

Village Bank & Trust Financial Corp.  
Form 8-K  
January 31, 2006

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): **January 27, 2006**

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**VILLAGE BANK AND TRUST FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

**Virginia**

(State or other jurisdiction  
of incorporation)

**0-50765**

(Commission File Number)

**16-1694602**

(IRS Employer  
Identification No.)

**1231 Alverser Drive, P.O. Box 330, Midlothian,  
Virginia**

(Address of principal executive offices)

**23113**

(Zip Code)

Registrant's telephone number, including area code: **(804) 897-3900**

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 2.02**

**Results of Operations and Financial Condition.**

On January 27, 2006, the Registrant issued a press release reporting its financial results for the period ended December 31, 2005. A copy of the press release is being furnished as an exhibit to this report and is incorporated by reference into this Item 2.02.

**Item 9.01**

**Financial Statements and Exhibits.**

(d)

Exhibits. The following exhibit is being furnished pursuant to Item 2.02 above.

**Exhibit No.**

**Description**

99.1

Press Release dated January 27, 2006

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**VILLAGE BANK AND TRUST FINANCIAL CORP.**

(Registrant)

Date: January 27, 2006

By: /s/ C. Harril Whitehurst, Jr.

C. Harril Whitehurst, Jr.

Senior Vice President and CFO

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**EXHIBIT INDEX**

Exhibit No.

Description

99.1

Press Release dated January 27, 2006