



U.S. Small Business  
Administration

U.S. Census Bureau brings you....  
Financing Export Development Activities

by

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# What's this all about

- Are you ready?
- Overview of US Export Assistance Center
  - US Commercial Service
  - SBA
  - Export Import Bank of the US
- Overview of SBA's export loan guarantee programs
  - Use of proceeds
  - Expanding capital capacity
- Overview of SBA State Trade Expansion Program (STEP)

# Are you ready?

## U.S. Commercial Service Export Readiness Assessment

<https://www.export.gov/article?id=Assessment>

Separate assessments for:

New to Export

Occasional Exporter

Experienced Exporter

# Developing an Export Business Plan

Small Business Development Centers

<https://www.sba.gov/sbdc/>

SBA Export Business Planner

[https://www.sba.gov/sites/default/files/articles/SBA\\_Export\\_Business\\_Planner.pdf](https://www.sba.gov/sites/default/files/articles/SBA_Export_Business_Planner.pdf)

US Commercial Service

<https://www.export.gov/article?id=Sample-Export-Plan>

# What is a “small” business?

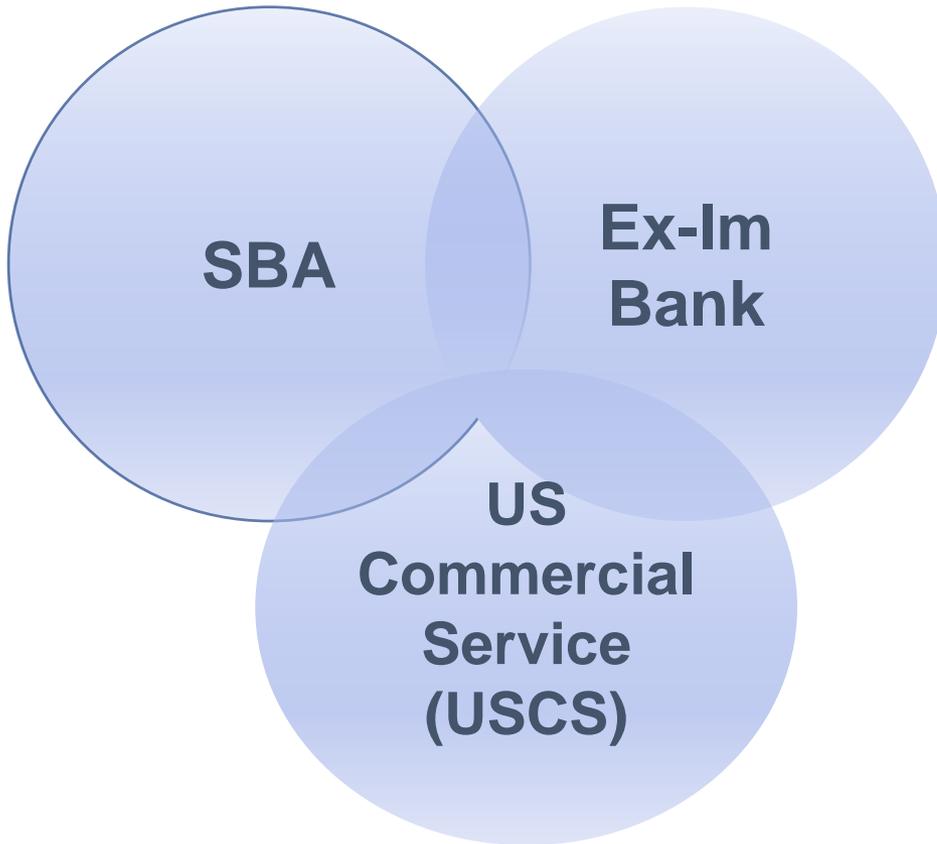
- SBA’s defines small businesses by industry type (NAICS code):

Industry Category	Small Business Size Standard *
Ag producers	\$750,000/year revenue
Wholesalers	100-250 employees
Retailers	\$7.5 - 38 MM/year revenue
Manufacturers	500-1,500 employees
Professional services	\$7.5 - \$38.5 MM/year revenue

## Or... you can qualify using SBA’s “Alternate Size Standard”:

- Tangible net worth of \$15 million or less and;
- Last 2 FYs average NET income of \$5 million or less

# US Export Assistance Center (USEAC)



## USCS & State EDO

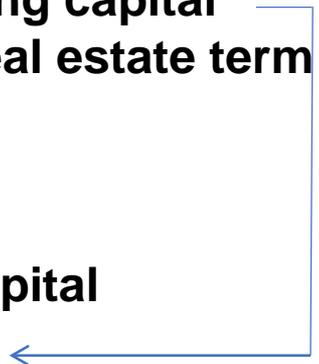
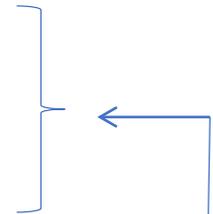
- Market analysis
- Match making
- Buyer due diligence

## SBA

- Export activity working capital
- Transaction working capital
- Fixed asset and real estate term loans

## Ex-Im Bank

- Export working capital
- *Credit insurance*



# SBA Export Financing Programs

## •Export Express

- 90% guarantee for amounts up to \$350,000 (for up to 7 years)
- 75% guarantee for amounts between \$350,000 and \$500,000 (for up to 7 years)
- Lender uses its own loan approval process and documents
- For financing of inventory, accounts receivable and export development activities
- Fixed assets, permanent working capital and real estate

## •Export Working Capital Program

- 90% guarantee for amounts up to \$5,000,000
- Use of funds for purchase order financing, accounts receivable and inventory financing , advance rates ranging from 75% (inventory) to 90% (AR)

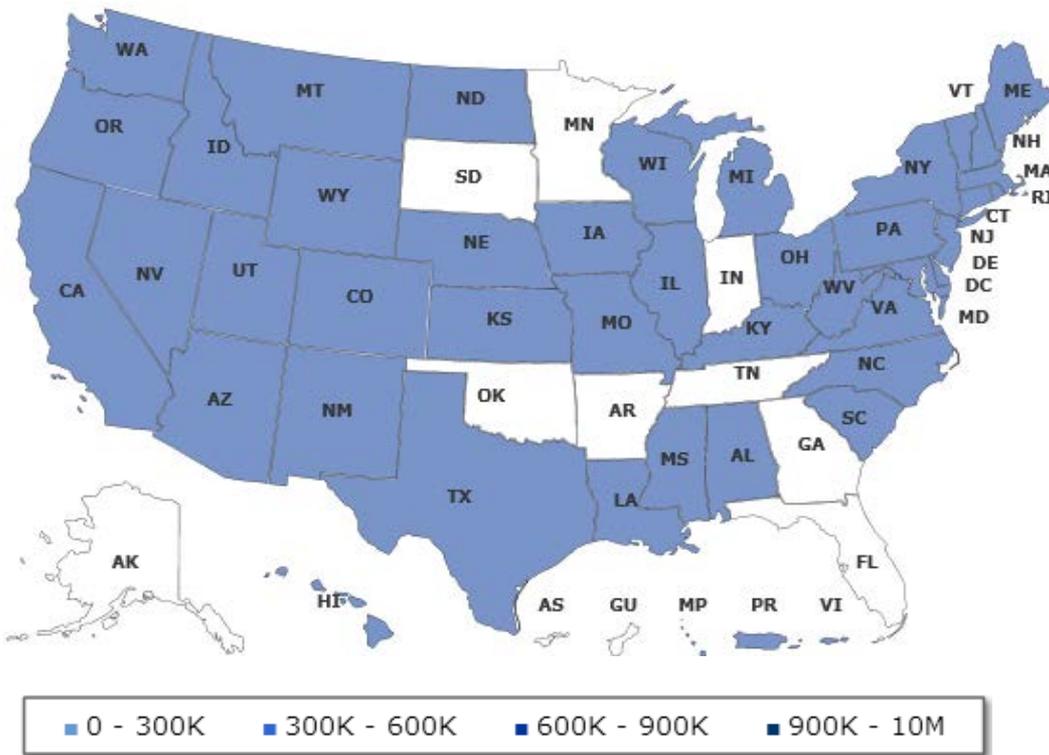
## •International Trade Loan Program

- 90% guarantee for amounts up to \$5,000,000
- For working capital term loans for financing and refinancing of fixed assets used for exporting (loan tenures up to 10 years for plant & equipment and 25 years for real estate)

# State Trade Expansion Program (STEP)

STEP awards federal dollars to states and territories to fund eligible small business export development activities – including to TPP countries

## FY 2017 Awards by State



## STEP-supported export activities

- ✓ Participation in foreign trade missions, market sales trips, and trade shows
- ✓ Obtaining services to support foreign market entry (DOC)
- ✓ Website development to attract foreign buyers
- ✓ Design of international marketing products and campaigns

**For Information:**

<http://www.sba.gov/STEP>

# What Next?

**Ask questions now**

**Email me, [william.houck.gov](mailto:william.houck.gov) for:**

- Contacting my colleagues around the country
- Scheduling personalized counseling

**Email Steve Maroon,  
[stephen.maroon@exim.gov](mailto:stephen.maroon@exim.gov) for:**

- Contacting one of Ex-Im's regional offices for personalized counseling



# Thank You!

[www.sba.gov/international](http://www.sba.gov/international)