

2010年大学英语四六级考试精读荟萃100篇(39)英语六级考试
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https://www.100test.com/kao_ti2020/645/2021_2022_2010_E5_B9_B4_E5_A4_A7_c84_645684.htm Passage Nine (The

Program-Federal Government Helps Minority Business) Federal efforts to aid minority businesses began in the 1960 ' s when the Small Business Administration (SBA) began making federally guaranteed loans and government-sponsored management and technical assistance available to minority business enterprises. While this program enabled many minority entrepreneurs to form new businesses, the results were disappointing, since managerial inexperience, unfavorable locations, and capital shortages led to high failure rates. Even 15 years after the program was implemented, minority business receipts were not quite two percent of the national economy ' s total receipts. Recently federal policymakers have adopted an approach intended to accelerate development of the minority business sector by moving away from directly aiding small minority enterprises and toward supporting large, growth-oriented minority firms through intermediary companies. In this approach, large corporations participate in the development of successful and stable minority businesses by making use of government-sponsored venture capital. The capital is used by a participating company to establish a Minority Enterprise Small Businesses that have potential to become future suppliers of customers of the sponsoring company. MESBIC ' s are the result of the belief that providing established firms with easier access to relevant management techniques and

more job-specific experience, as well as substantial amounts of capital, gives those firms a greater opportunity to develop sound business foundations than does simply making general management experience and small amounts of capital available. Further, since potential markets for the minority businesses already exist through the sponsoring companies, the minority businesses face considerably less risk in terms of location and market fluctuation. Following early financial and operating problems, sponsoring corporations began to capitalize MESBIC ' s far above the legal minimum of \$500,000 in order to generate sufficient income and to sustain the quality of management needed. MESBIC ' s are now emerging as increasingly important financing sources for minority enterprises. Ironically, MESBIC staffs, which usually consist of Hispanic and Black professionals, tend to approach investments in minority firms more pragmatically than do many MESBIC directors, who are usually senior managers from sponsoring corporations. The latter often still think mainly in terms of the ' social responsibility approach ' and thus seem to prefer deals that are riskier and less attractive than normal investment criteria would warrant. Such differences in viewpoint have produced uneasiness among many minority staff members, who feel that minority entrepreneurs and businesses should be judged by established business considerations. These staff members believe their point of view is closer to the original philosophy of MESBIC ' s and they are concerned that, unless a more prudent course is followed, MESBIC directors may revert to policies likely to re-create the disappointing results of the original

SBA approach. 1. Which of the following best states the central idea of the passage? [A] The use of MESBIC 's for aiding minority entrepreneurs seems to have greater potential for success than does the original SBA approach. [B] There is a crucial difference in point of view between the staff and directors of some MESBIC 's. [C] After initial problems with management and marketing, minority businesses have begun to expand at a steady rate. [D] Minority entrepreneurs wishing to form new businesses now have several equally successful federal programs on which to rely. 2. According to the passage, the MESBIC approach differs from the SBA approach in that MESBIC 's [A] seek federal contracts to provide market for minority businesses. [B] Encourage minority businesses to provide markets for other minority businesses. [C] Attempt to maintain a specified rate of growth in the minority business sector. [D] Rely on the participation of large corporations to finance minority businesses. 3. Which of the following statements about the SBA program can be inferred from the passage? [A] The maximum term for loans made to recipient businesses was 15 years. [B] Business loans were considered to be more useful to recipient businesses than was management and technical assistance. [C] The anticipated failure rate for recipient businesses was significantly lower than the rate that actually resulted. [D] Recipient businesses were encouraged to relocate to areas more favorable for business development. 4. The author refers to the ' financial and operating problems ' encountered by MESBIC 's primarily in order to [A] broaden the scope of the discussion to include the legal considerations of funding

MESBIC ' s through sponsoring companies. [B] call attention to the fact that MESBIC ' s must receive adequate funding in order to function effectively. [C] show that sponsoring companies were willing to invest only \$500,000 of government-sponsored venture capital in the original MESBIC ' s. [D] Compare SBA and MESBIC limits on minimum funding. 5. It can be inferred from the passage that the attitude of some MESBIC staff member toward the investments preferred by some MESBIC directors can be best described as [A] disappointing. [B] Indifferent. [C] Shocked. [D] Defensive. Vocabulary 1. implement 执行，履行 2.

growth-oriented 增长潜力的，有发展性的 3. intermediary company 中介公司，中间公司 4. venture capital 风险资本 5.

entrepreneur 企业家，创业者 6. fluctuation 波动，涨落，起伏

7. pragmatically 实用地 难句译注 1. Even 15 years after the program was implemented minority business receipts were not quite two percent of the national economy ' s total receipts. 【参考译文】甚至在这个计划执行后15年，少数民族工业的收入还不到全国总收入的2%。 2. Recently federal policy makers have adopted an approach intended to accelerate development of the supporting large, growth oriented minority firms through intermediary companies. 【参考译文】最近，联邦决策者采取一项措施，旨在加速少数民族工商业的发展，他们不再直接帮助小型的少数民族企业，而是转向通过中间公司来支持规模较大、有发展潜力的少数民族公司。 3. By making use of government-sponsored venture capital. 利用政府资助的风险资本。 4. The MESBIC then provides capital and guidance to minority

businesses that have potential to become future suppliers or customers of the sponsoring company. 【参考译文】然后再由MESBIC向那些少数民族企业提供资金、进行指导。这些企业是有成为赞助公司的未来供应商或客户的潜力的。 5. MESBIC minority enterprise small business investment company 少数民族小型企业投资公司。 6. MESBIC ' s are the result of the belief that providing established firms with easier access to relevant management techniques and more job-specific experience, as well as substantial amounts of capital, gives those firms a greater opportunity to develop sound business foundations than does simply making general management experience and small amounts of capital available. 【参考译文】MESBIC的建立基于这种信念：为已建公司提供方便，使它更容易获得相关的管理技术更具体的工作经验以及大笔资金要比简单地给予一般管理经验和小笔资金更能使它们获得机会去建立稳固的商业基础。 7. The latter often still think mainly in terms of the ‘ social responsibility approach ’ and thus seem to prefer deals that are riskier and less attractive than normal investment criteria would warrant. 【参考译文】后者——高级经理们——在有大多数情况下，仍然常常从“社会责任的角度”来考虑问题，因此，他们似乎更倾向于选择那些比正常投资标准更具风险性，而不太引人注目的项目。 写作方法与文章大意 文章主要采用因果以及对比的写作方法。先点出SBA计划——联邦政府对少数民族企业的赞助()的失败及其原因。为此，联邦决策者改变方法，通过中介公司，建立MESBIC。由它来帮助少数民族企业——使其获得相应的管理技术、具体工作经验和大量资金，甚至潜在的

市场——取得了成功。可内部存在问题，MESBIC的职工和领导者之间的意见分歧，职工的投资观点更切实际，而领导者仍从“社会责任的角度”来考虑问题，若不改变，有可能重蹈SBA之覆辙。答案详解 1. A 运用MESBIC来帮助少数民族企业似乎比原来SBA的方法更具成功的可能性。文章一开始就点名SBA(小型企业管理局)向少数民族企业提供联邦保证贷款，政府资助管理和技术方面的帮助，结果令人失望。组建成的少数民族新企业由于管理上缺乏经验、地点不佳、资金短缺而导致失败的情况很多。其他见难句译注1、2、3。总之在MESBIC支持下：为它的潜在市场提供大量资金等，使它们在地点和市场流通方面风险小的多，从而带来足够的收入和保持所需的管理质量。这一切都说明MESBIC比SBA的成功可能性大。 B.MESBIC中的领导者和职工方面在观点上有着至关重要的分歧。 C.经历了早期管理和市场问题后，少数民族企业已开始稳步发展。 D.希望组建新公司的少数民族企业家已有好几个成功的联邦计划可依靠。 2. D 依靠打工四向少数民族企业投资。见第二段第二句：大公司利用政府资助的风险资本参与成功而又稳固的少数民族企业的发展。参与的大公司用这笔资金建立了“少数民族小型企业投资公司”(MESBIC)来源：考试大 A.寻求为少数民族企业提供市场联邦合同。 B.鼓励少数民族企业为其他少数民族企业提供市场。 C.试图在少数民族部门保持特定的增长率。 3. C 预期加入SBA项目中的公司的失败率比实际失败率低得多。文内没有直接点出，而是从(见第一题注释)SBA帮助的企业失败率很高——令人失望，从而推断C项结论。 A.给企业贷款最高期限为15年。 B.商业贷款对企业来说远笔管理和技术帮助重要

。D.鼓励接受贷款企业重新寻找利于企业发展的地区。4. B 为的是引人注意这一实际情况：MESBIC必须取得足够的资金才能有效地运转。这在第三段最后一句：在经历了早期财政和运行问题后，赞助公司给MESBIC注入的资金远远超过了50万美元的法定最低限额，以获得足够的收入并保持所需的管理质量。MESBIC现在正成为日益重要的少数民族企业的资金来源。这说明没有足够的资金是难以有效运转的。A.扩大讨论范围以包括通过赞助公司投资MESBIC的合理性。C.表明赞助公司愿意在原来的MESBIC只投资50万政府资助的风险资本。D.对比SBA和MESBIC最低投资限额。5. A 失望。文章最后一段MESBIC的职工——一般是拉美和黑人专业人员在少数民族公司的投资上比MEBSIC的领导者更切实际。这些高级经理从社会责任角度看问题，会选择更具风险性，不太吸引人的项目。观点分歧使许多少数民族职工感到不安，他们认为应以公司的业务爆出来评价少数民族企业家及其企业。者充分说明MEBSIC的职工对领导所青睐的投资项目不满意和失望。B.漠不关心。C.震惊。D.持保留态度。相关推荐：点击进入查看最新信息 论坛交流 在线试题 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com