



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 Fulfill 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!

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