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₩ YVONNE BARRY, a partner with finance group Quintas, has been appointed to the board of the Government's Microfinance Scheme, which is accepting applications from businesses and sole traders who have been refused credit by the banks for loans up to €25,000. Fellow board members include Geraldine Kelly, Felix O'Regan, Mary Brennan, John Kelly, Michael Tunney, Norma Smurfit, Evanne Kilmurray, Bobby Kerr and Edmund Jennings.