



U.S. Small Business
Administration

SBA provides the capital to grow international sales

Capital to Start Exporting

Capital to Finance International Sales

Capital to Expand Product Production and Facilities

Available at Your Local Lender

SBA Export Loan Programs solves your working capital needs

Working Capital for Export Development:

- Secure CE mark, international patent, or trademark
- Attend trade shows
- Meet potential business partners
- Vet potential buyers, agents or distributors, and purchase foreign credit reports
- Translation of website/product literature and other marketing costs

Working Capital to Finance 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
- Standby letters-of-credit for bid, performance, or advance payment bonds or guarantees

Loans to purchase machinery or equipment to expand production in order to meet foreign demand:

- Purchase equipment or machinery to expand products and services
- Retooling expenses necessary for production to meet other foreign product standards or licensing
- Permanent working capital
- Real estate needed as a result of expanding export sales



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SBA Export Loans Programs

- Export Express for Export Development
- Export Working Capital to Fulfill Export Orders
- International Trade Loan for Expanding Exporter Capacity

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 Costs: participate in a foreign trade shows or translation services or secure patents and trademarks
 - 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
 - Purchase fixed assets: equipment or real estate to support international sales

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Export Working Capital Program (EWCP)

Capital to Fulfil Export Orders

Financing up to a maximum loan limit of \$5,000,000

- **Support a single transaction, multiple contracts, or annual international sales volumes**
- **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
- **Low SBA fees – .25% origination fee**

International Trade Loan Program

Capital for Expanding Exporter Capacity

Financing up to a maximum loan limit of \$5,000,000

- **Your business can use the International Trade Loan for:**
 - Fixed assets: to purchase machinery or equipment to expand production in order to meet foreign demand
 - Retooling: fund expenses necessary for metric production or to meet other foreign product standards or licensing
 - Permanent working capital
 - Acquire a facility: loans for real estate needed as a result of expanding export sales



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Thank You!

Ed Ekel, Regional Export Finance Manager

U.S. Small Business Administration

Office of International Trade

U.S. Export Assistance Center

290 Broadway, Suite 1312
New York, NY 10007

212-809-2645 eduard.ekel@sba.gov