

ABOUT THE PRINCIPAL

Marc N. Essenfeld began his career with Ernst & Young and worked on such audit clients as Rockefeller Center, Time Warner and the City of New York. In 1994, Marc decided to leave Ernst & Young to follow his aspiration to take the lead financial role for entrepreneurial companies, beginning as a Controller for a \$100 million hedge fund, followed by his next role as Chief Financial Officer for a 15 store retailer in the northeast, and lastly, as Chief Financial Officer for a national artisan bread company.

As the head financial executive, Marc has been directly responsible for the management of and/or implementation of:

- *Accounting and finance*
- *Information Systems*
- *Selection and replacement of operating platforms and networking systems*
- *Human Resources*
- *Customer Service*
- *Administrative Staff*
- *Business Plans*
- *Change Management Practices*
- *Investment Relationships with Venture Capital firms such as JP Morgan Investment Group and Brentwood Equity Partners*
- *Sale, purchase and disposition of businesses*
- *Raised equity*
- *Leasing and Bank Financing*
- *Policy and Corporate Restructurings*
- *Auditors and Legal Counsel*
- *Real Estate selection and negotiation*
- *Construction management*

EBS FINANCIAL CORP.

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AFFORDABLE BUSINESS SOLUTIONS

Achieving a desired level of success, for any organization, can seem like a never-ending challenge. Often, a company executive/owner feels that even with the right vision, there is a piece of the puzzle missing.

In search of a solution, it is normal to look within your organization, only to realize the need for someone who can take a closer look at the business and provide a higher level of expertise - someone who will propel the organization towards greater success.

Hiring a seasoned full-time Chief Financial Officer can be cost-prohibitive, especially for small to medium sized growing companies.

EBS Financial Corp., founded by Marc N. Essenfeld, CPA, was created with all of this in mind. Providing a broad range of financial services, the focus of the company is to provide its clients with the high-level financial, operational and management services that a much larger organization would traditionally get from a seasoned Chief Financial Officer, on an affordable, as-needed, basis.

STRATEGIC PLANNING— In order to assess an organization's current financial state and develop a game plan for its next steps, it often becomes necessary to develop and implement a comprehensive strategic plan. Without the resources to have an experienced Chief Financial Officer on

staff, this can be a daunting task. EBS Financial Corp. can be your ideal solution. By meeting with your company, working with management to identify the desired objective, and developing and implementing a strategic plan, EBS Financial Corp. will help you navigate through these critical business decisions.

CHANGE MANAGEMENT— If a company is expanding into new markets or business ventures, EBS Financial Corp. can develop a business model, raise equity, secure bank financing and help negotiate leases.

SYSTEMS IMPLEMENTATION— Design, develop and integrate operation and financial systems including system requirements, selection and implementation.

ACQUISITIONS AND DISPOSITIONS— If a company is looking to do acquisitions or dispose of assets, EBS Financial Corp. can provide due diligence services and match buyers and sellers.

STAFFING— EBS Financial Corp. can provide permanent and temporary staffing. By working with a company's management team, EBS can develop job specifications, recruit, and manage your company's staff. In addition, EBS can provide temporary staffing for most job descriptions including accounting/finance, marketing, operations, sales and construction management.

OUTSOURCED ACCOUNTING— If a company does not want to be bothered with the day-to-day administration of accounting, from paying bills to preparing financial statements, EBS Financial Corp. can customize a list of services that meets the individual needs of your company.

OTHER SERVICES— As an entrepreneurial company, EBS Financial Corp. understands that some of your needs are not well-defined. We can work with you to identify whatever your needs are, and EBS Financial Corp. can tap into its vast resources to come up with a viable solution.

WHAT OUR CLIENTS HAVE TO SAY.

"EBS Financial is the perfect partner for entrepreneurial fast growth companies that need the skill set of an entire finance department but cannot justify the expense, office space, and multiple hires. EBS is extraordinarily efficient, hands-on, and the principal thinks like an owner, acts like an owner, and contributes at such a high level that we forget he is not on staff."

— Annbeth Eschbach, CEO and President
Exhale Enterprises, Inc.

"We have worked with EBS Financial on many of our critical projects over the past few years and their performance has always exceeded our expectations. Mr. Essenfeld is extremely knowledgeable, professional and insightful when taking on a project and finding creative solutions."

— Jesse Kirsch, COO, Tribeca Ovens, Inc.

"Marc Essenfeld is a reliable, trustworthy and hard working person who we enjoy a healthy relationship with. His work is excellent and his knowledge of excel and modelling is outstanding."

— David Berman, CEO and President
Berman Capital Management

"EBS Financial has a unique inside exposure at the cutting edge of the artisan baking industry. Any financial advice provided will come from a backdrop of 'hands on' experience combined with solid accounting practices."

— Peter Lobel, CEO and President
Tribeca Ovens, Inc.

"The team of EBS Financial was extremely helpful during a rough time for our organization. Their in-depth knowledge of finance and systems development, as well as integration made a tremendous difference. I only wish to have met them a few years earlier."

- Stefan Gschwendtner, President, Mimax, Inc.

"EBS Financial has no barriers. They help the organization out where ever they need it most. They are quick, reliable and accurate."

- Julia Sutton, Chief Operating Officer
Exhale Enterprises, Inc.

"EBS has helped us understand the marketplace and develop a plan to grow."

- Robert Jeronowitz, President., Zhai Organic Cafe