

NON PROPRIETARY VERSION

FROM : INTER-LINC.NET

FAX NO. : 417-336-0829

Jun. 10 2002 01:17PM P2

Jun. 10. 2002 11:29AM

Cost Serv Center (573) 874-8499

P. 5/6

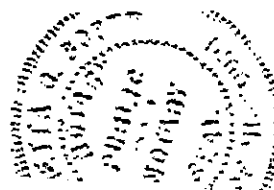
 * ~~XXXXXXXXXX~~ CHECKING ACCOUNT INSTANT STATEMENT PAGE - 1 *
 * OZARK MOUNTAIN BANK DATE - 06/10/02 *
 * TIME - 11:12:24 *

EMINENT NETWORK TECHNOLOGIES INC
 D/B/A INTER-LINC.NET
 BY RICHARD RABAH
 OR MARC A RYS
 607 STATE HIGHWAY 165 STE 5

DDA ~~XXXXXXXXXX~~
 LAST STATEMENT PRINTED DATE: 00/00/00
 LAST STATEMENT BALANCE: ~~XXXXXXXXXX~~
 THIS STATEMENT BALANCE: ~~XXXXXXXXXX~~

T/C	DATE	ITEM	AMOUNT	CHK NO	DESCRIPTION	BALANCE
540	06/03/02				58 DEPOSIT	
590	06/03/02	FIN BANKCARD		BCD DEF		
752	06/03/02				CL Loan Pmt No. 0101972	
910	06/03/02					
910	06/03/02					
980	06/03/02	THE GUARDIAN		JUN GP INS		
980	06/03/02	FIN BANKCARD		MBOD CHGS		
540	06/04/02				110 DEPOSIT	
590	06/04/02	DISCOVER BUS SVCSETTLEMENT				
590	06/04/02	FIN BANKCARD		BCD DEF		
590	06/04/02	DISCOVER BUS SVCSETTLEMENT				
980	06/04/02	DISCOVER BUS SVCSETTLEMENT				
980	06/04/02	NEOPOST				
990	06/04/02					
990	06/04/02					
590	06/05/02	FIN BANKCARD		BCD DEF		
990	06/05/02					
990	06/05/02					
990	06/05/02					
340	06/06/02					
590	06/06/02	DISCOVER BUS SVCSETTLEMENT				
590	06/06/02	FIN BANKCARD		BCD DEF		
190	06/06/02					
140	06/07/02					
110	06/07/02					
180	06/07/02	EFTPS - CHICAGO USATAXPYMT				
190	06/07/02					
190	06/07/02					
190	06/07/02					
190	06/07/02					

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Annetta G. Scott
 ANNETTA G. SCOTT
 Notary Public - State of Missouri
 County of Taney

FROM : INTER-LINC.NET

FAX NO. : 417-336-0829

Jun. 10 2002 01:17PM P3

Jun. 10. 2002 11:30AM

Cost: Serv Center (573) 874-8400

P. 6/6

* [REDACTED] - 001 CHECKING ACCOUNT INSTANT STATEMENT PAGE - 2 *
* OZARK MOUNTAIN BANK DATE - 06/10/02 *
* TIME - 11:12:24 *

---- DEA [REDACTED] ----

T/C	DATE	ITEM	AMOUNT	CHK NO	DESCRIPTION	BALANCE
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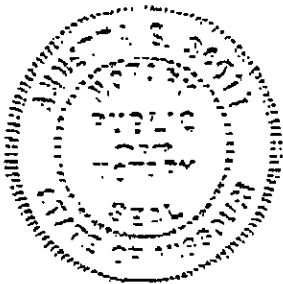
CREDITS:	11 PLUS:	[REDACTED]
DEBITS:	20 PLUS:	[REDACTED]

----- END OF STATEMENT -----

State of Missouri
County of Taney

On this 10th day of June, 2002, Before me personally appeared Marie Rys, known to me to be the person executed the within statement.

Annetta G. Scott



ANNETTA G. SCOTT
Notary Public - State of Missouri
County of Taney
My Commission Expires Oct 15, 2004

CD Telecommunications

January 2002

Confidentiality Agreement

The undersigned reader acknowledges that the information provided by _____ in this business plan is confidential; therefore, reader agrees not to disclose it without the express written permission of _____.

It is acknowledged by reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader, may cause serious harm or damage to _____.

Upon request, this document is to be immediately returned to _____.

Signature Date

Name (typed or printed)

This is a business plan. It does not imply an offering of securities.

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1.0 Executive Summary

Overview

CD Telecommunications has developed this plan to increase product diversity, revenue and profit. The key features of this plan are:

- 1).
- 2).
- 3).
- a-1
- b-
- c-

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Financial Summary

The key financial parameter of this plan can be summarized as follows:

1st Yr. 2nd Yr. 3rd Yr.

Capital Expense: :

Revenue Plan: \$

Profit Plan: \$

1.1 Objectives

CDT has established five objectives for this communications plan. These objective are:

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1.2 Keys to Success

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2.0 Company Summary

2.1 Start-up Summary

Starting

Start-up Plan
Start-up Expenses
Legal
Stationery etc.
Brochures
Consultants
Insurance
Rent
Research and development
Expensed equipment
Other
Total Start-up Expense

Start-up Assets Needed
Cash Requirements
Other Short-term Assets
Total Short-term Assets

Long-term Assets
Total Assets

Total Start-up Requirements:
Left to finance:

Start-up Funding Plan

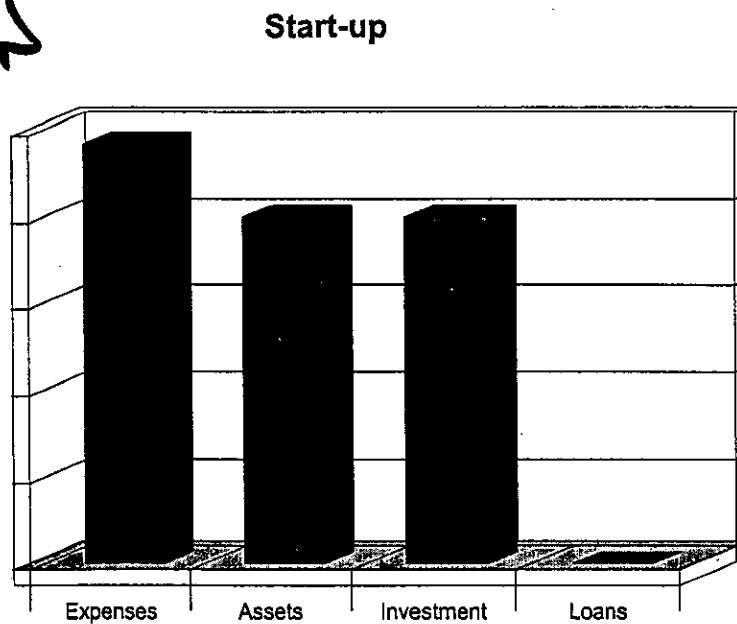
Investment
CDT
Investor 2
Other
Total investment

Short-term Liabilities
Unpaid Expenses
Short-term Loans
Interest-free Short-term Loans
Subtotal Short-term Liabilities
Long-term Liabilities
Total Liabilities

Loss at Start-up
Total Capital
Total Capital and Liabilities
Checkline

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2.2 Company Locations and Facilities

The primary location of CD Telecommunications will be in Branson, MO at 607 State Hwy. Suite 5.

3.0 Services

CD Telecommunications will provide 1

3.1 Service Description

Wholesale Services

PRI
user

ition

Retail Services

Calling Card Offering

DSL Service

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3.2 Competitive Comparison

PRI

Long Distance Offering

ng card

3.3 Fulfillment

3.4 Technology

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3.5 Future Services

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4.0 Market Analysis Summary

4.1 Service Business Analysis

4.1.1 Competition and Buying Patterns

4.1.2 Main Competitors

5.0 Strategy and Implementation Summary

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5.1 Competitive Edge

presented in the paper.

5.2 Marketing Strategy

Proprietary
Information

5.2.1 Pricing Strategy

5.2.2 Promotion Strategy

5.3 Sales Strategy

1gs.

5.3.1 Sales Forecast

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Sales Forecast
Unit Sales
PRI Sales
Reciprocal Comp
Calling Card
Long Distance
Local Phone
DSL
Installation
Outside PRI Sales
Other
Total Unit Sales

Unit Prices

PRI Sales
Reciprocal Comp
Calling Card
Long Distance
Local Phone
DSL
Installation
Outside PRI Sales
Other

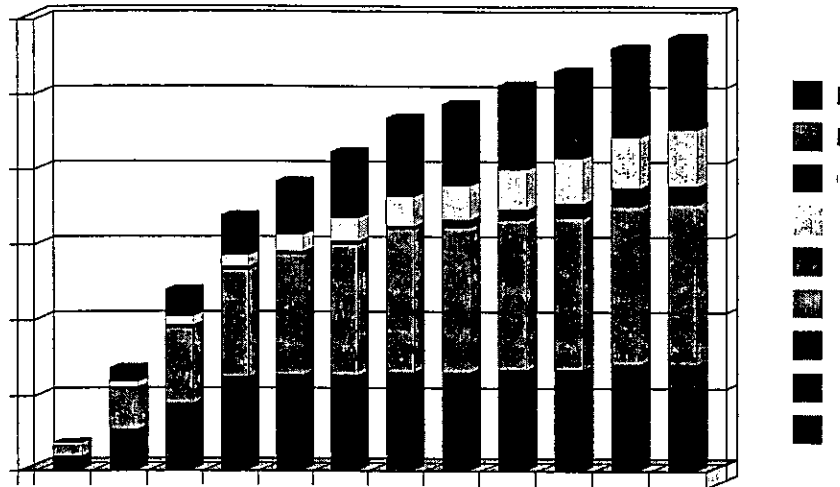
Sales
PRI Sales
Reciprocal Comp
Calling Card
Long Distance
Local Phone
DSL
Installation
Outside PRI Sales
Other
Total Sales

Direct Unit Costs
PRI Sales
Reciprocal Comp
Calling Card
Long Distance
Local Phone
DSL
Installation
Outside PRI Sales
Other

Direct Cost of Sales
PRI Sales
Reciprocal Comp
Calling Card
Long Distance
Local Phone
DSL
Installation
Outside PRI Sales
Other
Subtotal Direct Cost of Sales

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Sales Monthly



5.4 Strategic Alliances

5.5 Milestones

The significant milestones are:

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)

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Milestones	Start Date	End Date	Budget	Manager	Department
------------	------------	----------	--------	---------	------------

Totals

6.0 Management Summary

6.1 Management Team Gaps

6.2 Personnel Plan

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Personnel Plan
Infrastructure Personnel
Switch Tech
Provisioner
Name or title
Other
Subtotal

Sales and Marketing Personnel
Direct Sales
Name or title
Name or title
Other
Subtotal

General and Administrative
Personnel
General Manager
Name or title
Name or title
Other
Subtotal

Consulting & Legal Personnel
Name or title
Name or title
Name or title
Other
Subtotal

Total Headcount
Total Payroll
Payroll Burden
Total Payroll Expenditures

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7.0 Financial Plan

7.1 Important Assumptions

As stated previously the key assumption of the plan are

General Assumptions

Short-term Interest Rate %
Long-term Interest Rate %
Payment Days Estimator
Collection Days Estimator
Tax Rate %
Expenses in Cash %
Sales on Credit %
Personnel Burden %

FY2003

FY2004
10,000

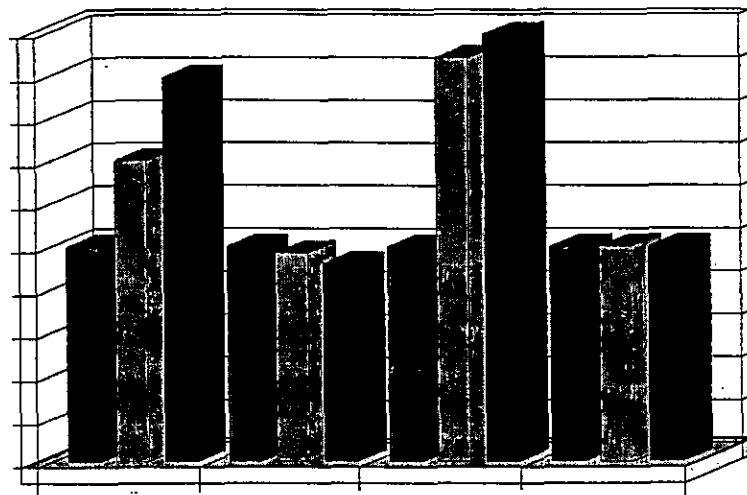
FY2005
10,000

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7.2 Key Financial Indicators

Benchmarks



■ FY2003
■ FY2004
■ FY2005

7.3 Projected Prof.

Profit and Loss (Income Statement)

Sales

Direct Cost of Sales

Infrastructure Payroll

Other

Total Cost of Sales

Gross Margin

Gross Margin %

Operating expenses:

Sales and Marketing Expenses

Sales and Marketing Payroll

Advertising/Promotion

Travel

Miscellaneous

Total Sales and Marketing Expenses

Sales and Marketing %

General and Administrative Expenses

General and Administrative Payroll

Payroll Burden

Depreciation

Leased Equipment

Utilities

Insurance

Billing System

Test Gear

CO-LO Rent

Co-LO Power

CO-LO Build Out

CO Backhaul

Long Distance Drain

OS/DA & Local Trunks

ALinks

Equipment Maint

Rent

Total General and Administrative
Expenses

General and Administrative %

Consulting & Legal Expenses

Consulting & Legal Payroll

Contract/Consultants

Total Consulting & Legal Expenses

Consulting & Legal %

Total Operating Expenses

Profit Before Interest and Taxes

Interest Expense Short-term

Interest Expense Long-term

Taxes Incurred

Extraordinary Items

Net Profit

Net Profit/Sales

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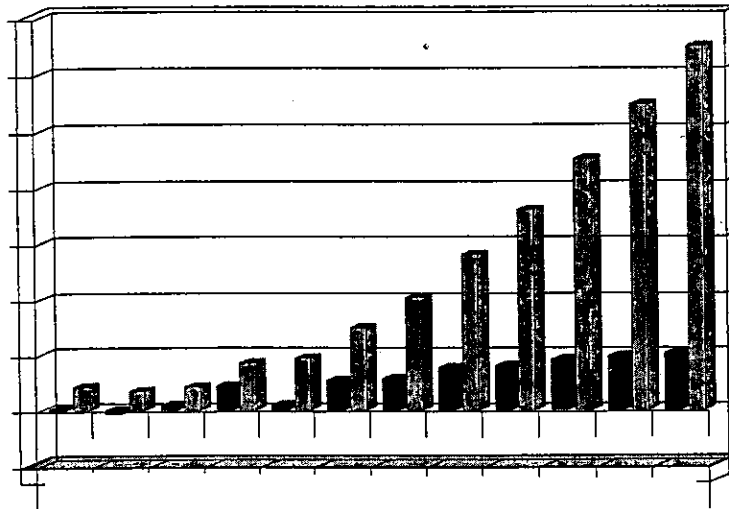
7.4 Projected Cash Flow

Pro-Forma Cash Flow

Net Profit
Plus:
Depreciation
Change in Accounts Payable
Current Borrowing (repayment)
Increase (decrease) Other Liabilities
Long-term Borrowing (repayment)
Capital Input
Subtotal
Less:
Change in Accounts Receivable
Change in Other Short-term Assets
Capital Expenditure
Dividends
Subtotal
Net Cash Flow
Cash Balance

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Cash



7.5 Projected Balance Sheet

Pro-forma Balance Sheet

Assets
Short-term Assets
Cash
Accounts Receivable

Other Short-term Assets
Total Short-term Assets
Long-term Assets
Capital Assets
Accumulated Depreciation
Total Long-term Assets
Total Assets

Liabilities and Capital

Accounts Payable
Short-term Notes
Other Short-term Liabilities
Subtotal Short-term Liabilities

Long-term Liabilities
Total Liabilities

Paid in Capital
Retained Earnings
Earnings
Total Capital
Total Liabilities and Capital
Net Worth

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Table 5.3.1: Sales Forecast

Sales Forecast	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	FY2003	FY2004	FY2005
Unit Sales															
PRI Sales															
Reciprocal Comp															
Calling Card															
Long Distance															
Local Phone															
DSL															
Installation															
Outside PRI Sales															
Other															
Total Unit Sales															
Unit Prices															
PRI Sales															
Reciprocal Comp															
Calling Card															
Long Distance															
Local Phone															
DSL															
Installation															
Outside PRI Sales															
Other															
Sales															
PRI Sales															
Reciprocal Comp															
Calling Card															
Long Distance															
Local Phone															
DSL															
Installation															
Outside PRI Sales															
Other															
Total Sales															
Direct Unit Costs															
PRI Sales															
Reciprocal Comp															
Calling Card															
Long Distance															
Local Phone															
DSL															
Installation															
Outside PRI Sales															
Other															
Direct Cost of Sales															
PRI Sales															
Reciprocal Comp															
Calling Card															
Long Distance															
Local Phone															
DSL															
Installation															
Outside PRI Sales															

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Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Direct Cost of Sales															

Table 6.2: Personnel

Personnel Plan	
Infrastructure Personnel	
Switch Tech	
Provisioner	
Name or title	
Other	
Subtotal	
Sales and Marketing Personnel	
Direct Sales	
Name or title	
Name or title	
Other	
Subtotal	
General and Administrative Personnel	
General Manager	
Name or title	
Name or title	
Other	
Subtotal	
Consulting & Legal Personnel	
Name or title	
Name or title	
Name or title	
Other	
Subtotal	
Total Headcount	
Total Payroll	
Payroll Burden	
Total Payroll Expenditures	

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Table 7.1: General Assumptions

General Assumptions	
Short-term Interest Rate %	
Long-term Interest Rate %	
Payment Days Estimator	
Collection Days Estimator	
Inventory Turnover Estimator	
Tax Rate %	
Expenses in Cash %	
Sales on Credit %	

Personnel Burden %	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
--------------------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Table 7.3: Profit and Loss

Profit and Loss (Income Statement)	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	FY2003	FY2004	FY2005
Sales															
Direct Cost of Sales															
Infrastructure Payroll															
Other															
Total Cost of Sales															
Gross Margin															
Gross Margin %															
Operating expenses:															
Sales and Marketing Expenses															
Sales and Marketing Payroll															
Advertising/Promotion															
Travel															
Miscellaneous															
Total Sales and Marketing Expenses															
Sales and Marketing %															
General and Administrative Expenses															
General and Administrative Payroll															
Payroll Expense															
Payroll Burden															
Depreciation															
Leased Equipment															
Utilities															
Insurance															
Billing System															
Test Gear															
CO-LO Rent															
Co-LO Power															
CO-LO Build Out															
CO Backhaul															
Long Distance Drain															
OS/DA & Local Trunks															
ALinks															
Equipment Mail															
Rent															
Total General and Administrative Expenses															
General and Administrative %															
Consulting & Legal Expenses															
Consulting & Legal Payroll															
Contract/Consultants															
Total Consulting & Legal Expenses															
Consulting & Legal %															
Total Operating Expenses															
Profit Before Interest and Taxes															
Interest Expense Short-term															

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Interest Expense Long-term	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes Incurred														
Extraordinary Items														
Net Profit														
Net Profit/Sales														

Table 7.4: Cash Flow

Pro-Forma Cash Flow

Net Profit
 Plus:
 Depreciation
 Change in Accounts Payable
 Current Borrowing (repayment)
 Increase (decrease) Other Liabilities
 Long-term Borrowing (repayment)
 Capital Input
 Subtotal
 Less:
 Change in Accounts Receivable
 Change in Inventory
 Change in Other Short-term Assets
 Capital Expenditure
 Dividends
 Subtotal
 Net Cash Flow
 Cash Balance

Proprietary
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Table 7.5: Balance Sheet

Pro-forma Balance Sheet

Assets
 Short-term Assets
 Cash
 Accounts Receivable
 Inventory
 Other Short-term Assets
 Total Short-term Assets
 Long-term Assets
 Capital Assets
 Accumulated Depreciation
 Total Long-term Assets
 Total Assets

 Liabilities and Capital
 Accounts Payable
 Short-term Notes
 Other Short-term Liabilities
 Subtotal Short-term Liabilities

Long-term Liabilities
Total Liabilities

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

Paid in Capital
Retained Earnings
Earnings
Total Capital
Total Liabilities and Capital
Net Worth

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