



The Interface Financial Group is a truly unique entity.

We fully appreciate that the word 'unique' is often overworked and used out of context. However, we firmly believe we have it in context.

The information contained in the Press Room page of our website will help to show you why we think we really are unique.

We welcome your interest in our concept and are pleased to address any questions you might have.

Small business is alive and well with The Interface Financial Group.

Sean MacAllister, Press Officer

Email: news1@interfacefinancial.com Telephone: 888-449-3779 (Mountain Time Zone)



Providing
Working
Capital
For
Business

Company Background

The Interface Financial Group is an international network of Interface franchise owners and headquarters staff working together to solve the working capital needs of entrepreneurs and growing businesses. Interface provides clients with immediate solutions to their cash flow problems; our clients are owners of businesses with current, quality receivables who seek to convert those receivables into immediate cash to fuel their expansion plans.

Our mission is simple: speed up cash flow for businesses through a proven operating system and build powerful business opportunities for our franchisees.

In the beginning

On Tuesday the 14th of April 1972, in a small town in Connecticut, John Sheehy, Founder of The Interface Financial Group, purchased invoices totaling \$14,348.00 from a sheet metal sub-contractor.

The sub-contractor was working on a major government-funded infrastructure project and the general contractor was taking nearly 50 days to pay the sub-contractor due to slow cash flow from the government department involved.

Mr. Sheehy purchased the invoices to enable the sub-contractor to meet his tax and payroll obligations which had grown significantly as he was the successful bidder on a number of new projects.

Thus, Interface was born.

Now, 36 years later, the same basic approach and methodology is still being employed by The Interface Financial Group – with operations in the United States, Canada, New Zealand, and Australia.



Interface Invoice Discounting Service – The Market

Invoice discounting is a mature financial service and the market for invoice discounting is well developed. There are many “factoring” companies catering to large businesses who can provide these factoring companies a specific minimum sales volume each month. Interface caters to the needs of smaller expanding businesses (generally including newly incorporated businesses, and businesses with an annual sales volume of \$250,000 to \$5,000,000) that cannot qualify for high monthly sales volume requirements of factoring companies. These newer and small businesses may be undercapitalized and are generally experiencing growth. There are few financial services available to these small businesses.

This, however, is exactly Interface’s market segment. The marketing segment that we have been successfully operating in for 36 years.



Providing
Working
Capital
For
Business

The Interface Executive Team

The executive team of The Interface Financial Group has more than 200 years of combined business and financial experience.

George Shapiro, Chairman

Mr. Shapiro was elected Chairman of the Interface organization in May 2007. He is an accomplished international executive with over twenty years of business-building experience in emerging markets. Prior to Interface: After serving for more than 6 years as CEO of CBSF Capital Management LLC, and then leading the company to a successful merger in 2000, Mr. Shapiro subsequently became the Chairman of the Board of Managers where he served until 2006. He is currently CEO of IFG Network LLC, a member of the Board of Directors of Testknowledge LLC, and a director of several other companies. Mr. Shapiro has been associated with The Interface Financial Group since 2002.

David T. Banfield, President

Mr. Banfield was named President of the Interface organization in 1991 and has played a significant part in the successful development and growth of the Interface organization. Prior to Interface: Mr. Banfield received his professional credentials in banking and credit management in the United Kingdom, where he held positions in both the banking and factoring industries. In 1975, after fifteen years of service in various sectors of banking operations, he was appointed Vice President and Manager of Mercantile Bank & Trust Co. Ltd. From 1978-1986, he was Vice President of Walter E. Heller Financial Corp. He was subsequently named President of Interfax Financial Services Limited, a position he held from 1986-1990.

John Sheehy, Founder

Mr. Sheehy founded The Interface Financial Group in 1972, serving as its President until 1991, and was Chairman of the Board until 2007. Most importantly, he perfected the invoice discounting system and procedures that form the backbone of The Interface Financial Group® franchise system. Prior to interface: From 1955 to 1971, Mr. Sheehy was Vice President of Peabody Engineering in Stamford, CT and from 1960 to 1971; he was also President of Peabody Engineering Corp of Canada.



Providing
Working
Capital
For
Business

Noah Gershon, Vice President

Mr. Gershon has served as Vice President since May 2007. Prior to interface: Mr. Gershon was a partner in a high-tech consulting firm specializing in manufacturing software systems; was an equities trader, and was Managing Director of GS Financial Network, Inc.

Stephen A. Brost (CPA), Vice President

Mr. Brost was appointed Vice President in July 2002 with specific responsibility for servicing the franchisees' accounting and bookkeeping needs. Prior to Interface: From 1970-1971 Mr. Brost was affiliated with Arthur Anderson & Company. In 1971, he assisted a start-up company with their initial public offering and acted as Assistant Treasurer and Controller for the company through 1979. From 1979 to 1985, Mr. Brost worked with Allied Signal Aerospace, ultimately in the position of Manager of Accounting Policies and Practices. Mr. Brost has owned an Interface franchise since 1996 and has been an area developer for Southern California since 1998.

Jan J. Cunningham, Vice President

Mr. Cunningham was appointed Vice President - Marketing Services in May 2006, with specific responsibilities for franchisee marketing activities and strategic alliance growth. Prior to Interface: From 1996-1998 Mr. Cunningham was the Operations & Delivery Manager for CIBER Corporation; from 1998 to 1999, he was Business Consultant for DMR Consulting Group; from 2000 to 2006, Mr. Cunningham was Senior Project Manager for five states for EMC Corporation. He has owned an Interface franchise since April 2003.

All of the officers of The Interface Financial Group are fully active in the day-to-day operations of the organization, affording unparalleled support for franchisees and clients.



For more information about The Interface Financial Group, please contact:

Sean MacAllister, Press Officer

Email: news1@interfacefinancial.com

Telephone: 888-449-3779 (Mountain Time Zone)



What Others Say about The interface Financial Group

It's one thing for a company to say how good they are, that they are committed to providing excellent service and support for their clients and franchisees. It's quite another for those same clients and franchisees to say that the company *does* provide excellent service and support, and delivers what it promises.

Below are just a few of the comments we've received from Interface clients and franchisees.



What Clients Say about The interface Financial Group

"Using IFG's invoice discounting services over the past six months helped me double my staff and get my cash flow under control."

"My strong working relationship with Interface has allowed me to stop worrying about cash flow. . .any time I choose I can turn a portion of my receivables into cash. The process is very simple and straightforward."

"I can't stress how important using Interface was for my business. I was able to protect my credit, maintain good standing with my suppliers, and continue to move forward to meet the next opportunity."

"My construction business has never been able to readily obtain bank funding. Thanks to IFG we were able to take on a major construction project."

"Thank you IFG. Your service has been an invaluable aid in getting my business off the ground and running."

"I don't want to mess with a bank because I know I can get my money from IFG in a day."



What Franchisees Say about The interface Financial Group

"I bought Interface because it gave me the freedom to build my own business and pay the primary shareholder – me!"

"Having been a franchisee for some time now, I have found that my expectations in terms of a client base, the need for the service, and franchisor support have all been realized."

"I wish I would have found this opportunity 10 years ago!"

"The training, documentation, and due diligence support from IFG is superior."

"IFG has always under promised and over delivered."

"Despite my lack of any kind of financial industry experience, I have found that the system was easy to learn and works well."

"Most of the other franchises offer no where near the level of flexibility that IFG does."

"We provide an invaluable resource to small businesses which suffer from a lack of operating capital."

Providing
Working
Capital
For
Business



Look for this Seal...
...before you INVEST!

The prestigious
World Class Franchise™
award has been
presented to
The Interface
Financial Group
every year
since 2005



Recent Interface Financial Transactions

"Interface is North America's largest alternative funding source for small business"

"Interface has always provided funding exactly when agreed upon by both parties and as discussed – no hidden items or fees."

A satisfied IFG client



Short Term
Working
Capital
in
24-48
hours

Transportation Services \$1,695.00	Kitchen & Bath Installer \$1,893.00	Apartment Locator \$2,409.00
Medical Services \$3,191.18	Software Services \$4,952.94	Excavating Services \$5,300.00
Real Estate Broker \$6,700.00	Commercial Cleaner \$7,975.00	Plastering Contractor \$8,367.81
Computer-Aided Drafting \$9,407.00	Fence & Gate Contractor \$10,200.00	Electrical Services \$11,493.00
Candle Manufacturer \$20,736.00	Charter Bus Services \$26,500.00	Fashion Importer \$35,000.00
Word Processing Services \$40,000.00	Food Manufacturer \$54,000.00	Plumbing Contractor \$63,258.82
Commercial Real Estate \$76,000.00	Film Distributor \$88,500.00	Wireless Communications \$93,000.00
Concrete Contractor \$102,000.00	Internet Sales/Marketing \$123,914.47	Contractor \$137,000.00
Construction Company \$182,000.00	Industrial Doors \$207,500.00	Honey Producer/Exporter \$209,544.00
Electrical Contractor \$340,000.00	Construction Company \$400,000.00	Printing Services \$630,289.00

Some points to remember about Interface:

- No amount is too large or too small for IFG
- We evaluate each transaction locally
- Our Invoice Discounting service is fast, friendly, flexible & cost effective
- "Use-it-as-you-need-it service" – no long-term commitments and contracts
- With Interface Financial you have a business resource you can count on!