• The Small Business Administration since 1953
• Export Financing Programs since 1980s
• 3 primary pre-export financing programs consisting of guarantees.

Why is this important:
* 97% of all exporters are small businesses
* 96% of all customers reside outside the U.S
Export Express:

- **Export Express** – Loans of up to $500,000 that allow exporters to finance the costs of traveling overseas in search of Purchase Orders, Gold Key services, small working capital needs and small plant expansion.

- Approved banks make their own credit decision, use their own forms and receive a 90% guarantee or a 75% guarantee.

- **Fees:** One time fees of $\frac{1}{4}$ of 1.0% of the guaranteed portion for loans with less than a 12 month maturity. For loans in with a maturity in excess of 12 months, the guarantee fee will be between 2% and 3.75%.
Export Working Capital Program (EWCP):

• EWCP – Loans of up $5 million and can be used for working capital needs to support direct or indirect export sales in the form of either Foreign Purchase Order financing or Foreign Receivable financing.

• Banks receive a 90% guarantee.

• Fees: Guarantee fee only ¼ of 1% on loans with a term of 12 months or less.

• No U.S. content requirements

• Military products can be financed

• No filed exam requirements

• No minimum financial ratio test requirements.
International Trade Loan (ITL):

- This program is designed to finance domestic capital expenditures for companies that are exporting, have been adversely affected by foreign competition or are insourcing an operation back to US shores.
- Banks receive a 90% Guarantee on loans up to $5 million.
- Guarantee fees range between 2.0% up to 3.75% depending on the term.
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