



U.S. Small Business Administration

Export Finance Assistance Programs

JPL High Tech Conference

Radisson LAX

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Additional information available on line

www.sba.gov/oit

**Including copies of all required
application forms and national staff
directory**

SBA Export Finance Assistance Programs:

- **Export Working Capital Program**
- **SBA Export *Express***
- **International Trade Loan Program**



Export Working Capital Program



Very short term

**Transaction Based
Contract Based
Letter Of Credit Based**

- **Pre-shipment Guarantee**
- **Post-shipment Guarantee**
- **Combination Guarantee**



Export Working Capital Program

“It’s the Transaction”



- Transaction evidenced by purchase order, letter of credit or signed contract
- Assignment of payment proceeds from foreign buyer
- Single transaction or revolving line
- Eligibility: Applicant must demonstrate “Ability to Perform”
- Collateral



SBA Export Finance Assistance Programs:

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SBA Export *Express*

- Maximum loan \$250,000
- No SBA application forms
- Application faxed by bank to SBA national processing office in Sacramento
- No SBA underwriting or credit review (eligibility review only)
- SBA turnaround 24-48 hours



SBA Export *Express* Eligibility

- Applicant in business for at least 12 months.
- Proceeds are to be used to develop or expand applicant's export markets.
- Lender to obtain a one or two page narrative from applicant with financial projections which show how loan will allow company to either enter a new export market or expand an existing export market.



SBA Export *Express*

Use of Proceeds

Funds may be used for nearly any business purpose which directly or indirectly supports international trade or export-related endeavors



SBA Export *Express*

Use of Proceeds

- Finance Export Development activities such as participation in a foreign trade show or translation of product literature for use in foreign markets.
- Real Estate acquisition or construction to support production of goods for export.
- Acquisition of machinery or equipment to be used in the production of goods for export.
- Permanent long term working capital infusion
- Leasehold improvements
- Debt refinance (must meet routine SBA refinance requirements)



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The International Trade Loan

- Provides long term financing for small business engaged or preparing to engage in exporting
- Applicant must establish that the loan proceeds will expand an existing export market or develop new ones
- Guarantee can be up to \$1.25 million for a combination of fixed assets and working capital



