



U.S. Small Business
Administration



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SBA Export Finance Programs

OPENING DOORS TO NEW OPPORTUNITIES

presented by

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SBA at a Glance

THE ONLY CABINET-LEVEL FEDERAL AGENCY
FULLY DEDICATED TO SMALL BUSINESS

- **SBA was founded in 1953**

Congress created the SBA with the Small Business Act of July 30, 1953.

- **Access to Capital**

The SBA provides an array of financing for small businesses from the smallest needs to substantial financing.

- **Business Counseling/Advising and Training**

The SBA provides free counseling and low-cost training to new entrepreneurs and established small businesses in over 1,800 locations around the U.S.

- **Contracting with the Federal Government**

The SBA works with other federal departments and agencies to ensure that 23 percent of all Federal contract dollars go to small businesses.



SBA at a Glance

A NETWORK OF SERVICE PROVIDERS

- **SBA**
68 SBA District Offices
- **SBDC**
Nearly 1,000 service centers
- **SCORE**
Assisted over 11 million entrepreneurs
- **WBC**
Launched in 1988 to help women in business
- **VBOC**
22 regional centers serving military, veterans and their spouses to start and grow small businesses
- **SBA Office of International Trade**
Located in 21 U.S. Export Assistance Centers across the U.S.



SBA Export Finance Programs

OUR CORE PROGRAMS

- **EXPORT EXPRESS** for Export Development
- **EXPORT WORKING CAPITAL PROGRAM** to Fulfill Export Orders
- **INTERNATIONAL TRADE LOAN** for Expanding Exporter Capacity



Export Express

CAPITAL FOR EXPORT DEVELOPMENT

- **Maximum loan amount: \$500,000**
- **SBA guarantee: Up to 90%**
- **Interest rate: Usually, prime + 6.5%**
- **Term:**
 - Line of Credit: up to 7 years
 - Equipment: up to 10 years
 - Real Estate: up to 25 years
- **Use Export Express financing for:**
 - Export development: participate in foreign trade shows, translate marketing materials to other languages, secure patents and trademarks
 - Finance export orders: buy inventory, pay employee wages, offer credit terms to overseas buyers
 - Free up cash: issue standby letters of credit that serve as a bid, performance bonds, advance payment guarantees
 - Purchase fixed assets: equipment or real estate to support international sales



Export Working Capital Program (EWCP)

CAPITAL TO FULFILL EXPORT ORDERS

- **Maximum loan amount: \$5,000,000**
- **SBA guarantee: Up to 90%**
- **Maturity: Up to 36 months, generally 12 months or less**
- **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 transactions
 - **Free up cash:**
 - Issue Standby Letters of Credit for bid, performance or advance payment bonds or guarantees



International Trade Loan (ITL)

CAPITAL FOR EXPANDING EXPORTER CAPACITY

- **Maximum loan amount: \$5,000,000**
- **SBA guarantee: Up to 90%**
- **Maturity:**
 - Working Capital: 10 years
 - Fixed Assets: 10 years
 - Real Estate: 25 years
- **Use ITL financing for:**
 - **Purchase fixed assets:** loans to purchase machinery or equipment to expand production in order to meet foreign demand
 - **Retooling:** fund expenses necessary to meet foreign product standards or licensing requirements
 - **Permanent working capital**
 - **Acquire larger facility:** loans for real estate needed as a result of expanding export sales





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