSIT	5,924.60	1/13	DEPOSIT	45,034.00



You're not just another customer. We're not just another bank.

EXHIBIT 23B  
Managerial Capability  
CRISTEL TELECOM, INC.

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CRISTEL TELECOM, INC.  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, Florida 34689  
Telephone: 727-939-9684 Fax: 727-939-9683

**JAMES D. FISHEL**

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1022 Lake Cooper Drive      Lutz, Florida 33548  
813/949-6699 Telephone      813/765-1244 Cellular

**OBJECTIVE**

To work with a growth company in which diverse management skills are utilized.

**EXPERIENCE****Vice President Telecommunications, 2000 to Present**

ICT WORLDWIDE, INC.      TAMPA, FLORIDA

Responsible for all operational areas of telecom business. Designed, tariffed and implemented all telecom products and services. Deployed domestic and international network and switching. Extensive work in Asia to expand telecom between United States and Southeast Asian countries.

**Territory Manager, 1998 to 2000**

UNIDIAL COMMUNICATIONS      ORLANDO, FLORIDA

Agency based communications company. Manage 30+ active agencies. Production has exceeded 130% of quota since hiring.

**General Manager/Owner, 1994 to 1997**

TIME PLUS, INC.      ORLANDO, FLORIDA

Electronic telephonic time keeping and payroll service. Processed time, pay, and tax documents of domestic customer base

**Manager of Russian Operations, 1993 to 1994**

DAL TELECOMMUNICATIONS      KHABAVARSK, RUSSIA, USSR

Russian-American joint venture. Managed American interests in Far East of Russia building cellular and microwave networks.

**Regional Manager, 1983-1993**

TRI\*TEL COMMUNICATIONS      CHICAGO, ILLINOIS

Responsible for opening and operating business. Duties included: hiring and training managers, provisioning network and switching facilities, billing and MIS functions. Established products, rates, tariffs, and regulatory approvals. Developed and installed bypass networks (microwave, fiber optic), opening and staffing satellite offices, public relations and advertising. Total P&L responsibility. Company billing over \$10M monthly, profits ranging 20-25% at time of sale to WorldCom.

**Property Director, 1983**

TMC, INC.      TAMPA, FLORIDA

Responsible for acquiring and facilitating all offices and switching facilities for long distance telecommunications operation.

**Real Estate Broker, Construction Supervisor, 1979 to 1983**

LAMPING BUILDERS & REALTORS, INC. CLARKSVILLE, INDIANA

Practiced and managed real estate sales staff. Supervised new and exciting construction activities.

**EDUCATION**

Ball State University, Muncie, Indiana

Ivy Technical Institute, New Albany, Indiana

Numerous Telecom Workshops



EXHIBIT 23C  
Technical Capability  
CRISTEL TELECOM, INC.

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CRISTEL TELECOM, INC.  
708 E. Tarpon Ave., Suite 5  
Tarpon Springs, Florida 34689  
Telephone: 727-939-9684 Fax: 727-939-9683

**THEODORE KING**

292 SW 83<sup>RD</sup> WAY  
Pembroke Pines, Florida  
(954)392-4178 (hm)  
(305) 778-9811 (cl)

**CAREER OBJECTIVE: To find a challenging, progressive position in the**

Communications field utilizing my extensive electronics education and communications experience.

**EDUCATION:** Devry Institute of Technology, Chicago, Illinois

Associate of Applied Science Degree in Electronics;

**CERTIFICATION:** Certified in the operation of the Ciena Multiwave 1600 System, DMS 250 Supernode, Nortel OC48 Commissioning Test & Turn-up, Nortel OC48 Operation, Administration & Maintenance, Fujitsu FLM 2400 ADM Turn-up and Maintenance and Siemens DCO-CS Translations ,Routing, Maintenance/SS7

**EMPLOYMENT:** IDS TELECOM; Miami, Florida

**Switch Technician**

August 2002 - November 2002

**Duties:**Installation, test and turn-up of Local and Carrier circuits via Siemens DCO, EWSD Carrier Switches and Alcatel DACS. Maintenance and troubleshooting of Network Switching Elements and associated traffic. Cdlocation installation, expansion and maintenance.

ICT WORLDWIDE; Tampa Bay, Florida

**Switch Manager**

October 2000 - July 2002

**Duties:**

Creating switch routing translations for domestic, international and debit card traffic. Operation, administration and maintenance of the Siemens DCO switch & FFP and installation of all peripheral equipment. Creation of Debit card templates, rate decks and country lata tables. Management of customers service database and Technical Consultant for debit card providers.

MCI WORLDCOM; Chicago, Illinois

**Network Operations Technician;**

August 1996- October 2000

**Duties:**

Install, troubleshoot, and maintain all switching network paths(600E), fiber optic and coaxial transmission circuits and systems. Maintain all sites PMI's, battery plants and generators. Back up STP, Image, DMS 250 SWITCH, ECS1 DACS, ALCATEL 1630, TITAN 5500 billing files. Coordinate network maintenance issues. Perform walk-through inspection and acceptance of all new Transport, ATM and BPX nodes and switches. Update and maintain critical spares inventory.

S-B PowerTools, Chicago, Illinois

**Co-op Engineering Test Lab Technician;**

July 1995- July 1996

**Duties:**

Independently, configured and monitored test fixtures for both prototype and currently marketed tools. Actively interacted with Engineers in the analysis of collected data results.

Business Plan  
CHRISTEL TELECOM, INC.

# Cristel Telecom: 2003 Basic Business Plan

## General Overview and Plan:

Cristel Telecom, a Florida based company, will be a national telecommunications provider of prepaid long distance services. Cristel has previously enter the market as a distributor of prepaid calling cards and services and experienced revenues in excess of twenty million dollars for calendar year 2002. Gross margins were in the 10% range and profits were on schedule with Cristel original business plan. Expectations for the coming year, with Cristel's entry into the service provider market, are to hold gross margins at the 2002 level with sales increasing by approximately 40%. Operating expenses are planned downward by 15% reflecting the expected savings from consolidating the offices into one location with improved control and reduced occupancy costs.

Increased sales will result from a combination of, the above mentioned control, a small increase in the sales force, additional and improved products, new market opportunities and most significantly the, now, well trained and seasoned sales staff we have assembled over the past two years. These efforts being primarily based from Cristel's Florida offices. The initial gross margins are expected to increase due to increased buying power and our strong reputation within the pre-paid community, however, these gains are planned to be passed on to our customers as an additional aid in growing the sales and customer base.

At present, Cristel Telecom is a well established and highly respected leader in the sales and marketing of pre-paid phone cards with national distribution via regional distributors as well as a large base of retail accounts. The principals and management of Cristel have seven plus years experience in the Pre-Paid industry. The Cristel technical staff operates on a 24 hour "On Call" basis by contract and formal consulting arrangements. During the 2002 calendar year Cristel averaged 18 FTEs (full time equivalents), and will expand the staff slightly in 2003.

Cristel Telecom has begun the process of filing for tariffs in all 50 states as of March 2003. We expect that the enhanced control and stature resulting from our standing as a fully licensed and compliant Telecom Company will lead to a substantial increase in sales as well as a continuing consolidation of our position as a leading provider of Pre-Paid products.

## Operations and Management

The following operational priorities have been established for Cristel in the market entry as prepaid calling card providers.

- Consolidate Palmetto and Tarpon Tower offices into new Tarpon Springs location effective March 28<sup>th</sup> 2003.
- Expand sales and customer service staff from seven people to ten as new location becomes operational.
- Upgrade current phone systems with 24 phone T-1 service and 24 hour access for all customers.
- File with the FCC and all fifty States for appropriate IXC licenses as a fully licensed Telecom Company.
- Expand sales training and customer service programs for multilingual staff with 24 hour operation to be implemented during early months of 2003.

## **Sales and Marketing**

The following sales and marketing priorities have been established for Cristel in the market entry as prepaid calling card providers:

- Develop new 4 color marketing materials for sales staff use compliant with appropriate state PUC requirements.
- Introduce 5 new prepaid products in early months of 2003. These new products will consist of specialty cards targeted at existing markets as well as products planned as "entry" vehicles for new "Niche" markets identified over the past year as significant opportunities for Cristel's expanded sales programs.
- "New Market" opportunities exist in the secondary and tertiary pre-paid niches such as products created for the Philippine, Indian, African, Middle East and former Soviet republic communities.
- While Cristel has a small position within these markets our new products along with the additional training provided our sales staff is expected to achieve a significant increase in market share during 2003.
- Upgrade existing products with more minutes for Key countries as well as enhanced features and quality.
- Participate in the industry's two major trade shows with top line sponsorship and booth space.
- Establish "Wholesale" sales division for re-sale of carrier services and targeted termination routes.
- Expand marketing and sales efforts into "Private Label" and Wholesale termination products.
- Cristel believes that the opportunity, (resulting from our very strong position and reputation in the industry and our obtaining licenses in all 50 states); to re-sell wholesale routes terminating in major international regions will prove to be a source of significant revenue growth.
- A highly competitive Pre-paid Cellular product will be added to our catalog in the spring of 2003. This is expected to contribute to increased revenue as well as a strengthened market position resulting from our ability to offer our customers an opportunity to expand their market reach.
- Cristel has registered the "Westinghouse Communications" name and trademark. The Westinghouse name has strong consumer recognition and products under this brand will have quicker reception and improved penetration compared with the majority of cards introduced into the market from lesser known names.

## **Summary**

Cristel Telecom anticipates that Revenues for calendar 2003 will increase to more than thirty million dollars (\$30,000,000.00), as a result of programs and plans in place or soon to be implemented. Operating expenses are projected to remain at the 2002 level as a result of consolidation of offices and greater control of all aspects of the operation. Cristel Telecom is now a "Senior" provider of Pre-Paid products throughout the United States. This position as one of the industry's premium providers will continue to lead us to greater market share and market penetration. Cristel has begun the process of obtaining licenses as a "Tarrified" re-seller of telecom products in all 50 states and expects that by years end this "Licensing will be complete and significant increases in revenues and margins will have begun to be realized. Cristel's management has been in the pre-paid industry since it's beginning in the early nineties. This experience, building and growing a solid and continuously profitable business in an industry where turmoil is common, will provide the foundation for growth and stability needed to grow dependably and profitably. Cristel Telecom will continue our careful and conservative approach to growth and development with quality and service as our primary goal and product.