



For immediate release

Bay Area Credit Service, LLC acquires TGA and expands commercial collections.

Bay Area Credit Service continues to grow strategically.

San Jose, California, May 1, 2004 –Hands on Ventures, LLC. (HOV), a Santa Monica based investment and venture capital firm with international holdings, announced today the acquisition of TGA, LLC (Todd Gieger Associates, LLC.), a national commercial collection agency located in New Jersey.

The move follows a similar acquisition in 2003 of Bay Area Credit Service (BACS), a national consumer debt collection company specializing in telecommunication, medical and retail accounts. TGA will operate as a subsidiary of BACS.

“We are extremely pleased to bring the proven track record of the iconic and respected reputation of Todd Gieger to our team,” said Sanjay Chitale, a manager partner with HOV who spearheaded the acquisition.

Todd started as a credit representative handling potential loss files in 1991 with General Motors Acceptance Corp. His career took off immediately and he later served as Vice President of Sales for a national commercial collection agency before the lure of entrepreneurship beckoned in 1997.

That is when he founded Todd Gieger Associates and focused on commercial collection applications. The word of TGA’s success in collecting delinquent receivables spread like wildfire and captured the attention of numerous Fortune 500 companies who still utilize Todd Gieger’s expertise to assist them in collecting their delinquent receivables.

Today TGA’s client list includes national and regional businesses providing commercial collection services ranging from financial services to telecommunications to health care.

“I have always worked hard and been passionate about what I do,” said Gieger, who regularly puts in 16 hour days to ensure his firm liquidates more than double the industry standard. Gieger directs his intensity at producing results for his customers. He said the partnership with Bay Area Credit will permit more time for marketing and business development, his primary passion.

“I am looking forward to providing even better service,” Gieger said. With back office support and the advantage of increased capacity and technology supplied by Bay Area Credit, Gieger said “the timing couldn’t be better” to bring new collection products to the credit grantor community.

“We are ecstatic to have Todd Gieger and TGA into our family,” said Rick Hunter, President and founder of BACS.

About Bay Area Credit Service

www.Bayareacreditservice.com

About HandsOn Ventures

HandsOn Ventures is a Santa Monica, California based buyout firm with years of experience in acquiring and growing companies in the technology and services sector. HOV is both an opportunistic and a synergistic buyer and acquires profitable companies in primarily in service sector providing Financial Services and Financial Recovery Services, Consulting,, Construction Management, Risk Management and Mitigation,. For more information visit:

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