



From left to right: Charlotte Martina, Danielle Curiel, Suyin Mourillon, Nadessha Lourens, Angelo Ludowika, Shirley Ferreira, Milagros Rodriguez Navarro

At Maduro & Curiel's Bank's Small Business Unit, we partner knowledgable account managers with your business

MCB Small Business Unit is part of our Commercial Credit Department and consists of a team of young professionals who are constantly providing innovative ideas on how to support the important sector of Small and Medium Enterprises in Curaçao in all possible ways.

The MCB Small Business unit frequently introduces new products and/or services that comply with the needs of existing, as well as new, small and medium sized businesses.

We assist you with the growth Objectives of Your Business

Micro financing, a product that has been created specifically for existing micro business owners, allows the entrepreneur to borrow up to Naf. 5,000. This type of financing is for those who have expansion plans, would like to purchase equipment and machinery or who would like to utilize the funds as working capital. For small and medium size entrepreneurs, we offer financing up to Naf. 500,000 that can be utilized for purchasing equipment and machinery, expansion plans, the purchase of a commercial property, working capital and much more.

Innovative Product Offerings

"Green" loan offered by Maduro & Curiel's Bank N.V. to finance all investments that benefit our environment. Examples of these investments are solar panels, led lighting and/or systems to save energy and water.

Walk In Service

"Walk-ins" that give the Small and Medium sized business owner the opportunity to just walk in during business hours without any appoint-

ment and meet one of our Account Managers. Furthermore, there are several leaflets prepared by our MCB Small Business Unit that assist entrepreneurs while they form a business plan, providing information on how to structure their ventures and also how to manage the financial part of their companies.

We help you make the Most of Your Business Opportunities

In 2013, MCB Small Business Unit introduced **Fiansa Poko Poko**, which was an idea of Shahar Nebrus, the winner of the competition **Komersiante Briante tambe pa studiante**. Fiansa Poko Poko is a credit option that can be categorized as flexible in the sense that a new business owner can decide during its first year of operation what the monthly repayment will be throughout the first year of operation.

Awarding Local Businesses

Besides offering our products and services, MCB Small Business Unit, as part of the MCB Family, also acknowledges the hard work of our small business owners by annually providing our **Premio Komersiante Briante** business award to the entrepreneur/organization that has excelled in the community by doing something extraordinary/innovative and providing a positive contribution to enhancing our business community.

Provide Support to Future Entrepreneurs

In the community, MCB Small Business Unit supports our future entrepreneurs by giving lectures and presentations to those interested, and assists in several local school competitions focused on incorporating a new venture. MCB Small Business Unit also participates, along with ADECK and other institutions, with **Empresario den Bo Bario**, an educational platform focusing on providing information on how to start a business, which is offered to residents of several neighborhoods on the island.

Building Strong and Lasting Relationships

Annually, MCB Small Business unit dedicates additional attention to its existing clients by paying them a visit during the "walk-out" week. The Account Manager uses this opportunity to better understand his/her client's business operation, know more about the latest developments and solidify the relationship with the client.

At MCB Small Business Unit, we will remain at your service and go the extra mile for our small and medium business customers for advice and counseling. Your success is also our success.



Nadessha Lourens, Manager Small Business Unit and Angelo Ludowika, Account Manager

We invite you to come and visit us at Maduro & Curiel's Bank N.V. at Plasa Jojo Correa 2-4.

You can also visit our website www.mcb-bank.com/empresachiki or contact one of our experienced Small Business Account Managers via sbu@mcb-bank.com or below contact numbers:

- Nadessha Lourens - Manager SBU. T: 466 1468
- Angelo Ludowika - Account Manager. T: 466 1147
- Milagros Rodriguez Navarro - Acc Manager. T: 466 1240
- Shirley Ferreira - Account Manager. T: 466 1188
- Suyin Mourillon - Account Manager. T: 466 1162
- Danielle Curiel - Account Manager. T: 466 1195
- Charlotte Martina - Account Manager. T: 466 1217