

EXHIBIT B

TERMS FOR GRANT

GRANTEE: Company to be formed by Louis Miller. Mr. Miller, majority stockholder.

PROJECT DESCRIPTION: Funds will be used to assist in the hiring of professional service necessary to prepare a proposal to SBC Telecommunications, recommending a partnership to increase subscriber retention among their credit-challenged customers. Project includes market research, market analysis and business plan, presentation packaging and coaching. City Grant will be a 50% matching grant to funds provided by the Wisconsin Department of Commerce. Project is expected to result in the creation of a minimum of 140 full-time job opportunities.

PROJECT BUDGET: \$30,000.

CITY GRANT AMOUNT: Maximum grant amount is \$5,000.

OTHER FUNDING: The Wisconsin Department of Commerce is providing grant in the amount of \$10,000. See attached.

EQUITY: Grantee's equity contribution to the Project shall be not less than 50% of the total project cost.

TERMS: Terms of the grant shall be consistent with grant from the Wisconsin Department of Commerce.

DISBURSEMENT: Funds will be reimbursed upon completion of the project. No funds shall be disbursed until grantee's contribution equity is fully disbursed.

GENERAL: Grant Agreement will carry such other terms and conditions as are customary provisions for grants of this sort. This term sheet is not to be construed as a formal commitment.