

P. H. & M. ARIENS  
**GREEN HILLS**  
265 DIGLUM RD.  
Calliope, Queensland  
Australia 4680



Dept. of Senate:

Dear Senators:

Australian Small Business Enterprises SME's needs a Development Bank. One modelled on the German KfW would be excellent. SME's are affected by:

- (a) costs, terms & conditions of finance & changes to lending policies
- (b) lack of funding access, SME's aid employment growth
- (c) equity to support SME's liquidity, start ups growth and expansion
- (d) policies, practices and strategies to access small business finance that exist in other countries

Banks will find increasing overseas borrowing costs and interest rates to SME's will increase!

A development bank would make it more difficult for the commercial banks not to be competitive on loans for mortgages, small businesses and farmers.

Please consider a Development Bank.

I remain Sincerely

Patrick H. Ariens

10 April 2010

Dear Senators:

Australian small business needs a Development Bank. One modeled on the German KfW would be excellent. SME's small medium sized enterprises are affected by:

- (a) costs, terms & conditions of finance and changes to lending policies
- (b) lack of funding access, SME's aid employment growth
- (c) equity to support SME's liquidity, 'start ups' growth and expansion.
- (d) policies, practices and strategies to access small business that exist in other countries.

Banks will find increasing overseas borrowing costs, and interest rates to SME's will increase.

A development bank would make it more difficult for the commercial banks not to be competitive on loans for mortgages, small businesses and farmers.

I remain, Sincerely  
Patrick H. Ariens