

SBA all of the "poor," how many dollars annually would we have to appropriate?

Mr. BOUTIN. I would hesitate to give the Congressman or this committee any kind of projection because it would be strictly guesstimate and it would not be worth the paper it is written on. Right now we are developing a program memorandum on the EOL program with some help from some people on the outside to determine exactly what the Congressman is requesting. It probably will be 9 months from now, Congressman, before we could give any kind of prudent answer to that, largely because there has never been identification.

You now talk about a businessman who has marginal or submarginal income and that is only part of the story. How about the people who have the right motivations, the ability, the ingenuity, maybe even the idea for a new product, who wants to go into business? We don't have any idea who he is. They come to us literally out of the woodwork. We go in and publicize our programs and they come to us. You stop to realize that this year in the EOL program, one-third of all the financing we have made available is for new businesses, brand new. They weren't in existence before at all.

Mr. DELLENBACK. I see, frankly, a series of things about this that I think are advantageous. Particularly, like the Citizens Corps and VISTA, the involvement of your volunteers has great ripple effect beyond dollars. This is a fine concept, very beneficial. I can see also if you are able to place these loans effectively and well, which means good management decision in the first place and follow through, you get help way beyond the one person to whom you give direct aid.

With dollars limited, part of our concern must be to make those dollars go as far as possible. Any time we can get into a multiplier concept where the dollars in turn create more and so on, obviously this is beneficial for all of us instead of being a direct benefit and stopping at that particular point.

I can see in the work of SBA a great deal of this potential ripple or multiplier effect.

Let me ask you just two more questions, if I may. You indicated in your testimony at some point that later on you felt that some of the programs involved in the OEO should be spun off. Which ones and when?

Mr. BOUTIN. I would like to correct, Congressman. I said maybe some time in the future some of these programs can be spun off without detriment. I added the words "without detriment" now, not then. I don't know which of the programs or when. I personally don't think that now is the opportune time when the program is only 2 years old.

Mr. DELLENBACK. At this time you don't want to identify which ones might underlay your concept or maybe we could without detriment?

Mr. BOUTIN. I do not have the expertise because I have not been over to OEO now for over a year. It would be presumptuous on my part to even attempt to do that with the limited knowledge that I have available.

Mr. DELLENBACK. I will throw one soft one up then and see if you want to hit it. Are there any changes in the present law that from the standpoint of SBA you feel would be desirable to improve the operation of SBA?