

# COMPANY FACT SHEET

vFinance<sup>®</sup>, Inc.

www.vfinance.com

## vFINANCE, INC. (OTCBB: VFIN)

**vFinance, Inc.** is a financial services company which specializes in high growth opportunities. The Company's proficiency in this marketplace flows from three principal lines of business: offering full service retail brokerage to high net worth and institutional clients, providing investment banking and advisory services to micro, small and mid-cap high growth companies and trading securities, including making markets in micro and small cap stocks and providing liquidity in the United States Treasury marketplace. In addition to the Company's core business, it offers information services on its website. Due to its focus, the Company believes it is well positioned to offer alternative investments, which have the potential to outperform market indices and offer a full range of traditional investment options.

### Subsidiaries

*vFinance Investments, Inc. and EquityStation, Inc. are broker-dealers registered with the SEC, and members of FINRA and SIPC. vFinance Investments is also a member of the National Futures Association ("NFA").*

### vFinance Investments, Inc.:

- **Retail Broker Network:** Works with individual investors to help them meet their financial goals in over 40 offices in the U.S. and Latin America.
- **Investment Banking:** A broad array of investment banking services for emerging companies, including Fairness Opinions and IPO, structured finance, and M&A services.
- **Equity Trading Group:** Addressing wholesale, institutional and retail markets. Assists in complex liquidation strategies, corporate buy-backs. Multiple trading and execution services for hedge funds, corporate, institutional and private clients. Specialized products include **Hedge Fund Accelerator™** designed for managers of small to mid-size hedge funds, and **Direct2Desk™** trading program connecting institutional clients directly to the Company's traders during normal trading hours.
- **Fixed Income Group:** Trades the full spectrum of fixed income products, including treasuries, agencies, corporates and mortgage-backed securities. Diverse global institutional client base ranging from small cap companies to large financial institutions.
- **Hispanic Capital Markets Group:** Focused on investment banking services for companies in the rapidly growing U.S. Hispanic market.

### EquityStation, Inc.:

- Provides **multiple electronic trading platforms** including Direct Market Access (DMA), sophisticated algorithmic trading and option execution.

### Interactive Website—[www.vfinance.com](http://www.vfinance.com):

- **Ranked by Google, Yahoo,** and web-traffic-measuring companies as a leading destination for companies seeking capital.
- Destination for venture capitalists, and private and institutional investors seeking **information about high growth companies.**

## Investment Considerations

- **Founded in 1996, vFinance provides global financial services focused on the needs of high net worth and institutional investors and high growth companies.**
- **Uniquely positioned to offer alternative investments to investors seeking to outperform market indices. Capability and resources to offer all investors full range of investment options.**
- **Investment banking services for micro, small and mid-cap companies.**
- **Special investment banking division devoted to the rapidly growing U.S. Hispanic market; headed by nationally recognized leader in Hispanic community.**
- **Strong balance sheet. No debt. Well diversified income sources including Retail, Equity Market Making, Fixed Income Trading and Investment Banking. Recent expansion through acquisitions, more investment banking deals, and organic growth.**
- **Highly experienced management team.**
- **Equity and fixed income trading desks. Market maker in over 3,500 stocks. Services include multiple electronic trading platforms for order routing and execution.**
- **Over 12,000 corporate, institutional and high net worth clients in over 40 offices in the U.S. and other parts of the world.**
- **Interactive website is outstanding source of information for high growth companies seeking capital and for investors seeking information on high growth companies. Draws over 35,000 unique visitors monthly from over 150 countries.**

### Profile (11-27-07)

Exchange: OTCBB

Symbol: VFIN

Price: \$0.19

52-week high: \$0.26

52-week low: \$0.16

Market cap: \$9.84M

Shares outstanding: 54.68M

Fiscal year end: December 31

## COMPARABLE COMPANIES (Source: MSN Money 11/27/07)

<b>vFinance, Inc. (VFIN)</b>		<b>National Holdings Corp. (NHLD)</b>	
Market Cap:	9.8M	Market Cap:	14.8M
Sales:	45.2M	Sales:	64.4M
Income:	-2.0M	Income:	1.4M
<b>Investors Capital Holdings Ltd. (ICH)</b>		<b>Paulson Capital Corp. (PLCC)</b>	
Market Cap:	33.0M	Market Cap:	26.7M
Sales:	89.0M	Sales:	31.1M
Net Income:	410.0K	Income:	5.6M
<b>Ladenburg Thalmann Financial Services Inc. (LTS)</b>		<b>Siebert Financial Corp. (SIEB)</b>	
Market Cap:	321.5M	Market Cap:	75.7M
Sales:	59.3M	Sales:	31.9M
Income:	-525.0K	Income:	1.7M
<b>MCF Corp. (MEM)</b>		<b>First Montauk Financial Corp (FMFK)</b>	
Market Cap:	53.6M	Market Cap:	2.73M
Sales:	70.3M	Sales:	44.5M
Income:	2.0M	Income:	-2.8M

### **vFinance, Inc.**

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### **Disclosure**

*This communication is provided for informational purposes only and should not be construed as a solicitation to invest. vFinance, Inc.'s future operation results are dependent upon many factors, including but not limited to: (i) the Company's ability to obtain sufficient capital or a strategic business arrangement to fund its expansion plans; (ii) the Company's ability to build the management and human resources and infrastructure necessary to support the growth of its business; (iii) competitive factors and developments beyond the Company's control; and (iv) other risk factors discussed in the Company's periodic filings with the Securities and Exchange Commission, which are available for review at <http://www.sec.gov> under "Search for Company Filings."*

## Management

**Leonard J. Sokolow, Chairman, CEO, and co-Founder.** Extensive experience managing, directing and supervising various aspects of multinational public and private companies having in excess of \$200 million in revenues. Special expertise advising high growth companies about strategic mergers, acquisitions, leveraged buyouts, going-private transactions, valuations and fairness opinions, and technology licensing, as well as accessing private and public capital markets. Legal expertise covers securities, corporate issues, banking and international and domestic tax law. Formerly Ernst & Young, EVP and General Counsel Applica Corporation (NYSE:APN). Founder and Partner of international law firm, and founder and Chairman of NASDAQ listed (AGRO) 1940 Act Fund. Board member, Consolidated Water Company Ltd. (NasdaqGS: CWCO).

**Alan B. Levin, CFO.** Also serves as Financial and Operations Principal for both of the Company's broker-dealers: vFinance Investments, Inc. and EquityStation, Inc. Over 18 years of experience in accounting management roles in a variety of industries.

**Richard Campanella, CEO and President, vFinance Investments, Inc.; Secretary, vFinance, Inc.** Prior to joining vFinance, he was a Partner of Commonwealth Associates, a registered broker-dealer, where he served as Director of Compliance.

**Jonathan C. Rich, EVP, Director of Investment Banking.** Over the past 10 years, responsible for completing over \$200 million worth of M&A assignments; served as lead or co-manager of public and private offerings raising over \$250 million in capital. Previously, Managing Director, Corporate Finance Department, First Colonial Financial Group. Board member, ASI Energy (NASDAQ:ANLT).

**Charles P. Garcia, President, Hispanic Capital Markets Group.** Founder of the former Sterling Financial Group of Companies prior to vFinance's purchase of select assets of that company in May 2006. Appointed by President George Bush to the Commission on Educational Excellence for Hispanic Americans. Named one of the "100 Most Influential Hispanics" in the U.S. in 2004. Board member, Winn-Dixie Stores, Inc. (NasdaqGM:WINN).

**William Groeneveld, Head Trader, Equity Markets and President, EquityStation, Inc.** Built the wholesale trading department of vFinance Investments, Inc. As Equity Markets Head Trader, implemented sophisticated on-desk supervisory and risk management procedures. Introduced value-added services: Hedge Fund Accelerator™ and Direct2Desk™.

**John Curry, Senior Managing Director of Fixed Income, Sterling Financial Division.** In charge of the firm's consolidated fixed income and bond-trading business unit. Seasoned executive with 20 years of experience providing market insight and hedging strategies to foreign and domestic banks, primary dealerships, hedge funds, and insurance companies.

**Glenn Desort, National Sales Manager, Director of Business Development.** Responsible for worldwide retail broker recruiting and new product introduction to brokers. Nearly 25 years of experience in securities industry, including positions as syndicate manager, national sales manager and participating broker in over 100 public and private securities offerings.