

# BUSINESS

## THE SBA MICROLOAN PROGRAM SEEKS NEW APPLICATIONS FROM NON-PROFIT LENDERS

WASHINGTON, D.C. — The U.S. Small Business Administration (SBA) is accepting new applications from non-profit organizations with lending experience to participate as community-based lenders in its Microloan program.

The current application period runs through February 15, and SBA is planning to announce the selection of up to 65 new microloan lenders in the program in May or June.

The selected non-profit organizations receive 10-year loans from SBA of up to \$750,000 to create a revolving loan fund. The fund is used to make small loans to budding entrepreneurs. They also become eligible for matching grants furnish marketing, management and technical assistance programs for their borrowers.

The program, launched in June 1992, now includes 45 lenders in 30 states. SBA has the authority to expand that to 110 lenders by the end of September 1993.

The loans made by the selected lenders are called microloans because they range from just a few hundred dollars to as much as \$25,000. The loans are made by selected community-based non-profit organizations with a least one year's successful experience making small loans to entrepreneurs to establish or

strengthen their small businesses.

The microloan initiative, according to statute, is meant to "assist women, low-income, and minority entrepreneurs, business owners, and other individuals possessing the capability to operate successful business concerns."

The new and existing businesses most likely to benefit from microloans tend to be part-time, home-based sole proprietorships

whose owners do not typically qualify for traditional methods of commercial financing.

Because a microloan lender's ability to process and service loans and provide counseling to borrowers on business and non-business issues is essential to the program's success, past financial performance and accountability, knowledge of the local economy, lending experience and technical qualifications

are the key considerations in the competition.

For more information on eligibility or to receive an application package, fax your inquiry to Michael Dowd of the SBA's Office of Financial Assistance at 202-205-7064 or contact the finance division at the nearest SBA District Office. Make sure to include your name, the name of your organization and your address and telephone number in your request.

## ETN ADDS COMMERCIAL LEASING SPECIALIST

Jacqueline Turner, a specialist in commercial retail and office leasing, has joined the staff of ETN Commercial Real Estate Services.

Turner's experience includes positions with the Ribeiro Corporation specializing in industrial office and warehouse leasing, and also with Metro Marketing in new home sales for several developers.

ETN Commercial Real Estate Services provides expertise in real estate management, consulting, development, commercial/investment sales, commercial leasing, tenant representation and distressed property resolution.

The company's portfolio includes Decatur Crossing, the Rainbow Design Center, Bank of America Center, and the Alexander Dawson Building.



JACQUELINE TURNER, Commercial Leasing Specialist, ETN Commercial Real Estate Services

## TRAVEL with Bates

By Sandi Bate



Welcome to Malaysia a fascinating discovery nestled in the heart of southeast Asia. An exciting colorful country that truly intrigues visitors with a variety of attractions.

Experience a bounty of joyous festivals which are as exciting as they come, because of the splendid variety of racers and cultures found here. In any given month you will find festivals of all sorts celebrated in Malaysia.

Malaysia is the melting pot of Asia, even in the distant past visitors have been attracted to her shores and that is why she has been richly endowed with a colorful potpourri of different races. Comprised predominantly of Malays, Chinese and Indians, there are also Portuguese, Chinese and a mix of over 50 ethnic groups.

Excursions to Malaysia offer you unspoiled charm. Enjoy Sun drenched beaches local culture, people and handicraft.

The capital of Malaysia is KUALA LAMPUR, a modern city graced by old world charm. This is apparent in the steel and glass skyscrapers which share the skyline with Moorish-influenced buildings.

Shopping in this cosmopolitan city means stepping inside a wealth of modern shopping complexes selling the latest in fashion, electrical and house hold appliances.

Witness Ornate Architectural at the Railway Station, the Royal Selanger Club and Loke Artquarium which features a stunning collection of art pieces.

For outdoor activities visit the spectacular limestone caves, the Agro-forestry park with a large variety of Flora, and the lake gardens, where you can find acres of beautiful greenery complimented with colorful flower gardens.

Journey to Malacca a historical Legacy much like taking a step back in time the city first gained fame during the 15th century as the greatest seaport in Asia and it was the center of the spice trade. Subsequently the

city was colonized by the Portuguese, Dutch, and British who left their indelible mark to this day. You can watch history unfold at St. Paul's church and Famosa Fort, scene of the Dutch seize on the Portuguese. Don't miss the replica of a sultan's Palace which is the cultural Museum. You will enjoy browsing for antiques along Jonker street. As night falls a thousand different sights sounds and smells hit the street.

Variety is the spice of life and variety excites because it satisfies a basic need for difference. In Malaysia you will find food an exciting proposition in more than one way. You will experience a variety of choice from local cuisine ranging from Malay, Chinese, Indian to Portuguese. On the International list, there is Japanese, French, Italian, Swiss and American.

Whatever you choose, you will be spoiled with variety and delicious taste.

Shoppers will find Malaysia a haven for wonderful buys. There are International and local designer labelled goods, modern electronic equipment, exquisite handicraft and more.

You can also shop at many open air market and Bazaars where you can enjoy bargaining.

### TRAVEL TIPS:

1. CLIMATE: Malaysia is just north of the Equator and enjoys a tropical climate with the dry season lasting from March to November. Days are warm and humid and evenings, mild and pleasant.

2. CLOTHING: The year round warm weather calls for light summer clothes and comfortable footwear like Sandles. For evenings and air conditioning a jacket or cotton sweater could come in handy.

3. LANGUAGE: The National Language is bahasa though English is widely spoken.

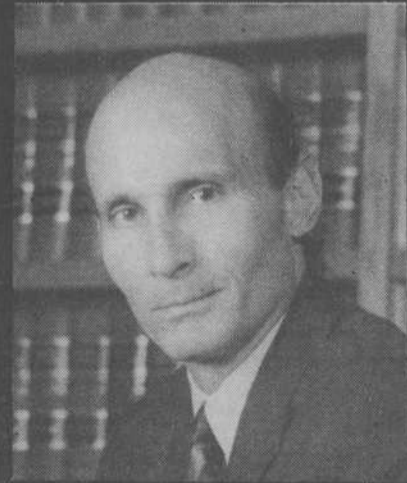
4. WATER: In Most areas water is clean and safe to drink form the tap.

\*\*Experience the warmth and charm that only Malaysians can offer.\*\*

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