



## Office of International Trade

Federal Agency Committed  
to Financing Exports

- Export Financing Programs since 1980s.
- Currently there are 3 SBA pre- export financing programs.
- Typical federal (including SBA) loan guarantees range from 50% to 75% to 80%.
- SBA export loans receive: **up to 90%**

Why?



# SBA Pre-Export Financing Programs

Why?

- Because exports are critical to national economic success.

Why are the SBA Pre-Export Financing Programs important to small businesses?

- \* 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. Pays for DOC 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% of the guaranteed portion.
- How to apply: via your local community or commercial bank.



## Export Working Capital Program (EWCP):

- EWCP – Lines of credit of up \$5 million that support an exporter's working capital needs in the form of either **Foreign Purchase Order Financing** or **Foreign Receivable and Foreign Bound Inventory Financing**.
- Banks receive a 90% guarantee.
- EWCP can be used by indirect exporters.
- Fees: Guarantee fee only  $\frac{1}{4}$  of 1% of guaranteed portion on loans with a term of 12 months or less.

SBA has:

- **No** U.S. content requirements.
- **No** filed exam requirements.
- **No** minimum financial ratio test requirements.

SBA allows;

- The export of **Military Goods** to be financed.
- How to apply: via your local community or commercial bank.



# International Trade Loan (ITL):

- This program is designed to finance domestic capital expenditures for companies that are either exporting or have been adversely affected by foreign competition and are now exporting.
- Banks receive a 90% Guarantee on loans up to \$5 million.
- Term of loan: from 2 to 25 years.
- Fees payable to bank are capped.
- Guarantee fees range between 2.0% up to 3.75% depending on the term.
- How to apply: via your local community or commercial bank.



# Contact Information

Carlos Sosa

Regional Trade Finance Manager

Export Solutions Group

Office of International Trade (OIT)

U.S. Small Business Administration

330 2<sup>nd</sup> Avenue South, Suite 430

Minneapolis, MN 55401

[carlos.sosa@sba.gov](mailto:carlos.sosa@sba.gov)

Tel: (612) 348-1642

Visit: [www.sba.gov/international](http://www.sba.gov/international) for more information on taking your business globally.

