



MONEY MAKES THE WORLD GO ROUND

LEARN HOW EXPORTERS CAN ACCESS FUNDS

A Webinar Hosted by Census

Thursday, February 20
2:00 p.m. EST

Agenda

- Introduction
- Summary of Export Financing
- Export Credit Insurance
- The Need for a Lender!
- Q&A Session

Today's Speakers

Host:

Wendy Peebles

Lead Outreach Coordinator, Census Bureau



SBA:

Bill Houck

Export Finance Manager

EXIM:

Stephen Maroon

Director of Marketing



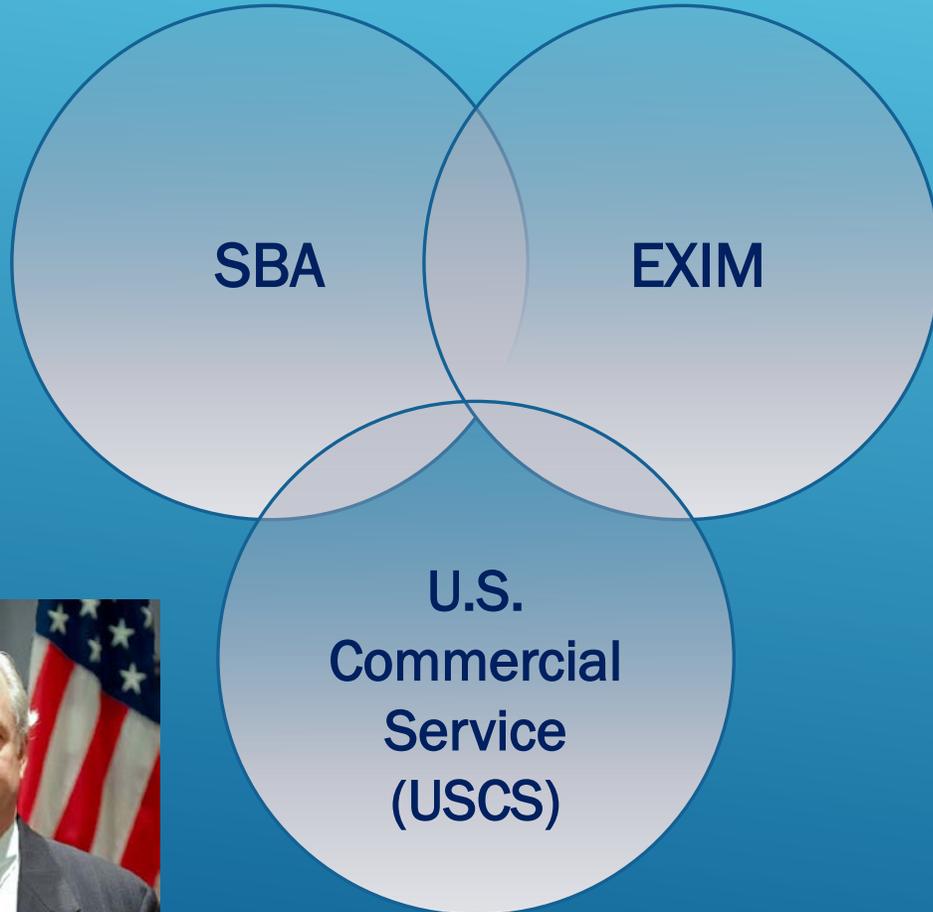
Special Guest:

Federico Manno

Vice President, Fulton Bank



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

EXIM

- Export 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 and equipment and 25 years for real estate)

Developing an Export Business Plan - www.sba.gov/exportbusinessplanner

Benefits of EXIM's Export Credit Insurance

- **Limits Nonpayment Risk**

Insures a U.S. exporter against nonpayment by foreign buyers due to commercial and political reasons

- **Extends Credit to Buyers**

Increases sales to existing customers and new buyers by offering open account terms. This improves the buyers' cash flow and they tend to buy more on credit rather than cash-in-advance.

- **Provides Access to Funds**

Enlarges an exporter's borrowing base by assigning the EXIM-insured receivables to the exporter's lender as collateral



The Lender is the Key Gate Holder!

- **Working with the lender to access funds**
 - The process
 - Documentation
- **Examples of accessing funds**
 - SBA working capital
 - Useful for purchase order financing
 - EXIM export credit insurance
 - Additional collateral by pledging the policy coverage



Federico Manno is Vice President of the International Banking Group at Fulton Bank, a SBA and EXIM approved lender. If you have questions, email FManno@fultonbank.com or call 703.946.0659.

Questions and Answers Session

Federal Government Trade Resources



Identify Global Markets with New Interactive Tool:

<https://www.census.gov/library/visualizations/interactive/export-markets.html>

Learn More: International Trade Helpline 800.549.0595, Option 4 or eid.international.trade.data@census.gov



Find Buyers and Distributors:

<https://www.export.gov/Gold-Key-Service>

Learn More: <https://www.export.gov/services>



Financing to Fulfill Sales Orders and Improve Cash Flow:

www.sba.gov/international

Learn More: Contact Bill.Houck@sba.gov or call 202.557.4063



Minimizing Nonpayment Risk and Offering Open Account Credit Terms:

<https://www.exim.gov/what-we-do/export-credit-insurance>

Learn More: Contact Stephen.Maroon@EXIM.gov or call 202.565.3901