GENERAL FINANCE AND DEVELOPMENT

INVESTING IN THE CREATIVE SPIRIT

NEWSLETTER APRIL 2013



OTC Markets: GFDV

GFD Creative Business Center

William Kieger, CEO announced that plans are being developed for a Creative Business Center to be located in Minneapolis, Minnesota.

GFD already has an established presence with subsidiary Corporate Art Force (CAF) being located in the NE Minneapolis Arts District.

Corporate Art Force branded as "America's Premier Artwork Provider" has distributed over 19,000 pieces of artwork to organizations nationwide in just 3 ½ years and will be located in the business center along with other business ventures occupying studios and office suites.



Corporate Art Force Creative Space

In addition to work space, GFD will offer financing and a menu of consulting and professional services to assist entrepreneurs in their creative ventures.

CAF will also serve as a distribution channel for artist's creations that are in alignment with the CAF distribution model.

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GFD management has been in early discussions with developers and city officials for a building location while also analyzing the overall return-on-investment opportunity.

The timeline for the completion and occupancy of the business center is 12 -24 months. More information and updates will be posted at www.genfd.com



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SmartArt Finance Program

GFD subsidiary Corporate Art Force has implemented a finance program for any size organization that wants to preserve cash and have the flexibility of a rotating art program.

GFD Investments, an investment fund subsidiary, will be one of the finance companies providing leasing along with another 3 leasing partners.

The finance program provides an opportunity to present a more compelling value proposition to the marketplace with a shorter sales cycle.



Video of SmartArt Program

The Art Consultants and other staff at Corporate Art Force have been in training while field testing the program.

Conference Call Summary

CEO William Kieger, hosted a conference call for investors on March 7. Highlights for 2012 were reviewed along with plans moving forward. There was also a question and answer session at the end.

Highlights for 2012:

- The model for GFD continues to be perfected and we are ahead of plan.
- Our net income was \$351,684 for the year as compared to \$21,873 for the year-end 2011. (1,500% increase).
- We generated \$2,258,466 in revenue for the year as compared to \$1,760,579 in revenue for 2011. (28% increase).
- Total assets grew from \$904,415 to \$1,264,301.

"The model for GFD continues to be perfected. We are ahead of plan"

- Current assets exceeded current liabilities by a multiple of 9 to 1.
- Long term debt continues to be low (\$1,761).
- Our total shares outstanding remained 4,524,250. No new shares of GFDV were issued in 2012 and 2011. We repurchased shares in 2010.
- No outstanding warrants.
- The earnings per share is \$.08.

Please see Questions and Answers on Page 3



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Investing In Micro Cap Stocks

Investing in small Micro-Cap stocks (also referred to as Nano-Cap) involves risk.

Investors need consider the fact that they may lose their entire investment and seek the advice of a qualified financial advisor before allocating a portion of their investment portfolio into small micro-Cap stocks.

On the other side of the equation is the fact that most highly successful public companies started as a small enterprises. General Finance and Development (GFDV) is a small micro-cap company with substantial investment risk and high return potential.

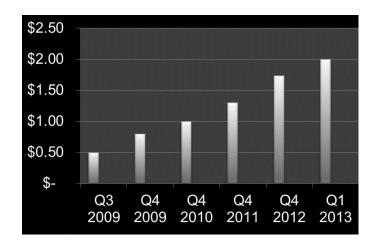
During the recent economic recession GFD has built a foundation for growth and maintained a sound balance sheet. In 2012 the financial results improved significantly. GFDV trades on the OTC Markets Exchange. It is thinly traded.



"Someone is sitting in the shade today because someone planted a tree a long time ago".

- Warren Buffet

Below is an illustration of the share prices of GFDV since 9/09.



Questions and Answers from Conference Call with CEO

1. How soon will you be up-listing to the AMEX Exchange?

AMEX has become NYSE - MKT. The application requirements for NYSE - MKT includes having a minimum of 400 round lot shareholders and a market cap of \$40 million. There are also financial requirements. To review the requirements visit the NYSE - MKT Website

For the time being we intend to remain listed on the OTC Markets while we focus on business results.

2. Please provide a status of the CAF Art Consultant Program with local universities and the pipeline of Art Consultants.

We have a relationship with the College of Visual Arts in St. Paul Minnesota (CVA). Unfortunately CVA announced that it will be closing in June 2013. We are pursuing other opportunities with local education institutions.

We have 6 staff members who completed the certification program and were recognized at the annual company celebration. We have 10 sales staff currently and intend to grow our sales force as we expand our marketing efforts and have adequate working capital.

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Questions and Answers from page 3

3. How is the SmartArt Finance model progressing with Corporate Art Force?

We have implemented the program and are still in the early stages of perfecting our value proposition, training our sales staff and marketing. We utilize several outside leasing firms and have developed a proprietary program financed through GFD Investments that combines financing and art rotation.

4. Any plans for additional revenue streams?

The Creative Business Center will provide us with several opportunities to add revenue.

5. Succession planning – (what are plans)?

All of our staff is enrolled in our Success Institute at Corporate Art Force. It was originally designed to facilitate professional growth. We prefer to develop leaders from within the organization. Consequently succession planning is part of our founding values and culture.

