

ORIGINAL
SCANNED
Gadjraj & Sons Import & Export, Inc.

D/B/A "ARCTICS", D/B/A "KAIZEN"

6600 N.W. 82nd Avenue
Miami, Florida 33166
October 23, 2000

001607-TI

Tel.: (305) 591-3911

Fax: (305) 591-0727

VIA OVERNIGHT DELIVERY

Florida Public Service Commission
Division of Records and Reporting
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0850

DEPOSIT

DATE

D380

OCT 26 2003

RE: Gadjraj & Sons Import & Export, Inc., d/b/a "Arctics", d/b/a "Kaizen" – Application for Authority to Provide Interexchange Telecommunications Service Within the State of Florida

Dear Sir/Madame:

Enclosed are an original and six (6) copies of Gadjraj & Sons Import & Export, Inc.'s, d/b/a "Arctics", d/b/a "Kaizen" Application for Authority to Provide Interexchange Telecommunications Service within the State of Florida. Gadjraj & Sons Import & Export, Inc. is a facilities based reseller of 1+, 800, and calling card telecommunications services.

Enclosed is a filing fee of \$250.00 made payable to the Florida Public Service Commission.

If you have any further questions regarding this application, please contact me at the number listed above.

Sincerely,



Ritu Linhart

Enclosures

DOCUMENT NUMBER-DATE

13681 OCT 25 03

FPSC-RECORDS/REPORTING

**** FLORIDA PUBLIC SERVICE COMMISSION ****

DIVISION OF REGULATORY OVERSIGHT
CERTIFICATION SECTION

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 Page 16).
- ◆ 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 company.

- ◆ If you have questions about completing the form, contact:

Florida Public Service Commission
Division of Regulatory Oversight
Certification Section
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0850
(850) 413-6480

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

Original certificate (new company).

Approval of transfer of existing certificate: Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority.

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

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:

Gadraj & Sons Import & Export, Inc.

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

"Arctics" "Kaizen"

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

6600 NW 82 Avenue

Miami, FL 33166

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

6600 NW 82 Avenue

Miami, FL 33166

6. 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 |
| <input type="checkbox"/> Other _____ | |

8. **If individual, provide:**

Name: N/A

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:
M32560 - See Attachment 1

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:
Arctics : G91042000263(7) - See Attachment 2
Kaizen : G91273900004 - See Attachment 2

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): 59-2730959 _____

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?

Name: _____ N/A _____

Title: _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

(c) How is this information provided?

Invoicing by mail, fax, & electronic mail.

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 checked="" type="checkbox"/> Hotels & motels | <input type="checkbox"/> Hotel & motel guests |
| <input type="checkbox"/> Universities | <input type="checkbox"/> Universities dormitory residents |
| <input checked="" type="checkbox"/> Other: (specify) <u>Distributors</u> | |

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

(a) The application:

Name: Ritu Linhart

Title: Consultant

Address: 6600 NW 82 Avenue

City/State/Zip: Miami, FL 33166

Telephone No.: 305-591-3911 Fax No.: 305-591-0727

Internet E-Mail Address: Ritul@astralc.com

Internet Website Address: -

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

Name: Rahul Singh
Title: Advisor
Address: 6600 NW 82 Avenue
City/State/Zip: Miami, FL 33166
Telephone No.: 305-591-3911 Fax No.: 305-591-0727
Internet E-Mail Address: Rahuls@astralc.com
Internet Website Address: _____

(c) Complaints/Inquiries from customers:

Name: Rahul Singh
Title: Advisor
Address: 6600 NW 82 Avenue
City/State/Zip: Miami, FL 33166
Telephone No.: 305-591-3911 Fax No.: 305-591-0727
Internet E-Mail Address: Rahuls@astralc.com
Internet Website Address: _____

19. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

none

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

none

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

none

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

none

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

none

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

none

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.

None

(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.

None

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. **MTS with route specific rates per minute**

- _____ Method of access is FGA
- _____ Method of access is FGB
- Method of access is FGD
- Method of access is 800

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

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

d. _____ MTS for pay telephone service providers

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 service

- Method of access is 950
- Method of access is 800

j. _____ 900 service

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
- None of the above

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).

See Attachment 3.

23. Submit the following: See Attachment 4.

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

B. **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.

C. **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;
2. income statement; and
3. statement of retained earnings.

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

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.

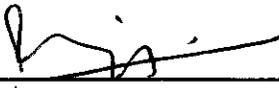
THIS PAGE MUST BE COMPLETED AND SIGNED

APPLICANT ACKNOWLEDGMENT STATEMENT

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$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:

Ram Kumar Singh
Print Name


Signature

President
Title

10-19-00
Date

305-591-3911 305-591-0727
Telephone No. Fax No.

Address: 6600 NW 82 Avenue
Miami, FL 33166

THIS PAGE MUST BE COMPLETED AND SIGNED

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 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:

Ram Kumar Singh
Print Name

RKS
Signature

President
Title

10-19-00
Date

305-591-3911
Telephone No.

305-591-0727
Fax No.

Address: 6600 NW 82 Avenue
Miami, FL 33166

THIS PAGE MUST BE COMPLETED AND SIGNED

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:

Ram Kumar Singh
Print Name

[Signature]
Signature

President
Title

10-19-00
Date

305-591-3911
Telephone No.

305-591-0727
Fax No.

Address: 6600 NW 82 Avenue
Miami, FL 33166

CURRENT FLORIDA INTRASTATE SERVICES

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

If the answer is has, fully describe the following:

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

NETWORK SERVICES were provided for one calling card on September 20, 2000. No other intrastate long-distance services have been provided.

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

N/A

UTILITY OFFICIAL:

Ram Kumar Singh
Print Name

[Signature]
Signature

President
Title

10-19-20
Date

305-591-3911
Telephone No.

305-591-0727
Fax No.

Address: 6600 NW 82 Avenue

Miami, FL - 33166

ATTACHMENTS:

- 1 - **Articles of Incorporation and Florida Corporation Registration Certificate**
- 2 - **Certificates of D/B/A Name Registration for d/b/a "Arctics" and d/b/a "Kaizen" from Secretary of State of Florida**
- 3 - **Proposed Tariff (Response to Question 22)**
- 4 - **Response to Question 23:**
 - A & B. **Managerial and Technical Capability – Summary and Resumes**
 - C. **Financial Capability – Financial Statements for 1999, 1998, and 1997**

and

Financial Capability to Provide, Maintain, and Own the Services

ATTACHMENT 1

GADJRAJ & SONS IMPORT & EXPORT, INC. d/b/a "Arctics", d/b/a "Kaizen"

ARTICLES OF INCORPORATION

And

FLORIDA CORPORATION REGISTRATION CERTIFICATE

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles
of Incorporation of

GADJRAJ AND SONS, IMPORT AND EXPORT, INC.

a corporation organized under the Laws of the State of Florida,
filed on May 23, 1986.

The document number of this corporation is M32560.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
day of

23rd May, 1986.

George Firestone
Secretary of State



CR2E022 (10-85)

CR2E040 (4-84)

ARTICLES OF INCORPORATION
OF
GADJRAJ AND SONS, IMPORT AND EXPORT, INC.

FILED
1970 MAY 23 PM 12:18
SECRETARY OF STATE
MIAMI, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby organizes and incorporates a corporation under the laws of the State of Florida.

ARTICLE I
NAME

The name of the corporation is: GADJRAJ AND SONS, IMPORT AND EXPORT, INC.

ARTICLE II
NATURE OF BUSINESS

The corporation may engage in any activity or business permitted under the laws of the United States or of this State.

ARTICLE III
CAPITAL STOCK

The maximum number of shares that this corporation is authorized to have outstanding at any one time is One Hundred (100) shares of common stock having a nominal or par value of One Dollar (\$1.00) per share.

ARTICLE IV
INITIAL STOCK

The amount of capital with which this corporation will begin is Five Hundred (\$500.00) Dollars.

ARTICLE V
BEGINNING OF CORPORATE EXISTENCE

The date of corporate existence shall be the time of filing of these Articles of Incorporation with the Secretary of State.

ARTICLE VI
TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VII
ADDRESS

The initial post office address of the principal office is:

9100 South Dadeland Boulevard
Suite 704
Miami, Florida 33156

ARTICLE VIII
DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be increased or diminished from time to time by By-Laws adopted by the stockholders, but there shall always be at least one (1) director.

To the extent permitted by law, the corporation shall indemnify and hold harmless each person serving as a director or officer of the corporation, and each person who serves at the request of the corporation as a director or officer of any other corporation from and against any and all claims and liabilities to which said person shall become subject by reason of his being a director or officer of the corporation, or by reason of any action alleged to have been taken or omitted by him as a director or officer. The corporation shall reimburse each such person for all costs, legal and other expenses reasonably incurred by him in connection with any claims or liability as to which it shall be adjudged that such officer or director is liable to the extent permitted by law.

The rights accruing to any person under the foregoing provisions shall not exclude any other right to which he may be lawfully entitled, nor shall anything therein contained restrict the right of the corporation to indemnify or reimburse such person in any proper case even though not specifically provided for herein.

No contract or other transaction between this corporation and any other firm or corporation, and no act of this corporation shall in any way be affected or invalidated by the fact that any of the directors of the corporation are pecuniarily or otherwise interested in, or are directors or officers of such firm or corporation, provided that the fact that he is so interested shall be disclosed or shall have been known to the Board of Directors or such members thereof as shall be present at any meeting of the Board at which action upon any such contract or transaction shall be taken; and any director of the corporation who is also a director or officer

of such other corporation, or is so intersted, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of the corporation which shall authorize any such contract or transaction, and may vote thereat to authorize any such contract or transaction, with the like force and effect as if he were not a director or officer of such other corporation or not so interested.

ARTICLE IX
INITIAL DIRECTORS

RUMKUMAR SINGH
350 Lincoln Road
Miami Beach, Florida 33139

ARTICLE X
INITIAL OFFICERS

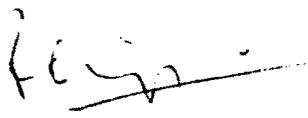
The initial officers of the corporation are as follows:

RUMKUMAR SINGH - President
RUMKUMAR SINGH - Vice President
RUMKUMAR SINGH - Secretary
RUMKUMAR SINGH - Treasurer

ARTICLE XI
INITIAL SUBSCRIBER

The name and post,office address of the subscriber to these Articles of Incorporation is: RUMKUMAR SINGH
350 Lincoln Road
Miami Beach, Florida

WITNESS the hand and seal of said subscriber this 20th day of
May, 1986



RAMKUMAR SINGH

STATE OF FLORIDA)
COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared RAMKUMAR SINGH who is to me well known to be the person described in and who subscribed the above Articles of Incorporation, and he did freely and voluntarily acknowledge before me, according to the law, that they made and subscribed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at Miami, Dade County, Florida 20th day of May, 1986.

NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES MAY 23, 1988

My Commission Expires _____

ARTICLE XII
REGISTERED OFFICE AND REGISTERED AGENT

The Registered Office and Registered Agent of the corporation shall be:

GEORGE T. RAMANI
9100 South Dadeland Boulevard
Miami, Florida 33156

IN WITNESS WHEREOF, I, the Undersigned being the original Registered Agent to accept service of process for the corporation hereinabove named, do hereby accept the appointment as Resident Agent for said corporation, agree to comply with the provisions of said Act relative to keeping open said office and hereunto set my hand and/or seal this 20th day of May, 1986



GEORGE T. RAMANI

State of Florida



Department of State

I certify from the records of this office that GADJRAJ AND SONS, IMPORT AND EXPORT, INC. is a corporation organized under the laws of the State of Florida, filed on May 23, 1986.

The document number of this corporation is M32560.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1993, that its most recent annual report was filed on April 21, 1993, 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 Capital, this the
Twenty-third day of April, 1993



CR2EO22 (2-91)

Jim Smith
Secretary of State

ATTACHMENT 2

GADJRAJ & SONS IMPORT & EXPORT, INC. d/b/a "Arctics", d/b/a "Kaizen"

**CERTIFICATES OF D/B/A NAME REGISTRATION FOR
d/b/a "Arctics"
And
d/b/a "Kaizen"
FROM SECRETARY OF STATE OF FLORIDA**



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

December 18, 1996

ARCTICS
6600 NW 82 AVENUE
MIAMI, FL 33166

Subject: **ARCTICS**
Reference Number: G96999005156

This will acknowledge the Renewal of the Fictitious Name Registration of ARCTICS was filed on December 17, 1996. This renewal continues the name registration until December 31, 2001.

If the mailing address of this business changes, please notify this office in writing and reference the assigned registration number.

Should you have any questions regarding this matter you may contact our office at (904) 487-6058.

Fictitious Name Section
Division of Corporations

Letter No. 696A00056507

State of Florida



Department of State

I certify from the records of this office that ARCTICS is a Fictitious Name registered with the Department of State on February 11, 1991.

The Registration Number of this Fictitious Name is G91042000263.

I further certify that said Fictitious Name Registration is active.

I further certify that this office began filing Fictitious Name Registrations on January 1, 1991, pursuant to Chapter 90-267, Laws of Florida.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the

Thirtieth day of September, 1991.



CR2EO22 (2-91)

Jim Smith
Secretary of State



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

December 23, 1996

KAIZEN
C/O GADJRAJ & SONS IMPORT & EXPORT INC
6600 NW 82ND AVENUE
MIAMI, FL 33166

Subject: **KAIZEN**
Reference Number: G96999021247

This will acknowledge the Renewal of the Fictitious Name Registration of KAIZEN was filed on December 17, 1996. This renewal continues the name registration until December 31, 2001.

If the mailing address of this business changes, please notify this office in writing and reference the assigned registration number.

Should you have any questions regarding this matter you may contact our office at (904) 488-9000.

/ah
Division of Corporations

Letter No. 196A00056915

State of Florida



Department of State

I certify from the records of this office that KAIZEN is a Fictitious Name registered with the Department of State on September 30, 1991.

The Registration Number of this Fictitious Name is G91273900004

I further certify that said Fictitious Name Registration is active.

I further certify that the attached is a listing of the name(s) and address(es) of the registrant(s) along with the county (or counties) designated for said Fictitious Name Registration.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the

Sixteenth day of October, 1991.



CR2EO22 (2-91)

A handwritten signature in cursive script that reads 'Jim Smith'.

Jim Smith
Secretary of State

ATTACHMENT 3

GADJRAJ & SONS IMPORT & EXPORT, INC. d/b/a "Arctics", d/b/a "Kaizen"

**PROPOSED TARIFF
(Response to Question 22)**

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Gadjraj & Sons Import & Export, Inc., with principal offices at 6600 NW 82 Avenue, Miami, FL 33166. 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: October 19, 2000

EFFECTIVE:

By:

Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

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 sheets(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.

SHEET	REVISION
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

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

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ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SYMBOLS SHEET

- 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 Rate Or Charge

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

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.

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. 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, as displayed in the sample tariff provided by the FPSC.

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 are designated by an asterisk (*). 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: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

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 - Gadjraj & Sons Import & Export, 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, July 4th, Thanksgiving Day, Christmas Day, New Year's 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.

ISSUED: October 19, 2000

EFFECTIVE:

By:

Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

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 the terms of this tariff.

The Company's 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 arrangement.

The Company's services and facilities are provided to customers based on the contract terms agreed upon between the company and the customer.

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 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 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.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 2 - RULES AND REGULATIONS (continued)

2.3 Liabilities of the Company

2.3.1 The Company's liability 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, unless ordered by the Commission.

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 Subsection 2.3.1. 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.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 2 - RULES AND REGULATIONS (continued)

2.4 Interruption of Service (Cont.)

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

Credit Formula:

$$\text{Credit} = A/720 \times C$$

"A" - outage time in hours

"B" - each month is considered to have 720 hours

"C" - total monthly charge for affected facility

2.5 Disconnection of Service by Carrier

The Company may discontinue service or cancel an application for service without incurring any liability for any of the following reasons:

2.5.1 Non-payment of any sum due to carrier for regulated 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 deposit required for services offered by the company differs from customer to customer. The amount of deposit is mutually agreed upon between the customer and the company and is stated in the contract signed by the customer and a company representative. Deposits in excess of one month's estimated charges will not be collected.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 2 - RULES AND REGULATIONS (continued)

2.7 Advance Payments

For customers whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount equivalent to one month's projected estimated charge(s) for the service used by that customer. This will be applied to invoices and a new advance payment will be collected when the advance payment is 80% depleted.

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 tax item and is not included in the quoted rates.

2.9 Billing of Calls

All charges due by the subscriber are payable at the address indicated on the bill. 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.

2.10 Collection of Charges

2.10.1 In the event Company incurs fees or expenses, including attorney's fees, to collect, or attempt to collect, any charges owed Company by customer, including charges alleged to have resulted from fraud or abuse of customer's services, the Company shall charge customer all such fees and expenses, including Company's attorney's fees, incurred to collect or to attempt to collect its charges, and Company shall be entitled to recover such fees or expenses irrespective of whether it prevails in any legal action brought to collect its charges, all in accordance with and subject to the following additional legal requirements.

2.10.2 Customer shall pay all charges due and owing irrespective of any claims of loss, liability, set off, damages, or other claims against Company to which customer may claim to be entitled. The duty to pay such charges shall arise upon the demand for payment by company and shall not be delayed or deferred by the commencement of any legal or equitable action by either customer or Company in connection with such charges incurred under this tariff.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

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 charged is based on the actual usage of the Company's network. Usage begins when the called party picks up the receiver, (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.

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.

3.2 Calculation of Distance

The company does not offer distance-sensitive products, as stated earlier on the application.

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 Feature Group D services ("1+" dialing).

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 3 - DESCRIPTION OF SERVICE (continued)

3.4 Service Offerings

3.4.1 Gadjraj & Sons Import & Export, Inc. Long Distance Service

Gadjraj & Sons Import & Export, Inc. Long Distance Service 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. A monthly recurring charge of \$3.95 will apply and a minimum monthly billing of \$5.00 will apply.

3.4.2 Gadjraj & Sons Import & Export, Inc. 800/888 (Inbound) Long Distance Service

Gadjraj & Sons Import & Export, 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 a minimum one minute call duration. A \$10.00 minimum monthly billing requirement applies. Customers whose monthly usage is less than the minimum will be billed the minimum amount.

3.4.3 Gadjraj & Sons Import & Export, Inc. Calling Card Service

Gadjraj & Sons Import & Export, Inc. offers a calling card service to distributors of calling cards. Gadjraj & Sons Import & Export, Inc. provides the services for the usage of these calling cards and the distributor sells these cards to various retail outlets, as required by law. The terms and conditions of the service(s) offered by Gadjraj & Sons are displayed on the posters distributed by the Distributor of the cards. Customers using the Carrier's calling card service access the service by dialing either a local access code specific to the area the card is being used in, or by dialing a 1-800 number followed by a PIN number and the number being called. The service permits subscribers utilizing the Carrier's calling card to make calls at a single per minute rate. Calls are billed in one (1) minute increments after the initial minimum period of one (1) minute. Other nonrecurring or monthly recurring charges may apply. These are disclosed on the posters distributed for the various calling cards.

3.4.4 Operator Services

The company currently does not offer operator services.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 3 - DESCRIPTION OF SERVICE (continued)

3.4 Service Offerings (Cont.)

3.4.5 Operator Dialed Surcharge

The company currently does not offer operator dialed services.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 4 - RATES

4.1 Gadjraj & Sons Import & Export, Inc. Long Distance Service

Rate per minute - \$0.069.
Plan is billed in full minute increments.

4.2 Gadjraj & Sons Import & Export, Inc. 800/888 (Inbound) Long Distance Service

Rate per minute - \$0.089.
Plan is billed in full minute increments.

4.3 Gadjraj & Sons Import & Export, Inc. Calling Card Service

Rates vary depending on the Calling Card Program. The following Calling Card Programs are currently offered by the Company:

ISSUED: October 19, 2000

EFFECTIVE:

By:

Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 4 - RATES (Continued)

4.3 Gadjraj & Sons Import & Export, Inc. Calling Card Service (Cont.)

SUMMARY OF CARD INFO.								
No.	CARD NAME	Billing Incr. (Min.)	Inter- & Intrastate U.S. Rate (\$)	Connect Fee/ Surch. (\$)	Monthly(M) or Weekly (W) Service Fee (After 1st use) (\$)	Pin Maint. Fee (%)	Pay- phone Surch. (\$)	Exp. Date (Mos)
1	1 VOICE CARD	1	0.010	0.49	0.99 (W)	20	0.50	3
2	AMIGO	1	0.099	0.49	0.99 (W)	20	0.50	3
3	AMIGO SPECIAL	1	0.099	0.49	0.99 (W)	20	0.50	3
4	CHINA TALK	1	0.099	N/C	0.99 (W)	20	0.50	3
5	DRAGON	1	0.129	N/C	0.99 (W)	25	0.50	3
6	DUCK	1	0.019	0.49	0.99 (W)	25	0.50	3
7	FLORIDA ACCESS	1	0.010	0.49	0.99 (W)	10	0.50	3
8	FLORIDA ORANGE	1	0.010	0.49	0.99 (W)	20	0.50	3
9	GLOBAL ONE	1	0.039	0.59	0.99 (M)	25	0.50	3
10	GLOBAL PENNY	1	0.010	0.79	0.99 (W)	25	0.50	3
11	GUADELUPE	1	0.129	N/C	0.99 (W)	25	0.50	3
12	HOLA PAISANO	1	0.059	0.49	0.99 (M)	20	0.50	3
13	MI VIDA LOCA	1	0.129	N/C	0.99 (W)	25	0.50	3
14	NICKEL	1	0.059	0.29	0.99 (W)	20	0.50	3
15	OMEGA SILVER	1	0.039	0.89	0.99 (M)	25	0.50	3
16	ORION	1	0.059	N/C	0.99 (M)	20	0.50	3
17	PENNY MANIA	1	0.010	0.49	0.99 (M)	20	0.50	3
18	PENNY POWER	1	0.010	0.79	0.99 (W)	20	0.50	3
19	PRIME CALL	1	0.099	N/C	0.99 (M)	20	0.50	3
20	PRIME CARD	1	0.019	0.49	0.99 (M)	20	0.50	3
21	PRIMERO PARA MEX	1	0.099	0.49	0.99 (M)	20	0.50	3
22	QUALITY 1	1	0.059	N/C	0.29 (W)	10	0.50	3
23	SAVER DIRECT/GATOR CARD	1	0.059	N/C	0.99 (W)	25	0.50	3
24	SIGUE HABLANDO	1	0.099	N/C	0.99 (W)	25	0.50	3
25	STAR CARD	1	0.029	0.49	0.99 (W)	20	0.50	3
26	SUNNY SKY	1	0.039	0.49	0.99 (W)	20	0.50	3
27	SUPER PENNY	1	0.010	0.49	0.50 (W)	20	0.50	3
28	TALK TALK	1	0.030	0.49	0.99 (W)	20	0.50	3
29	WHOLESALE MINUTES	0.1	0.020	N/C	N/C	N/C	N/C	N/A
30	TEXAS COWBOY	1	0.010	0.49	0.99 (W)	20	0.50	3
31	TICK-TOCK	1	0.010	0.39	0.99 (W)	20	0.50	3
32	U.S. EXPRESS	1	0.010	0.49	0.50 (W)	20	0.50	3
33	UNIVERSAL	1	0.019	0.49	0.99 (W)	20	0.50	3
34	US EXP. 1C	1	0.010	0.49	0.50 (W)	25	0.50	3
35	USA EXPRESS	1	0.019	0.49	0.99 (W)	20	0.50	3

ISSUED: October 19, 2000

EFFECTIVE:

By:

Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

SECTION 4 - RATES (Continued)

4.4 Operator Services

Gadjraj & Sons Import & Export, Inc. currently does not offer Operator Services.

4.5 Determining Applicable Rate in Effect

For the initial minute, the rate applicable at the start of chargeable time at the calling station applies. For additional minutes, the rate applicable is that rate which is in effect at the calling station when the additional minute(s) begin. If the call continues into a different rate period, the appropriate rates from that period apply to any additional minutes occurring in that rate period. If an additional minute is split between two rate periods, the rate period applicable at the start of the minute applies to the entire minute.

4.6 Payment of Calls

4.6.1 Late Payment Charges

A late payment Charge of 1.5% per month will be assessed on all unpaid balances more than thirty days old.

4.6.2. 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, which ever is greater.

4.7 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.

4.8 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 be made part of this tariff.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

4.9 **Special Rates For The Handicapped**

4.9.1. **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.

4.9.2. **Hearing and Speech Impaired Persons**

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

4.9.3. **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 the otherwise applicable rate for a voice nonrelay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge.

4.10 **Contract Services**

At the option of the Company, service may be offered on a contract basis to meet specialized requirements of the Customer not contemplated in this tariff. The terms of each contract shall be mutually agreed upon between the Customer and Company and may include discounts off rates contained herein, waiver of recurring or nonrecurring charges, charges for specially designed and constructed services not contained in the Company's general service offerings, or other customized features. The terms of the contract may be based partially or completely on the term and volume commitment, type of originating or terminating access, mixture of services or other distinguishing features. Service shall be available to all similarly situated Customers for a fixed period of time following the initial offering to the first contract Customer as specific in each individual contract.

ISSUED: October 19, 2000

EFFECTIVE:

By: Ram Kumar Singh, President
6600 NW 82 Avenue
Miami, FL 33166

ATTACHMENT 4

GADJRAJ & SONS IMPORT & EXPORT, INC. d/b/a "Arctics", d/b/a "Kaizen"

RESPONSE TO QUESTION 23:

A & B. Managerial and Technical Capability – Summary and Resumes
C. Financial Capability – Financial Statements for 1999, 1998, and
1997

and

Financial Capability to Provide, Maintain, and Own the Services

(A & B.)

MANAGERIAL AND TECHNICAL CAPACITY

The corporation was incorporated in the State of Florida in the year 1986 with very little funds and presently running in its 15th year on sound footings. It is a family owned and operated primary breadwinner so every body works with sincerity.

In brief, team consists of:

1. Ram: President of the corporation, hard-working, old-time engineer. (See resume)
2. Sarojni: Vice president-operations; manages warehouse and general day to day operational matters.
3. Richard: M.S. from University of Florida in Materials Engineering; currently pursuing M.S. in M.I.S. at Florida International University, handles technology issues and software development. (see resume)
4. Ritu: M.S. from Auburn University in Chemical Engineering; MBA from Nova Southeastern University; manages the Finance department and gives overall assistance. (see resume)
5. Rahul: B.S. from Florida International University in Business Administration and special study in Telecommunications; manages switch operations. (see resume)
6. Rohit: B.S. from Florida International University in Civil Engineering; heads carrier services and customer relations.
7. Vineeta: B.S. from India in Business Administrations; looks after daily office administration.
8. Preeti-. MBA from India; heads accounting department.
9. Arnold Powell, C.P.A.: Our company accountant since beginning and manages taxes and reports etc.
10. Bonnie Nirmal, P.A.- Attorney-at-law who looks after legal matters of the company.
11. Jose Tovar: B.S. from Mexico in Business Administration; heads the luggage department
12. PEDRO MARTINEZ- Supervises the Customer Service department; being fluent in Spanish and English, he is able to manage well.

RESUME

1. NAME & ADDRESS: RAM KUMAR SINGH
2535 NW 99 AVE.
MIAMI, FL. 33172
TEL:-305-599-1176 WORK:- 305-591-3911
2. DATE OF BIRTH: 1st MAY, 1941. INDIA.
3. STATUS: U.S. CITIZEN
4. EDUCATION: DIPLOMA IN CIVIL ENGINEERING,
1959 INDIA.
5. SPECIAL STUDY COURSES: (a) BAILEY BRIDGES CONSTRUCTION
- UNDER INDIAN ARMY.
(b) SOIL MECHANICS- UNDER
CENTRAL ROAD RESEARCH
INSTITUTE, DELHI, INDIA.
6. PROFESSIONAL MEMBERSHIP: (a) INSTITUTE OF CHARTERED
ENGINEERS AND VALUERS DELHI,
INDIA.
(b) "A" CLASS LICENSE OF PRIVATE
CONSULTING ENGINEERS FROM
DEVELOPMENT AUTHORITY
KANPUR, U.P., INDIA.
7. PRACTICAL EXPERIENCE: (a) 14 YEARS (1986-2000) PRESIDENT OF
GADJRAJ & SONS IMP. & EXP. INC.
(36 YEARS)
(b) 10 YEARS (1977-1986)- WORKED AS
CONSTRUCTIONS MANAGER IN
SURINAME, IN TWO LEADING
COMPANIES.
(c) 6 YEARS (1971-1976)- WORKED AS
CONSULTING CIVIL ENGINEER FOR
WORKS LIKE DESIGNS,
CONSTRUCTION AND VALUATION
AND MANAGEMENT OF RESIDENTIAL
AND FACTORY BUILDINGS.
(d) 7 YEARS(1963-1976)- WITH
GOVERNMENT OF INDIA AS
SUPERINTENDENT B/R GRADE -1 AND
ASSISTANT ENGINEER, (CIVIL)

IN BORDER ROADS
ORGANIZATION(GENERAL RESERVE
ENGINEER FORCE).

(e) 3 YEARS(1960-1963)- WORKED IN
INDIAN RAILWAY AND IRRIGATION
DEPARTMENT.

(f) 1 YEAR(1959-1960)- WORKED IN A
CORPORATION AS TRAINEE.

8. NATURE OF WORKS DONE:

(a) IN U.S.A.: TOTAL MANAGEMENT
OF THE CORPORATION.

(b) IN SURINAME: MANAGEMENT OF
PROJECTS.

I. CONSTRUCTION OF A LAND
PREPARATION PROJECT FOR A
HOUSING COLONY INCLUDING
DRAINAGE AND ROADS ETC.

II. CONSTRUCTION OF BUILDINGS
AND WAREHOUSES.

III. HILLROAD USING HEAVY
EARTHMOVING EQUIPMENT
INCLUDE. WOODEN BRIDGES AND
AMCO CULVERTS.

IV. STEEL STRUCTURES
FABRICATION AND INSTILLATION
INCLUDE. SHEET METAL WORKS FOR
DRY DOC, PONTOONS, CHIMNEYS,
OIL AND WATER STORAGE TANKS
ETC.

V. PREPARATION OF ESTIMATES,
CONTRACTS AND INTERNATIONAL
TENDERS.

VI. DRIVING OF WOODEN, CONCRETE
& STEEL PILES ON GROUND AND IN
WATER, INCLUDE SHEET PILING FOR
WHARVES.

(c) IN INDIA: MANAGEMENT OF
WORKS

I. HILL ROADS IN HIMALAYAN
MOUNTAINS, INCLUDE
CONSTRUCTION OF SMALL BAILEY
BRIDGES.

II. ROCK QUARRYING & CRUSHING
OPERATIONS INCLUDE DRILLING &
ROCK BLASTING.

III. SOIL STABILIZATION, SOILING,
METALLING, PREMIX ASPHALT,
CARPETING, RETAINING WALLS,
BREAK WALLS, ARMCO & CONCRETE
PIPE CULVERTS.

IV. STORAGE GODOWNS FOR LIQUID
PETROLEUM GAS CYLINDERS FOR
INDIAN OIL.

V. CEMENT CONCRETE ROADS,
RESIDENTIAL & INDUSTRIAL
BUILDINGS, PLANNING, ESTIMATING.
CONSTRUCTION &
VALUATION.

VI. ADMINISTRATIVE EXPENSE AS
OFFICER COMMANDING OF A
COMPANY IN GENERAL RESERVE
ENGINEER FORCE, IN GOVERNMENT
OF INDIA. (A UNIT OF 530 MEN)

VII. IRRIGATION CANALS & BRIDGES

VIII. RAILWAYS ESTIMATES.

Ritu Linhart

2535 N.W. 99 Avenue

Miami, FL 33172

(352) 591-3911

E-mail: Kaizen@ix.netcom.com

EDUCATION

Academic

Master of Business Administration

Nova Southeastern University – Executive MBA at Gainesville, FL

Graduation Date: January 1997

Grade Point Average: 4.0

Master of Science in Chemical Engineering

Auburn University at Auburn, AL

Graduation Date: May 1993

Grade Point Average: 3.5

Bachelor of Science in Chemical Engineering

University of Florida at Gainesville, FL

Grade Point Average: 3.5

Honors

Biery Scholarship, 1989-1990

Dean's List, 1989-1991

Phi Theta Kappa Scholarship, 1988-1989

William McKnight Scholarship, 1987-1988

Athletic Grant, 1988

Outstanding Engineering Student, 1988

COMPUTER SKILLS

Systems

MS-DOS, Microsoft Windows

Software

Peachtree Accounting, spreadsheets, database, presentation graphics, and Word-processing packages

Simulation

Aspen Plus, ChemCad

Languages

BASIC, Fortran

STATUS

U.S. CITIZEN

WORK EXPERIENCE

1998-PRESENT

Accounts Manager

April 1997-1998

- LINHART OF MIAMI - PRESIDENT

Arctics

Miami, FL

Managed all accounts for this wholesaler/distributor of travelware.

Safety Specialist

Oct. 1994 – March 1997

University of Florida, Environmental Health & Safety

Gainesville, FL

Federal, state, and University compliance (OSHA, NIOSH, EPA) of the 1500 research laboratories located at the University of Florida. Duties included unannounced safety inspections, technical support for the research personnel, and training for the laboratory personnel. Obtained OSHA training.

Process Engineer
June 1993 – July 1994

Quadrex Corporation
Gainesville, FL

Pretreatment and optimization of fermentation feedstock (agricultural residues and industrial waste products/streams). Pretreatment included acid and enzyme hydrolysis of cellulose and hemicellulose to five and six carbon sugars at various conditions. Setup and maintenance of bench scale and pilot plant bacterial and yeast fermentations (up to 50 gallons) Nutritional optimization and maintenance of bacterial cultures and yeast propagation. Data gathering, standard operating procedures (SOP), and summarization for documentation and presentation. Engineering calculations, process design, and equipment evaluation and purchasing for the scale-up of the above to a commercial size plant. Aspen Plus simulation involving solids, electrolytes, evaporators, reactors, fermenters, and distillation. Sensitivity analysis studies on key factors affecting the process and economic analysis of the capital and operating costs.

Graduate Research Assistant
June 1991 – Sept. 1991

Auburn University, Department of Chemical Engineering
Auburn, AL

Performed research to study and develop micro-electrodes to detect various sugars in the human blood and to detect dopamine in the brain. The electrodes would allow a simple detection procedure for diabetes testing and Alzheimer's Disease. Used cyclic voltammetry to measure the response and designed the electrode using micro-size carbon fibers.

Research Assistant
June 1988 – Dec. 1990

University of Florida, Department of Chemical Engineering
Gainesville, FL

Assisted a Ph.D. student in studying the lactic acid production of E. coli mutant bacteria. Responsibilities included Operation of Continuous Flow Stirred Tank Reactor and Batch Reactor, preparation of the media required for the mutant's growth, precise control of pH, temperature, concentration, and stirring speed of the media for healthy growth of the mutant, and research on the recent findings related to the E. coli mutant bacteria.

Laboratory Assistant
Dec. 1988 – Dec. 1989

University of Florida, Department of Soil Testing
Gainesville, FL

Performed various tasks in the laboratory, helping graduate students and professors with various experiments.

Volunteer Tutor
1987

Miami Dade Community College, Access Services
Miami, FL

Tutored students in Organic Chemistry at the Teaching Laboratory of the Science Department and tutored mentally and physically disabled students in all areas.

ACTIVITIES

Engineers' Day at Auburn University – Coordinator
American Institute of Chemical Engineers
Golden Key National Honor Society
Phi Theta Kappa National Honor society – President
Order of the Engineer
Engineers' Fair at the University of Florida – Coordinator
Florida Engineering Society
Kyo Ku Shin Kai Karate – Brown Belt
Trained volunteer for the Shelter for Runaway Teens
Fluent in English, Dutch, and Hindi

RICHARD V. LINHART

12882 S.W. 50th Street
Miramar, FL 33027

(305)829-1252

richardl@astralc.com

EDUCATION

Currently pursuing Master of Science in Management Information Systems
Florida International University, July 2001

Master of Science in Materials Science and Engineering
University of Florida, December 1995

Bachelor of Science in Materials Science and Engineering
University of Florida, May 1992

COMPUTER EXPERIENCE

Internet: Visual InterDev, FrontPage, HTML, Java, ASP, IIS, MTS
Networking: Novell Netware, Microsoft NT Server/Workstation
Programming: Visual Basic, Fortran, Pascal, Delphi, SQL, PowerBuilder
Database: SQL Server, FoxPro, dBase, Oracle
Certifications: MCP (Visual Basic-Desktop, Visual Basic-Distributed)

WORK EXPERIENCE

- October 2000-
Present **COMPUTER PROGRAMMER**
Astral Communications, Inc., Miami, Florida
Design and development of telecommunications software using Visual Basic, Visual FoxPro, and SQL Server. Also created web site using Active Server Pages linked with SQL Server and external DLL's. Involved the use of Microsoft Internet Information Server and Microsoft Transaction Server.
- November 1999-
October 2000 **COMPUTER PROGRAMMER (Head of VB Programming)**
QuickQuote, Inc., Fort Lauderdale, Florida
Design and development of new and existing products using Visual Basic, Access, and Delphi. Existing products include applications to rate automobile insurance. New products include applications to rate HomeOwners, Flood, Wind, and other types of insurance.
- August 1999-
October 2000 **CONSULTANT**
Astral Communications, Miami, Florida
Design and implementation of telecommunications software programs for switch control, billing, fees application, calling card rate structures, reports, etc using Visual Basic, SQL Server, FoxPro, and Access. Also provide technical support for applications development using new and existing technology methods and software programs.
-

- September 1998-
November 1999 **CONSULTANT**
Innovex Group, Inc., Miami Lakes, Florida
Designed and implemented computer-based solutions for different clients using Visual Basic, PowerBuilder, and SQL Server. Clients included IVAX(Drug tracking system for FDA compliance) and Apple Capital(Restaurant management system).
- February 1997-
Present **COMPUTER PROGRAMMER**
QuickQuote, Inc., Fort Lauderdale, Florida
Program, update, and maintain software for the rating of automobiles for the insurance industry using Borland Pascal. Also included design of new applications in Delphi, Visual Basic, dBase, and FoxPro.
- September 1992-
December 1996 **RESEARCH ASSISTANT**
Materials Engineering Department, University of Florida, Gainesville, Florida
Performed research on the formation of kidney stones. Involved modeling of the process using a variety of software tools, including Microsoft Visual Basic and CAChe, as well as the set-up and programming of computerized data acquisition involving the control of multiple instruments.
- May 1992-
August 1992 **RESEARCHER**
Materials Engineering Department, University of Florida, Gainesville, Florida
Designed and tested a medical device for syringe needle disposal to prevent accidental contamination after use. Involved developing an appropriate package for the device, and choosing and testing different combinations of powders and adhesives for the device.
- May 1992-
August 1992 **RESEARCH ASSISTANT**
Materials Engineering Department, University of Florida, Gainesville, Florida
Assisted in the preparation and analysis of metallic rods for testing on the melting and crystallization behavior of metals in zero-gravity environments for a future space shuttle mission.
- January 1992-
May 1992 **COMPUTER PROGRAMMER**
Materials Engineering Department, University of Florida, Gainesville, Florida
Converted, updated, and maintained a system to calculate the theoretical interaction energies between particles in a variety of solutions, allowing the prediction of particle aggregation.
- May 1985-
August 1988 **COMPUTER PROGRAMMER**
Bay Pines VAMC, Bay Pines, Florida
Programmed and maintained a medical database system in dBase III.

INTERESTS

Computers, piano, sports, music, investing

STATUS

Born US Citizen.

Rahul Singh
2535 N.W. 99th Avenue
Miami, FL 33172
(305) 591-3911, (305) 599-1176
E-mail: Kaizen@ix.netcom.com

EDUCATION	Academic	Bachelor of Arts in Business Administration and International Business Florida International University Miami, Florida
		Associates of Arts Miami Dade Community College Miami, Florida
COMPUTER SKILLS	Systems Software	MS-DOS, Microsoft Windows Peachtree Accounting, spreadsheets, database, presentation graphics, and Word-processing packages, Alpha Four
	Languages	Fortran, Advance Cobol, C++, Ada, Assembly, PASCAL,

WORK EXPERIENCE

PRESENT SINCE 1999 - ASTRAL COMMUNICATIONS - TECHNICAL MGR.
Operations Manager Gadraj & Sons Import and Export, Inc. D/B/A Arctics
Sept. 1995 - 1998 6600 NW 82 Avenue, Miami, FL 33166

Training obtained to install and operate Excel Switch, Platform and Billing Application. Also obtained training on Hypercom and Netrix for Voiceover IP and Voiceover Frame Relay. Manage network troubleshoot and establishment of new nodes. Setup and manage telecommunication products. Sales and distribution of pre-paid telephone cards.

Accounts Manager Gadraj & Sons Import and Export, Inc. D/B/A Arctics
January 1992 - Sept. 1995 6600 NW 82 Avenue, Miami, FL 33166

Manage and maintain 100+ customer accounts including major retailers, wholesalers, distributors, and department stores for this wholesaler/distributor of luggage and travelware. Responsible for developing strategies to improve account satisfaction, for scheduling collection of accounts receivable on a weekly basis, for inventory control, and forming and maintaining customer relations. Also involved with forming strategic alliances with suppliers at a global level.

ACTIVITIES

Kyo Ku Shin Kai Karate - Brown Belt
Fluent in English, Dutch, Spanish and Hindi
Brain Bowl Team Member
Swimming
Racket Ball

STATUS

PERMANENT RESIDENT

Rohit Singh

2535 N.W. 99th Avenue

Miami, FL 33172

W(305) 591-3911,H (305) 599-1176,f(305)591-0727

E-mail: Kaizen@ix.netcom.com

AGE

29 Years old

STATUS

U.S. CITIZEN

EDUCATION

Bachelor of Science in Civil Engineering

Florida International University

Completion Date : December 1994

Associates in Arts

Miami Dade Community College

Completion Date : August 1991

Computer Skills

Systems: MS-DOS, Microsoft Windows

Software: Peachtree Accounting program, numerous spreadsheet, database, presentation graphics, and word processing packages. Also basic AutoCAD.

WORK EXPERIENCE

MANAGER

May 1996-present

DAY TODAY AFFAIRS OF CAJRAJ E.SONS IMP. EXP.

Duties includes managing sales, employee hiring and firing, payroll, accounting, credit dept., customer relation, inventory control, purchasing etc.

GENERAL MANAGER

August 1995-May 1996

Manufacturas Mexican de Matamoros

Bravo Y 17 Calle Esq. # 175

Matamoros, Mexico

Duties included handling customs paper work for import and export, accounting, credit dept, managing the production line, hiring and firing employees, training people, inventory control, purchasing sales, legal paper works, etc. This company had over 150 employees working, it manufactured luggages and bags, from stitching, cutting and reviting.

SALES MANAGER

May 1991-July 1995

Arctics

6600 NW 82 Ave

Miami, FL-33166

Duties included sales organizing, employee hiring and firing, accounting, credit dept., customer relations, inventory control, arranging deliveries, purchasing, sales, new product design approval, etc. This company is a retail/ wholesale distribution warehouse.

ACTIVITIES

Kyo Ku Shin Kai Karate- Brown Belt

Notary Public in State of Florida

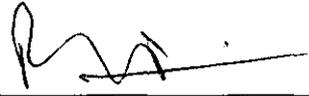
Artistic Writing

Water sports

Fluent in English, Spanish, Dutch and Hindi

Please find attached the Financial Statements for Gadraj & Sons Import & Export, Inc.

The Company currently does not have Audited Financial Statements available. I affirm that the financial statements are true and correct.

A handwritten signature in black ink, appearing to read 'RKS', written over a horizontal line.

Ram Kumar Singh, President

Gadjraj & Sons Import & Export

Financial Statements

December 31, 1999

ARNOLD POWELL
CERTIFIED PUBLIC ACCOUNTANT
8525 N.W. 53RD TERRACE, #105
MIAMI, FLORIDA 33166

(305) 470-9907

May 2, 2000

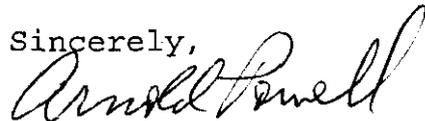
Gadjraj & Sons Import & Export
6600 N.W. 82nd Avenue
Miami, FL 33166

To the Board of Directors of Gadjraj & Sons Import & Export

We have compiled the accompanying balance sheets of Gadjraj & Sons Import & Export as of December 31, 1999 and the related statement of income and cash flows for the year then ended in accordance with standards established by the American Institute of Certified Public Accountants.

A compilation is limited to presenting, in the form of financial statements, information that is the representation of management. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them.

Sincerely,



Arnold Powell CPA

Gadjraj & Sons Import & Export
Balance Sheet
As of December 31, 1999

ASSETS

Current Assets:			
Cash & Cash Equivalents	\$	218,645.76	
Accounts Receivable		78,244.91	
Inventory		<u>135,423.00</u>	
Total Current Assets			432,313.67
Property and Equipment:			
Auto & Trucks		58,962.83	
Furniture & Fixtures		3,500.00	
Computer		14,735.11	
Equipment		<u>676,184.32</u>	
Total Property and Equipment			753,382.26
Acc.Depr. - Auto & Trucks		(37,333.00)	
Acc.Depr. - Furn. & Fixt.		(3,389.00)	
Acc.Depr. - Computer		(4,102.00)	
Acc.Depr. - Equipment		<u>(53,764.94)</u>	
Less Accumulated Depreciation			(98,588.94)
Net Property and Equipment			654,793.32
Intangible Assets:			
Organization Costs		2,000.00	
Amortization of Organization Costs		<u>(2,000.00)</u>	
Net Intangible Assets			0.00
Other Assets:			
Security Deposit		<u>19,400.00</u>	
Total Other Assets			<u>19,400.00</u>
TOTAL ASSETS			<u>\$ 1,106,506.99</u>

Gajraj & Sons Import & Export
 Balance Sheet
 As of December 31, 1999

LIABILITIES AND STOCKHOLDERS' EQUITY

Current Liabilities:			
Accounts Payable - Trade	\$	76,284.85	
Due to Affiliate		93,567.54	
Accrued Expenses		1,030.00	
Advance from Credit Cards		13,786.00	
Payroll Taxes Payable		<u>340.20</u>	
Total Current Liabilities			185,008.59
Long-Term Liabilities:			
Loan Payable -Stockholder	\$	61,738.68	
Loan Payable - S.B.A.		66,530.43	
Term Loan Payable Nationsbank		49,000.00	
Leases Payable -Telecommunications		<u>551,995.77</u>	
Total Long-Term Liabilities			729,264.88
Stockholders' Equity:			
Common Stock -\$1.00 Par.		500.00	
Paid In Capital		10,000.00	
Stockholder Distributions		(13,777.00)	
Retained Earnings Begin	111,736.23		
Net Income	83,774.29		
Retained Earnings End		<u>195,510.52</u>	
Total Stockholders' Equity			<u>192,233.52</u>
Total Liabilities and Stockholders' Equity			<u>\$ 1,106,506.99</u>

See Accountant's Compilation Report

Gajraj & Sons Import & Export
Income Statement
For the Twelve Months Ended December 31, 1999

	12 Months Ended Dec. 31, 1999
Sales:	
Sales - Luggage	\$ 814,277.00
Sales - Telecommunications Fe	499,197.38
Sales - Management Fees	200,000.00
Net Sales	1,513,474.38
Cost of Goods Sold:	
Beginning Inventory	341,569.00
Purchases	864,414.41
Freight	28,380.35
Goods Available for Sale	1,234,363.76
Less: Ending Inventory	135,423.00
Cost of Goods Sold	1,098,940.76
Gross Profit	414,533.62
General and Administrative:	
Officers Salaries	24,000.00
Office Salaries	56,625.00
Automobile Expense	24,053.09
Bank Service Charges	7,522.22
Commissions	33,525.75
Casual Labor	12,099.29
Depreciation Expense	48,108.94
Dues And Subscriptions	45.63
Entertainment	563.61
Promotions & Trade Shows	5,002.85
Heat Power & Light	2,767.43
Insurance	10,293.73
Interest Expense	8,237.00
Legal Fees	3,923.00
Licenses And Permits	313.77
Miscellaneous Expense	414.00
Office Expense	3,421.91
Office Supplies	2,425.82
Postage	1,025.64
Professional Fees	4,084.00
Rent Expense	59,159.02
Repairs And Maintenance	2,397.73
Stationery & Printing	674.83
Taxes On Payroll	7,168.35
Telephone & Telegraph	8,101.89
Travel Expense	1,345.50
Utilities	4,459.33
Total General and Administrative	331,759.33
Operating Income	82,774.29
Gain on sale of auto	1,000.00
Net Income (Loss)	\$ 83,774.29

See Accountant's Compilation Report

G.raj & Sons Import & Export
Statement of Cash Flows
For the period ended December 31, 1999

Cash Flows From Operating Activities	
Net income (loss)	\$ 83,774.29
Adjustments to reconcile net income (loss) to net cash provided by (used in) operating activities:	
Depreciation Expense	48,108.94
(Increase)/Decrease in Assets	
Accounts Receivable	112,168.09
Inventory	206,146.00
Increase/(Decrease) in Liabilities	
Accounts Payable	69,334.85
Due to Affiliate	93,567.54
Advances from Credit Cards	13,786.00
Payroll Taxes Payable	<u>(767.81)</u>
Total adjustments	<u>542,343.61</u>
Net cash provided by (used in) operating activities	626,117.90
Cash flows from investing activities:	
Net Increase in Fixed Assets	(672,259.43)
Increase in Security Deposits	<u>(10,000.00)</u>
Net cash provided by (used in) investing activities	(682,259.43)
Cash flows from financing activities:	
Net Increase in Long Term Debt	283,803.98
Stockholder Distribution	<u>(13,777.00)</u>
Net cash provided by (used in) financing activities	<u>270,026.98</u>
Net increase (decrease) in cash and cash equivalents	213,885.45
Cash and cash equivalents at beginning of period	<u>4,760.31</u>
Cash and cash equivalents at end of period	<u>\$ 218,645.76</u>

Gadjraj & Sons Import & Export

Financial Statements

December 31, 1998

ARNOLD POWELL
CERTIFIED PUBLIC ACCOUNTANT
8525 N.W. 53RD TERRACE, #105
MIAMI, FLORIDA 33166

(305) 470-9907

March 2, 1999

Gadjraj & Sons Import & Export
6600 N.W. 82nd Avenue
Miami, FL 33166

To the Board of Directors of Gadjraj & Sons Import & Export

We have compiled the accompanying balance sheets of Gadjraj & Sons Import & Export as of December 31, 1998 and the related statement of income and cash flows for the year then ended in accordance with standards established by the American Institute of Certified Public Accountants.

A compilation is limited to presenting, in the form of financial statements, information that is the representation of management. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them.

Sincerely,


Arnold Powell CPA

G jraj & Sons Import & Expo
 BALANCE SHEET
 As of December 31, 1998

ASSETS

Current Assets:

Cash & Cash Equivalents	\$	4,760.31	
Accounts Receivable		190,413.00	
Inventory		<u>341,569.00</u>	
Total Current Assets			536,742.31

Property and Equipment:

Auto & Trucks		71,962.83	
Furniture & Fixtures		3,500.00	
Computer		2,050.00	
Equipment		<u>15,050.00</u>	
Total Property and Equipment			92,562.83
Acc.Depr. - Auto & Trucks		(48,773.00)	
Acc.Depr. - Furn. & Fixt.		(3,389.00)	
Acc.Depr. - Computer		(1,974.00)	
Acc.Depr. - Equipment		<u>(7,784.00)</u>	
Less Accumulated Depreciation			(61,920.00)
Net Property and Equipment			30,642.83

Intangible Assets:

Organization Costs		2,000.00	
Amortization of Organization Costs		<u>(2,000.00)</u>	
Net Intangible Assets			0.00

Other Assets:

Security Deposit		<u>9,400.00</u>	
Total Other Assets			<u>9,400.00</u>

TOTAL ASSETS		<u>\$ 576,785.14</u>	
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Girraj & Sons Import & Export
BALANCE SHEET
As of December 31, 1998

LIABILITIES AND STOCKHOLDERS' EQUITY

Current Liabilities:

Accounts Payable - Trade	\$ 6,950.00	
Accrued Expenses	1,030.00	
Payroll Taxes Payable	<u>1,108.01</u>	
Total Current Liabilities		9,088.01

Long-Term Liabilities:

Loan Payable - Stockholder	\$ 61,738.68	
Ocean Bank-Line of Credit	151,504.69	
Loans Payable-(See Notes)	114,217.53	
Loan Payable -China Plant	48,000.00	
Loan Payable-Taiwan	<u>70,000.00</u>	
Total Long-Term Liabilities		445,460.90

Stockholders' Equity:

Common Stock -\$1.00 Par.	500.00	
Paid In Capital	10,000.00	
Stockholder Distributions	(15,524.89)	
Retained Earnings Begin	75,459.90	
Net Income	51,801.22	
Retained Earnings End	<u>127,261.12</u>	
Total Stockholders' Equity		<u>122,236.23</u>

Total Liabilities and Stockholders' Equity \$ 576,785.14

Gajraj & Sons Import & Export
STATEMENT OF INCOME
For the Twelve Months Ended December 31, 1998

	<u>12 Months Ended</u> <u>Dec. 31, 1998</u>	<u>Pct</u>
Sales:		
Sales	\$ 1,313,416.00	100.00
Net Sales	<u>1,313,416.00</u>	<u>100.00</u>
Cost of Goods Sold:		
Beginning Inventory	301,000.00	22.92
Purchases	968,148.47	73.71
Freight	<u>29,044.47</u>	<u>2.21</u>
Goods Available for Sale	1,298,192.94	98.84
Less: Ending Inventory	<u>341,569.00</u>	<u>26.01</u>
Cost of Goods Sold	<u>956,623.94</u>	<u>72.83</u>
Gross Profit	356,792.06	27.17
General and Administrative:		
Officers Salaries	60,800.55	4.63
Office Salaries	30,787.00	2.34
Advertising	1,037.16	0.08
Automobile Expense	13,156.04	1.00
Bank Service Charges	4,506.78	0.34
Commissions	21,922.00	1.67
Casual Labor	19,922.26	1.52
Contributions	251.00	0.02
Depreciation Expense	14,347.00	1.09
Entertainment	279.88	0.02
Insurance	3,367.53	0.26
Interest Expense	29,327.21	2.23
Legal Fees	1,968.00	0.15
Licenses And Permits	1,344.00	0.10
Miscellaneous Expense	147.11	0.01
Office Expense	6,756.74	0.51
Office Supplies	1,620.90	0.12
Postage	809.92	0.06
Professional Fees	1,500.00	0.11
Rent Expense	41,215.50	3.14
Repairs And Maintenance	1,000.00	0.08
Taxes On Payroll	7,364.35	0.56
Telephone & Telegraph	144.36	0.01
Travel Expense	4,251.75	0.32
Utilities	<u>9,707.40</u>	<u>0.74</u>
Total General and Administrative	<u>277,534.44</u>	<u>21.13</u>
Operating Income	<u>79,257.62</u>	<u>6.03</u>
Loss from Discontinued Operations:	<u>(27,456.40)</u>	<u>(2.09)</u>
Net Income (Loss)	<u>\$ 51,801.22</u>	<u>3.94</u>

See Accountant's Compilation Report

Gadraj & Sons Import & Export
Statement of Cash Flows
As of December 31, 1998

Cash Flows From Operating Activities	
Net income (loss)	\$ 51,801.22
Adjustments to reconcile net income (loss) to net cash provided by (used in) operating activities:	
Depreciation Expense	14,347.00
Amortization Expense	0.00
(Increase)/Decrease in Assets	
Accounts Receivable	(25,675.86)
Inventories	(40,569.00)
Increase/(Decrease) in Liabilities	
Accounts Payable	(73,050.00)
Accrued Expenses	(2,657.00)
Payroll Taxes Payable	(1,430.99)
Total adjustments	<u>(129,035.85)</u>
Net cash provided by (used in) operating activities	(77,234.63)
Cash flows from investing activities:	
Acquisition of Equipment	(1,950.00)
Decrease in Other Assets	<u>27,456.40</u>
Net cash provided by (used in) investing activities	25,506.40
Cash flows from financing activities:	
Stockholder Distribution	(15,524.89)
Net Proceeds from Borrowing	<u>61,851.89</u>
Net cash provided by (used in) financing activities	<u>46,327.00</u>
Net increase (decrease) in cash and cash equivalents	(5,401.23)
Cash and cash equivalents at beginning of period	<u>10,161.54</u>
Cash and cash equivalents at end of period	<u>\$ 4,760.31</u>

Gadjraj & Sons Import & Export

Financial Statements

December 31, 1997

ARNOLD POWELL

CERTIFIED PUBLIC ACCOUNTANT
8525 N.W. 53RD TERRACE, #105
MIAMI, FLORIDA 33166

(305) 470-9907

March 4, 1998

Gadjraj & Sons Import & Export
6600 N.W. 82nd Avenue
Miami, FL 33166

To the Board of Directors of Gadjraj & Sons Import & Export

We have compiled the accompanying balance sheets of Gadjraj & Sons Import & Export as of December 31, 1997 and the related statement of income and cash flows for the year then ended in accordance with standards established by the American Institute of Certified Public Accountants.

A compilation is limited to presenting, in the form of financial statements, information that is the representation of management. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them.

Sincerely,



Arnold Powell CPA

()lraj & Sons Import & Expc
 BALANCE SHEET
 As of December 31, 1997

ASSETS

Current Assets:			
Cash & Cash Equivalents	\$	10,161.54	
Accounts Receivable		164,737.14	
Inventory		<u>301,000.00</u>	
Total Current Assets			475,898.68
Property and Equipment:			
Auto & Trucks		71,962.83	
Furniture & Fixtures		3,500.00	
Computer		2,050.00	
Equipment		<u>13,100.00</u>	
Total Property and Equipment			90,612.83
Acc.Depr. - Auto & Trucks		(36,731.00)	
Acc.Depr. - Furn. & Fixt.		(3,149.00)	
Acc.Depr. - Computer		(1,667.00)	
Acc.Depr. - Equipment		<u>(6,026.00)</u>	
Less Accumulated Depreciation			<u>(47,573.00)</u>
Net Property and Equipment			43,039.83
Intangible Assets:			
Organization Costs		2,000.00	
Amortization of Organization Costs		<u>(2,000.00)</u>	
Net Intangible Assets			0.00
Other Assets:			
Mexico Invest. (Under NAFTA)		66,796.33	
Less Amortization of Start Up		(39,339.93)	
Security Deposit		<u>9,400.00</u>	
Total Other Assets			<u>36,856.40</u>
TOTAL ASSETS			<u>\$ 555,794.91</u>

See Accountant's Compilation Report

Ganraj & Sons Import & Export
STATEMENT OF INCOME
For the Twelve Months Ended December 31, 1997

	<u>12 Months Ended</u> <u>Dec. 31, 1997</u>	<u>Pct</u>
Sales:		
Sales	\$ 1,374,368.00	100.00
Net Sales	<u>1,374,368.00</u>	<u>100.00</u>
Cost of Goods Sold:		
Beginning Inventory	275,407.00	20.04
Purchases	1,040,152.38	75.68
Freight	<u>59,822.04</u>	<u>4.35</u>
Goods Available for Sale	1,375,381.42	100.07
Less: Ending Inventory	<u>301,000.00</u>	<u>21.90</u>
Cost of Goods Sold	<u>1,074,381.42</u>	<u>78.17</u>
Gross Profit	299,986.58	21.83
General and Administrative:		
Officers Salaries	67,000.00	4.87
Office Salaries	42,565.53	3.10
Advertising	333.43	0.02
Automobile Expense	11,483.10	0.84
Amortization	13,359.00	0.97
Bank Service Charges	4,228.13	0.31
Commissions	5,865.00	0.43
Casual Labor	5,377.60	0.39
Depreciation Expense	9,725.00	0.71
Dues And Subscriptions	300.00	0.02
Entertainment	1,699.75	0.12
Heat Power & Light	2,607.40	0.19
Insurance	7,226.82	0.53
Interest Expense	42,810.73	3.11
Legal Fees	382.75	0.03
Licenses And Permits	1,137.84	0.08
Miscellaneous Expense	4,128.21	0.30
Office Expense	705.83	0.05
Office Supplies	2,785.60	0.20
Postage	1,165.86	0.08
Professional Fees	3,410.00	0.25
Rent Expense	46,399.26	3.38
Repairs And Maintenance	1,355.29	0.10
Taxes On Payroll	8,781.00	0.64
Telephone & Telegraph	4,236.06	0.31
Travel Expense	3,211.71	0.23
Utilities	<u>904.96</u>	<u>0.07</u>
Total General and Administrative	<u>293,185.86</u>	<u>21.33</u>
Operating Income	<u>6,800.72</u>	<u>0.49</u>
Net Income (Loss)	<u>\$ 6,800.72</u>	<u>0.49</u>

See Accountant's Compilation Report

Gaujraj & Sons Import & Export
Statement of Cash Flows
As of December 31, 1997

Cash Flows From Operating Activities	
Net income (loss)	\$ 6,800.72
Adjustments to reconcile net income (loss) to net cash provided by (used in) operating activities:	
Depreciation Expense	9,725.00
Amortization Expense	13,359.00
(Increase)/Decrease in Assets	
Accounts Receivable	48,326.97
Inventories	(25,593.00)
Increase/(Decrease) in Liabilities	
Accounts Payable	(64,735.00)
Accrued Expenses	<u>(63.00)</u>
Total adjustments	<u>(18,980.03)</u>
Net cash provided by (used in) operating activities	(12,179.31)
Cash flows from investing activities:	
Acquisition of Equipment	(6,750.00)
Decrease in Other Assets	<u>15,400.00</u>
Net cash provided by (used in) investing activities	8,650.00
Cash flows from financing activities:	
Net Proceeds from Borrowing	<u>2,496.98</u>
Net cash provided by (used in) financing activities	<u>2,496.98</u>
Net increase (decrease) in cash and cash equivalents	(1,032.33)
Cash and cash equivalents at beginning of period	<u>11,193.87</u>
Cash and cash equivalents at end of period	<u>\$ 10,161.54</u>

**FINANCIAL CAPABILITY TO PROVIDE,
MAINTAIN, AND OWN THE SERVICES**

**FUNDS
AVAILABILITY**

1. The family owns their home in Miami which is worth ±\$500,000 and is free and clear, mortgage paid. If needed, money could be raised to provide funds for the business. \$400,000

2. Ritu and Richard also own a home in Miramar, Florida and has substantial equity if needed. \$20,000

3. Ram and Saroj have an annuity with MetLife worth ±\$150,000. If needed, credit lines could be obtained against it. \$150,000

4. Corporation has switches, computers, and networking equipment worth ±\$1,000,000 which is leased on various terms of 2.5 to 5 years on easy monthly installments..... \$1,000,000

5. Company operates from its present location leased for the past 10 years from the owner Bart Developments and presently pays monthly rent of \$4047.

6. In addition to company headquarters, the company has co-location sites at two other location on lease basis.

7. Corporation was engaged mainly in luggage business at wholesale distribution level, importing from Far East, but since 1999 has started diversifying to Telecommunications.

8. Switches are leased and owned and operated by our company, and sales and marketing is done by our affiliate corporation Lionhart of Miami and is owned and operated by our family. It being a newer corporation could not qualify for equipment financing had to couple with existing older company Gadjraj and Sons Import and Export.

9. Extra availability of funds: There is an open credit line of \$50,000 from Bank of America, which can be used if needed. Currently, all is available..... \$50,000

10. There is one more credit line of \$50,000 from Bank United, which can be used if needed. Currently, all is available..... \$50,000

11. Company had credit lines from Ocean Bank for \$160,000, which has been paid off, but if needed can be reviewed again either from same or other bank. \$160,000

12. The Company has two credit card accounts with total limit of \$20,000, and can be used when needed. Current balance is zero. \$20,000

13. In addition, family members have personal credit cards from Visa and MasterCard, which can raise money combined to a limit of ±\$215,000:

Ram and Saroj \$50,000
Richard and Ritu \$30,000
Rahul and Vineeta \$35,000
Rohit and Preeti \$90,000

..... \$215,000

14. We have survived 14 years with out best intentions and hard work and have been always on the taxpayer or giving end of society and hope to do so in the future. Currently we are a team of ±20 individuals working together with a mutual bond of sincerity and dedication.

TOTAL FUNDS AVAILABLE ±2,065,000

ORIGIN #L

Gadjraj & Sons Import & Export, Inc.

D/B/A "ARCTICS", D/B/A "KAIZEN"

6600 N.W. 82nd Avenue

Miami, Florida 33166

October 23, 2000

Tel.: (305) 591-3911

Fax: (305) 591-0727

VIA OVERNIGHT DELIVERY

001607-TF

Florida Public Service Commission
Division of Records and Reporting
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0850

DEPOSIT

DATE

D380

OCT 26 2000

RE: Gadjraj & Sons Import & Export, Inc., d/b/a "Arctics", d/b/a "Kaizen" - Application for Authority to Provide Interexchange Telecommunications Service Within the State of Florida

Dear Sir/Madame:

Enclosed are an original and six (6) copies of Gadjraj & Sons Import & Export, Inc.'s, d/b/a "Arctics", d/b/a "Kaizen" Application for Authority to Provide Interexchange Telecommunications Service within the State of Florida. Gadjraj & Sons Import & Export, Inc. is a facilities based reseller of 1+, 800, and calling card telecommunications services.

Enclosed is a filing fee of \$250.00 made payable to the Florida Public Service Commission.

If you have any further questions regarding this application, please contact me at the number listed above.

Sincerely,

Ritu Linhart

Enclosures

GADJRAJ & SONS, IMPORT & EXPORT INC.
DBA ARCTICS
6600 N.W. 82 AVE.
MIAMI, FL 33166

1556

DATE OCT 19, 2000

83-9059/2670

PAY TO THE ORDER OF

FLORIDA PUBLIC SERVICE COMMISSION

\$250.00

TWO HUNDRED FIFTY & 00/100

DOLLARS

BankUnited FSB
FLORIDA'S PREMIER BANK
255 ALHAMBRA CIRCLE
CORAL GABLES, FLORIDA 33134

VOID AFTER 180 DAYS

DOCUMENT NUMBER-DATE

13681 OCT 25 8

FOR LICENCE FEE