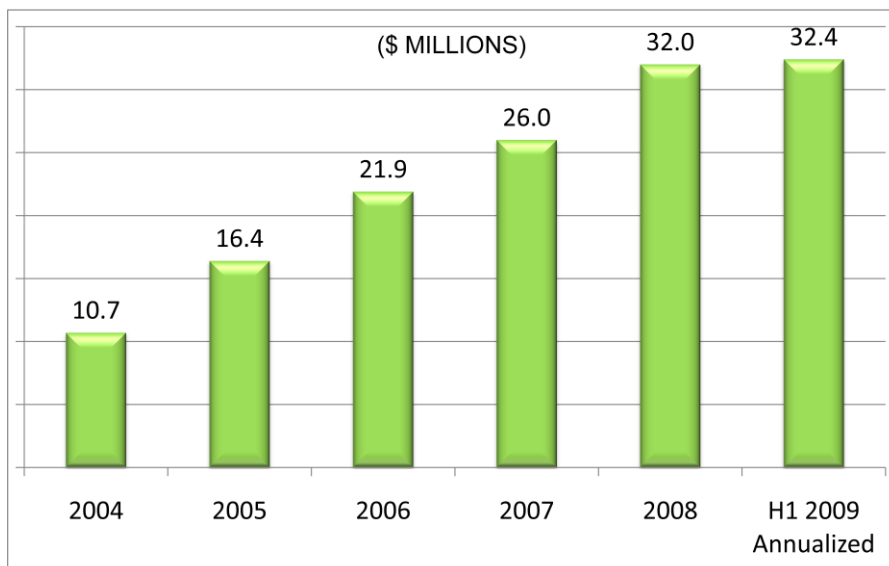


Carfinco is Canada's leading automotive specialty finance income fund. The company provides vehicle financing to consumers who are not able to obtain it from more traditional lending sources. Carfinco purchases loans made by select independent and franchised vehicle dealers in most provinces of Canada.

Highlights

- A solidly positioned auto finance income fund
- Profitable with cash distributions
- Focus on earnings growth
- June 30 finance receivables: \$109.5 million, 11,500 customers
- Significant growth opportunity
- Unique program structure aligns customer, dealer and Carfinco interests
- Technologies reduce G & A and minimize recovery issues
- Many competitors have abandoned this segment of the lucrative non-prime landscape
- Management has a large vested interest and a large cash investment

Revenue Growth



Capital Structure

Units Issued

Insiders:	5,752,098
Public:	17,581,798
Total issued:	23,333,896
Fully diluted:	23,333,896

No options or warrants



Competitive Position

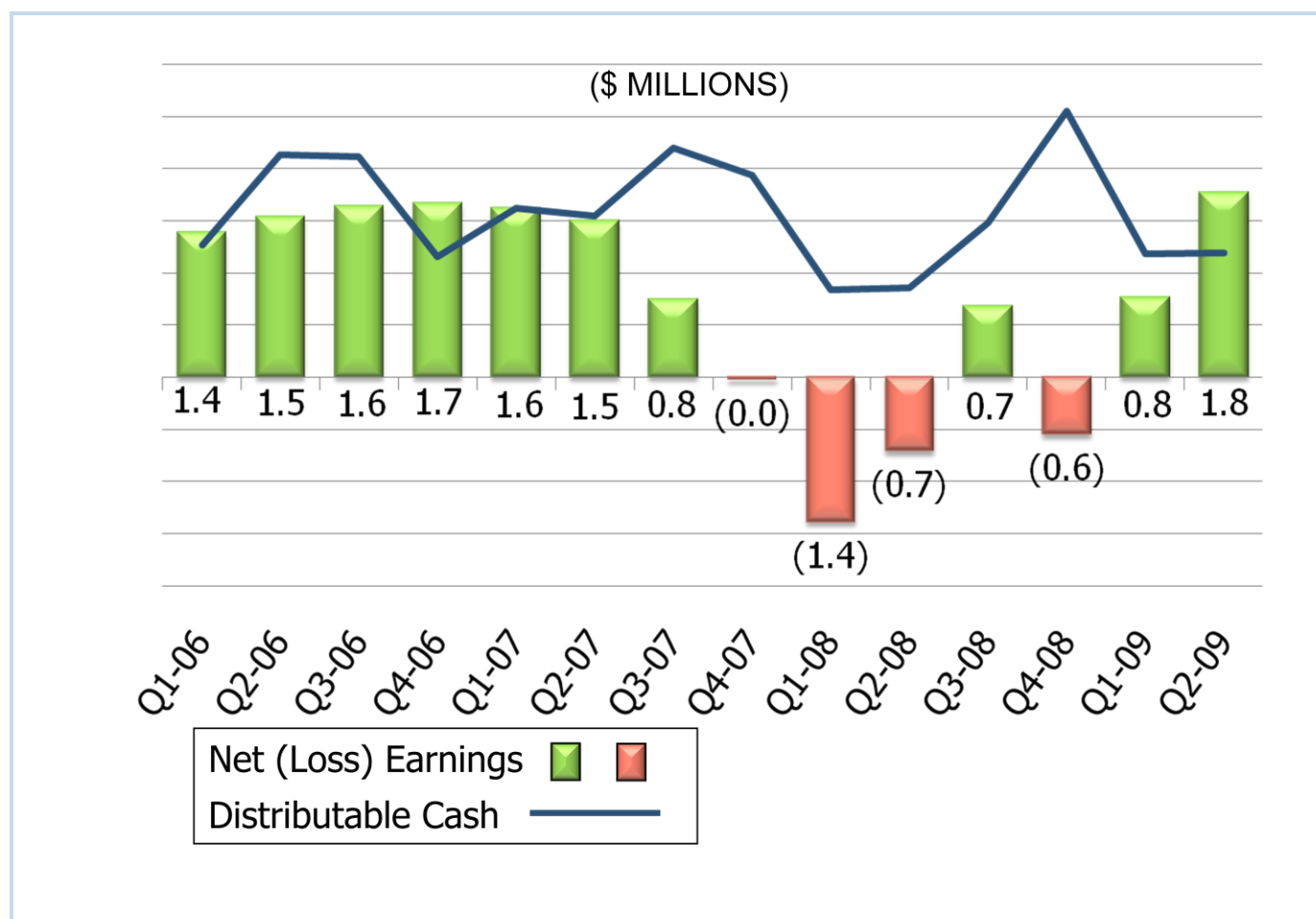
Customer Rating

TD	A+ to C-
Scotia	A+ to C-
Rifco	B+ to C-

Carfinco B+ to D-

The automotive non-prime market is estimated to be \$4 billion.

Net Earnings & Distributable Cash



Management

Tracy Graf – President & CEO

Troy Graf – VP & CFO

Investor Relations

For more information on Carfinco, contact The Howard Group at 403-221-0915 or visit us online at www.howardgroupinc.com

Board of Trustees

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