R & R Investment offers financing to businesses

During these economic hard times, R & R Investment, a venture capital and business development firm offers financial planning and marketing services to the community.

Founded by two young, black businessmen, Ronald Clinton and Robert Chissell, R & R Investment has a proven record in business development.

The company specializes in planning business packages and developing strategies to secure 10 percent financing for people who have sound ideas but are unable to turn their ideas into income.

The firm was founded in May 1978 and has successfully developed many other businesses. The most notable success story is the new company, E-Z Weight Loss and Nutrition Center which was opened in March 1979.

Both Chissell and Clinton come from families of prominent physicians and they have insight into the health problems experienced by the black community.

More than 40 percent of all Americans are overweight and over 60 percent are concerned about nutrition and weight control. It is not surprising that when Clinton and Chissell met Robert White, a physician's assistant, who developed the E-Z loss diet which allows a person to lose weight and still eat as much as they want, they knew that they had discovered a needed and marketable product.

White, who is now corporate director of nutrition for E-Z Loss has worked in the health field for many years. He has been associated with many area hospitals including Johns Hopkins School of Medicine.

His E-Z Loss controls the intake of sugars and starches and forces the body to utilize cholesterol and triglycerides (fatty substances) for energy instead of accumulating in the veins and arteries.

This is a major factor in prevention of heart disease, hypertension and diabetes, and results in weight loss. E-Z Loss offers over 28 diet plans and related services.

The three centers are located at 400 Dundalk Ave., Medical Center, 5010 York Road and the Garwyn Medical Center, 2300 Garrison Blvd.

Clinton and Chissell have also addressed others problems plaguing the black community including lack of jobs and work expetience. Karen Bowie, public relations director of R & R Investment and E-Z Loss, is heading an internship program for students interested in health marketing, and finance careers.

This gives students the opportunity to gain job experience and meet people presently working in their prospective fields. They will receive a certificate upon completion of their assignment.

Martha Green, a former intern at the Dundalk center will soon be opening her own center in downtown Baltimore. She spoke highly of the internship program and is excited about the opening of her center.

Clinton and Chissell will offer a mini service seminar Aug. 9 and 10 at the Benjamin Franklin Hotel in Philadelphia, Pa. Mary Clinton, the regional director for E-Z Loss, located many out of state people interested in the E-Z Loss diet.

Arrangements have been made to give a two day seminar from 9:00 a.m. until 9:00 p.m. presenting the complete E-Z Loss service plan to area resident.

Participants will have a private consultation with the nutritionist, who formulates a complete diet package for the E-Z Loss client and arranges for follow up. More than 300 people are expected to attend.

R & R Investment is interested in developing black economic strength. "The black community has a special economic base with a distinct problem mainly lack of money", stated Chissell.

He is a graduate of George Washington University majoring in finance. He returned to Baltimore where he obtained an MBA in management from Morgan State University and University of Baltimore Law School receiving a J.D. with emphasis on Business and Property Law.

Chissell completed his last year of business school and begin his first year of law school simultaneously. He also held a full time job through out graduate and professional school.

Presently employed as Intergroup Relations Representative for the Maryland Commission on Human Relations,

(Continued on Page 6)

COMPANY EXECS — Robert Chissell and Ronald Clinton (standing L to R) who head R and R Investment Company take time out to talk with Kathie C. Allen who is the financial analyst for the company.

Alternatives Export develops overseas trade

By Theresa Humphrey

The nation's current economic crisis is hurting business, especially black business. But many economic experts now say there could be an answer to the small businessman's problems.

That answer is international trade and a Baltimore-based company plans to help develop international trade ties for businessmen, especially along the East Coast.

The firm, Alternative Export Management Company, was founded in 1976 and incorporated this year to help develop and participate in world trade, according to Wali Ghaib Mutazammil, president and founder of the firm.

"The concept of international trade has been practiced for thousands of years by the ancestors of the black community," he said. "The simple theory of supply and demand were the basic components of their services. Trade is a vehicle to bring wealth into a nation. And as blacks, we must re-establish ourselves in international development."

And to help small businesses along the East Coast become more attuned to opportunities in international trade, Alternative Export will sponsor a conference in September titled, International Trade A Vehicle for Progress, Decade of the 80s.

"This conference is an important step toward clarifying new opportunities, current legal issues and a new role for Western business in developing nations," Mutazammil stated. "Superficial knowledge of foreign markets can deprive a businessman of the opportunity to do business in the marketplace."

Among the topics to be discussed at the conference is the function of an export management company or EMC and that's where Alternative Export fits in.

An EMC handles overseas contacts for American distributors who have a product or products to sell.

Mutazammil, who already has established contacts in Nigeria, said his company is in a good position to handle exports along the East Coast because of the Baltimore harbor.

Baltimore is the third largest port in the United States, the second largest port on the East Coast and the number one port exporting to the Middle East.

The Alternative offers unique and diverse services to handle all business needs for a distributor.

The firm will research foreign markets for clients products and Mutazammil states that the company plans to be involved in foreign travel to help determine the best method of distribution for clients' products.

In addition, the Alternative will exhibit clients products at international trade shows and marketing centers, as well as expedite the handling of clients documentations.

Specialized services include providing certain markets with Halal products according to Islamic slaughtering in accordance with Sharaya. These products include poultry, beef, lamb and veal, and the coordination and implementation of direct production in developing countries such as Africa, the Middle East and Asian countries.

For businesses interested in African countries, Mutazammil said he has a written agreement with the A.K. Daiyabu and Company Ltd. in Kano State, Nigeria to act as a purchasing agent and representative within the United States.

Daiyabu is engaged in diverse aspects of corporate activities including importing, construction and real estate acquisition.

Under the terms of agreement, Daiyabu has retained the Alternative to provide the identification of commodities within the United States for exporting to Nigeria, the negotiation of contracts with suppliers and shippers and other agency services requested by Daiyabu.

Commissioner Bishop Robinson is highest black police officer

Deputy Commissioner Bishop L. Robinson's career is a prime example of upward mobility in keeping with an affirmative action objective of the Baltimore Police Department.

He began his career in law enforcement at the "bottom of the ladder" as a patrolman in the Western District in 1952. In just over two decades he became the highest ranking black in the police department and one of the most knowledgeable and respected law enforcement officers in the United States.

As one of the top four ranking officials in the police department, Robinson is currently in charge of the Services Bureau in which he has the responsibility for the operations of the department's communications; central records, property and laboratory divisions.

Bishop Robinson

Prior to his appointment by Commissioner Donald D. Pomerleau in 1978, Robinson served as the chief of the patrol division. In that capacity he was responsible for the overall management and coordination of 2,500 sworn and civilian personnel. That responsibility also included the various community relations activities in the nine police districts throughout Baltimore.

From 1973 until his appointment as chief of the patrol division, he was the director of central records division with responsibilities including the planning, directing and coordination of the department's record keeping function.

He was in charge of the security, maintenance and dissemination of criminal history, fingerprint identification records and field reports.

From 1971 to 1973 he commanded the Eastern Police District after being promoted to captain.

As a lieutenant from 1969 through 1971, he was the assistant director of the education and

(Continued on Page 22)

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Minority Affairs Office

(Continued from page 1)

The OMA must determine the local impact on the minority communities of current and proposed projects of all levels of government.

Also, the office must be able to analyze various issues which affect the minority communities. A broad mission of research is basic to accomplishing these functions.

The research mission is pertinent to each endeavor of the office. The dissemination of information to people whose judgements affect the minority communities is a parallel concern which this office will address.

Liaison with the minority communities and with certain minority individuals and groups is a primary element of the mission of this office. Hard data, as well as opinions are subject to the interpretation of perception within the minority communities.

This office must establish a liaison function which reconciles the realities of perception and fact where differences are significant. This liaison must deliver results for the improvement of conditions for minorities in a real sense.

The development of minority business enterprises has become a major program of this administration. The OMA must continue this activity as a part of its new mission.

Expansion of minority business participation in government procurement and contracting is an important part of the mission of this office.

The mission of the OMA will be accomplished by carrying out the following functions: establishing and maintaining a system for monitoring the impact of government programs on the minority communities, providing research into issues affecting the minority communities and advising the governor concerning the impact of government policy and problems associated with programs as they affect the minority communities.

Also providing liaison between the various boards, commissions, and agencies which have specific responsibilities in are of concern to the minority communities, including: the Commission on Women, the Governor's Commission on Hispanic Affairs, the Maryland Commission on Human Relations, the Governor's Office of Services to Handicapped, and others.

Review, monitor, and assist in the development of programs that affect the minority communities in each government agency.

Promoting and mobilization of activities and resources of State and local governments, businesses, trade associations, universities, foundations, professional organizations and volunteer and other groups, towards the growth of minority business enterprises, and coordinate the effort of these groups with those of State Government, local, and federal agencies.

Establishing a system for the development collection, summarization, dissemination of information to assist persons and organizations of the State in undertaking or promoting the establishment and successful operation of minority business enterprises.

Providing technical and management assistance to minority business enterprises, providing the managerial and organizational framework through which joint or collaborative undertakings with state agencies or private organizations can be planned and implemented; and defraying all or part of the costs of pilot or demonstration projects which are designed to overcome the special problem of minority enterprise.

Reviewing federal and local programs and policies, coordinating programs in the private sector with government programs and performing the identification, certification, and contract approval of all minority business enterprises which seek to do business with the state of Maryland.

Developing new techniques to solve socioeconomic problems which face the minority communities.

Developing demonstration projects which are designed to apply new techniques for solving socioeconomic problems in the minority communities.

In the fiscal year 1980 budget, the state spent more than $900 million in procurement and contracting which was not subject to minority participation according to existing laws and policies.

Consulting services, architectural and engineering contracts, janitorial services, and many other areas of business in which minorities are involved, and which are not covered, presently, are included within the budget item which comprises the $900 million.

Many other items which could not be included in the minority business program are also in this item. It is necessary to establish a policy which affects all State agencies through their affirmative action plans to include minority business enterprise participation whenever possible in contracting and procurement.

The process of certifying minority business in the state is viewed by most business people as a necessary evil.

The Maryland Department of Transportation has established a certification by the Department of Transportation is accepted by other agencies.

There are time delays, disputes and program costs which must arise from the certification ac-

(Continued on Page 8)

Harborplace receives award

(Continued from Page 2)

The purpose of the HUD Award program is to recognize the efforts of developers, builders and major contractors active in HUD- assisted programs who fully and effectively support the objectives of the President's Executive Order 11625 and who have effectively utilized the skills and services of minority businesses.

The Executive Order 11625 promotes the utilization of minority entrepreneurs by recipients of federal monies.

Criteria used by HUD in selecting recipients for the Minority Utilization Award include: minority contractors must have been utilized for at least one year; minority entrepreneurs must have received substantial opportunities; the overall benefit to the minority contractors should be significant and tangible.

The total project cost of Harborplace was $18 million. The minority sub-contracting opportunities that resulted through Harborplace's efforts were in excess of 10 percent of the prime construction contract, which was the specified goal targeted to be given to minority subcontractors.

The minority construction work force employed on the job exceeded 40 percent of all construction workers, which exceeded the 25 percent goal set by Harborplace.

In terms of the leasing of the retail space, Harborplace was determined to organize a special effort to identify minorities who could be successful merchants, to assist them in finding sources of financing and in addressing management and merchandizing problems, and to help in whatever ways were possible in order that they may become successful merchants.

As a result of this commitment, 22 of the 130 merchants are minorities. Of these 22 minorities, 18 are black. In addition, 53 of the businesses are owned by women.

With regard to the staffing of Harborpalce, the partnership committed itself to have 50 percent of all new jobs with Harborplace Limited Partnership filled by minorities and to facilitate the employment of minorities by the tenants of Harborplace by referring job applicants from Baltimore to tenants.

Of the 22 people hired by Harborplace for the security force, 20 are black and 11 are women. Three are supervisors and three are assistant supervisors. Harborplace's maintenance crew numbers 65 people, of which 61 are black including the supervisor of maintenance.

As a result of the Harborplace referral service, a unique referral service developed in cooperation between the Mayor's Office of Manpower Resources and Harborplace, Baltimore city residents are referred to Harborplace merchants for employment.

By mid-June, 252 people were hired by merchants through this process. Of these new employees, 61 percent are black, 31 percent are females and 95 percent are Baltimore city residents.

Bethel AME opens church credit union

Keeping black dollars within the black community has long been the dream of many blacks. Two such dreamers were Rev. John R. Bryant, pastor of Bethel AME Church and Frank Holly, a member. Their dream became a reality on July 20, when Bethel opened the doors of the first church controlled and operated credit union in Baltimore City. The credit union office is located on the second floor of Freedom House in the 1200 block of Druid Hill Ave.

Credit unions have long been an alternative to the commericial banking industry. Commercial banks or financial institutions are comprised of people of different backgrounds, and interests as opposed to credit unions. Credit unions however are formed by people who have a common bond in respect to investments. By saving collectivity, the group is strengthened because loans are available at considerably lower interest rates.

Holly, the vice-president of American Hammer Credit Union has many years of expertise with credit unions. American Hamer has over 2,600 members with deposits totaling $2.5 million.

Bethel's credit union has 113 members, with deposits in excess of $6,000. That membership is constantly increasing. Memberships are available to Bethel members and their immediate families.

Holly feels the growth potential for the credit union is "astronomical," saying "I beleive that within the first year of business the Bethel AME Church Credit Union can reach $100,000 in deposits."

Once that has been reached plans call for making loans for home improvement, education, and a variety of other areas.

Accounts can be opened with a $5.25 deposit. These accounts are secured up to $100,000 by the federal government. Among the services available to depositers are free matching life insurance for any deposit up to $2,000 and a financial counselor.

The counselor will be available to counsel members in the areas of credit issues and money management.

Holly's enthusiasm over the financial counselor is because "with professional help our people can get on a sound financial footing and become independent of the folks downtown."

Presently the credit union office is only open on Sundays, but future goals are to have the office opened daily with full-time office staff.

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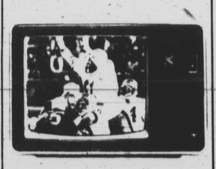

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