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Capstone Business Credit Announces Strategic Expansion Initiatives

Venture Merchant Bank Names New Senior Management Appointments; Launches Asian Marketing, Spot Factoring Divisions

New York, NY – January 31, 2007 – Capstone Business Credit, LLC, a venture merchant banking firm that provides working capital and financial structures to small businesses, today announced new senior management appointments and expansion plans to meet the sustained growth within the firm’s rapidly growing merchant banking business.

To accommodate its growing operation, Capstone Business Credit has moved corporate headquarters to larger office space within midtown Manhattan providing the firm with double the square footage of its previous midtown headquarters. In addition, Capstone has launched a new Asian Marketing Division and formed Capstone Business Factors, LLC, a spot factoring business.

“Capstone’s growth has been steady and strong due to the increased financing needs of successful, small businesses that have either outgrown or simply do not fit into the traditional lending framework of banks and other private resources,” said Joseph Ingrassia, managing member of Capstone Business Credit. “To date, we have helped more than 500 companies by lending more than \$1 billion to support their business and accelerate sales,” said John Rice, managing member of Capstone Business Credit. “Many of our clients go on to secure traditional forms of financing after we provide a structure that improves their balance sheets and assets,” continued Rice.

Capstone has named Joseph Choe as Exec. Director, Asian Marketing Division of Capstone Business Credit to support its rapidly expanding Asian business. In this role, Mr. Choe will bring his 20 years of factoring, trade finance and asset-

based lending experience to work with direct-to-retail firms with less than \$100 million in sales based in Asia that are in need of business presence within the United States. Prior to joining Capstone, Mr. Choe was executive director of DCD Capital, LLC, and was the executive in charge of West Coast operations for the financial factoring firm. Mr. Choe has worked with clients in garment & general merchandise industries and has held senior management positions within the mortgage and loan industries at Emigrant Mortgage Company, Panasia Bank and Coast Bank of California.

In addition, Capstone has appointed James Rubbinaccio as Director of the newly formed Capstone Business Factors, LLC located in downtown Jersey City, New Jersey. The firm will service the spot factoring needs of clients with less than \$10 million in sales within the construction, security guard and janitorial industries. Mr. Rubbinaccio brings more than 25 years of spot factoring experience to Capstone and has held many executive level positions within the factoring industry. Prior to joining Capstone, Mr. Rubbinaccio held management positions for 15 years at Quantum Corporate Funding, Inc.

About Capstone Business Credit, LLC

Capstone Business Credit, LLC, a privately-held, venture merchant banking firm, provides structured financing to companies that are involved in the domestic and international trade of finished consumer and industrial products. These firms are in a 'cash crunch' due to high demand for successful product lines or are in a turnaround or bankruptcy situation.

The firm infuses working capital into businesses with typical sales of less than \$100 million and provides unique structured financial products designed to provide the additional working capital needed to take advantage of incremental sales opportunities that smaller firms often lose, forfeiting growth opportunities.

Capstone has provided more than \$1 billion in funding to small businesses across a wide range of industries that include electronics, bath and body, women's and men's apparel, flooring, marble and concrete, jewelry, wine, kosher foods and ladies handbags, among others.

For more information about Capstone Business Credit, LLC visit www.capstonetrade.com

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