U.S. Small Business Administration

Export Finance Programs

- **Export Express for Export Development**
- **Export Working Capital to Fulfill Export Orders**

What is Considered a "U.S. Export" for SBA Financing Purposes?

	Yes	No
Goods shipped from the U.S. states and its territories?	✓	
Goods sold to the U.S. military at a base overseas?		✓
Services provided drilling for hydrothermal resources in E. Africa?	✓	
Consultancy services for a conference in, or to provide management advice to, a customer in U.K.?	✓	
U.S. designed and ordered goods, manufactured in China and shipped directly to buyer in Japan?		✓

What are the Eligibility Requirements for SBA Export Financing?

Borrower must document the following items for the lender:

- Description of the business product/service to be exported
- How the loan will enable entry/expansion in export markets
- Projected export sales for 12 months from application date
- Specific countries to which the Borrower plans to export

If the loan finances specific export transactions:

- Lender must check EXIM Bank's CLS to determine if any country listed as an export destination is a "prohibited country"
- www.exim.gov/tools-for-exporters/country-limitation-schedule

SBA Export Borrower/Industry Examples:

Emergency gear wholesaler
Heavy trucking contractor
Data center services
Public relations consulting
Wire fabric manufacturer
Used equip vendor
Boutique soap maker
Craft brewery
Parachute maker
Food processor
Medical devices
Winery
Wooden toys
Fruit packer
Roller coaster contractor
Seafood processor
Aerospace parts maker
Herbs & spices wholesaler
Computer software
Video game designer
Specialty popcorn maker

Indirect Exporters

The Borrower's direct customer is located in the United States and that customer will be exporting the items/services it purchased from the Borrower to a foreign Buyer

Export Express

Capital for Export Development

- **Financing up to a maximum loan limit of $500,000**

- **Your business can use Export Express financing for:**
  - Export Development: participate in a foreign trade shows or translation services or secure patents and trademarks
  - Purchase fixed assets: equipment or real estate to support international sales
  - Finance export orders: buy inventory, pay staff wages, and offer credit terms to foreign buyers
  - Free up cash: issue standby letters of credit that serve as bid, performance bonds, and advance payment guarantees, and

Export Working Capital Program (EWCP)

Capital to Fulfill Export Orders

- **Financing up to a maximum loan limit of $5,000,000**
- **Support a single transaction, multiple contracts, or revolving sales over the year**

- **Your business can use EWCP financing for:**
  - Financing export orders:
    - Inventory, materials, labor, other production costs
    - Foreign accounts receivable and offering sales terms
    - Insurance and freight costs
    - Bank fees related to the transactions
  - Free up cash:
    - Issue Standby letters-of-credit for bid, performance, or advance payment bonds or guarantees

International Sales Cycle

Sales Development

- Get international market intelligence
- Meet potential international buyers
- Translation of website/product literature

Production and Delivery

- Purchase machinery or equipment to expand production
- Retool equipment necessary for foreign product standards
- Plant, warehouse, and facilities expansion

Fulfill Export Orders

- Pay for inventory, materials, labor, other production costs
- Finance international orders
- Fund insurance and freight costs
- Issue bid, performance, or advance payment bonds or guarantees

U.S. Small Business Administration

Office of International Trade

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