

# INTEGRATED CAPITAL PARTNERS, INC.

*“Providing microcap consulting solutions to the world.”*

WHY CONSIDER 1<sup>ST</sup> GLOBAL FINANCIAL CORPORATION (FGBF)?

When considering a company, the most critical factors include its:

## Management

The management should be focused and ideally have a record of success in similar venture. A dynamic management team draws talents from different areas of business to keep sets of eyes looking at all the critical issues and infrastructure.

## FGBF

**Led by Gil Gillis, FGBF has a credit Industry icon as a leader. His unique skill set provides inroads unavailable to others in the industry. Gil leverages his past colleagues and business contacts will help establish and grow this company.**

## Size of Market

The questions here are,

“Is there enough room for another player?” and

“Is there enough money in the market to make this company successful?”

**FGBF is going after the under-served market of minority owned businesses. This in itself says that there is a large market with a lack of competition or, at least, room for another player.**

**In terms of money in the market to support a new player, look no further than FGBF’s performance over the past few months. They were processing around \$100,000 a month in October 2006, by January 2007 they were processing over \$2,000,0000 a month! This appears to be a trend and is expected to increase, significantly over the next several months.**

## Offerings (Products/Services)

Why does this company exist? Are they serving a need in the market and can they co-exist and prosper among the current competition?

**FGBF is providing credit card processing, check clearing and point-of-sale machines to minority owned small to mid-sized business. As mentioned in the**

**market size above, this under-served market has a strong need for these products and services, but there is a lack of providers. FGBF's creative approach to these businesses gives them and their customers a distinctive option, not available through other channels.**

### Financial Structure

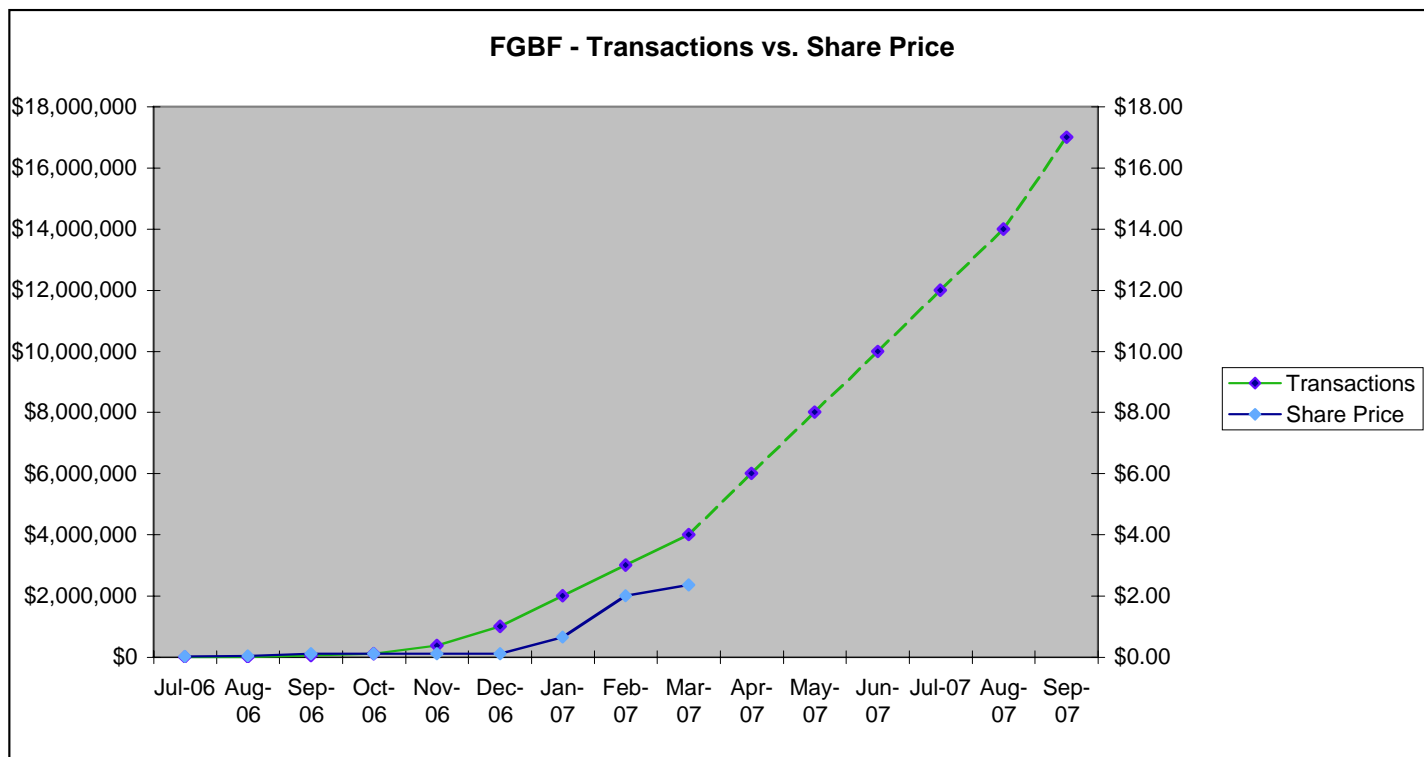
This includes not only its ability to become profitable, but also provide stability for the investor. Profits need not be immediate in order for the share value to increase, but the business plan should show a rational strategy to get into the black quickly and grow at a reasonable rate.

The stability can partially be achieved through an acceptable level of shares in the market. Acceptable can be determined by how many shares are in the open market and the history of the trading prices. Early in a company's growth the stock may show a quick rise and then, based on performance, may level or grow at a more stable level.

**While no one can guarantee share value in the future, a strong predictor is past performance and a review of what may be driving that performance.**

**As FGBF has been announcing their monthly transaction growth, the market has been responding by showing strong confidence in the value of their stock. In December 2006, FGBF shares were trading at around \$0.10. In February 2007, along with the announcement of their increased transaction volume, share prices exceeded \$2.00.**

**The chart below shows this dramatic growth and reaction (the dashed line from April on is a projected growth rate:**



With the most recent share prices hovering over \$2.00, it would not be surprising to see investors continuing to reward FGBF's share price trend along with the monthly transactions growing within the next few months and continuing even higher later in the year.

Now is a great time to consider FGBF. All indicators are that they will continue to grow at incredible rates leading 1<sup>st</sup> Global to outperform fundamentally mostly if not all other companies within their industry.

The statements on this website and in the newsletter contain forward-looking statements. In addition, from time to time, we or our representatives may make forward-looking statements orally or in writing. We base these forward-looking statements on our expectations and projections about future events, which we derive from the information currently available to us. Such forward-looking statements relate to future events or our future performance, including: our financial performance and projections; our growth in revenue and earnings; and our business prospects and opportunities. You can identify forward-looking statements by those that are not historical in nature, particularly those that use terminology such as "may," "should," "expects," "anticipates," "contemplates," "estimates," "believes," "plans," "projected," "predicts," "potential," or "continue" or the negative of these or similar terms. In evaluating these forward-looking statements, you should consider various factors, including: our ability to change the direction of the Company; our ability to keep pace with new technology and changing market needs; and the competitive environment of our business. These and other factors may cause our actual results to differ materially from any forward-looking statement. Forward-looking statements are only predictions. The forward-looking events discussed on this website and in the newsletter, the documents to which we refer you and other statements made from time to time by us or our representatives, may not occur, and actual events and results may differ materially and are subject to risks, uncertainties and assumptions about us. We are not obligated to publicly update or revise any forward-looking statement, whether as a result of uncertainties and assumptions, the forward-looking events discussed on this website and in the newsletter, the documents to which we refer you and other statements made from time to time by us or our representatives might not occur.