Export Finance Programs

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

• Up to $500,000 in Financing

• Your business can use Export Express for:
  • Export development: participate in foreign trade shows, translation services, secure patents and trademarks
  • Financing export orders: buy inventory, pay staff wages, offer credit terms to foreign buyers
  • Freeing-up cash: issue standby letters of credit that serve as bid bonds, performance bonds, and advance payment guarantees
  • Purchasing fixed assets: acquire equipment or real estate to support international sales
International Trade Loan Program

Capital for Expanding Exporter Capacity

• Up to $5 Million in Financing

• Your business can use the International Trade Loan for:
  • Purchasing fixed assets: acquire machinery or equipment to expand production in order to meet foreign demand
  • Retooling: fund expenses necessary to meet foreign product standards or licensing
  • Permanent working capital
  • Acquiring a bigger facility: for real estate needed as a result of expanding export sales
Export Working Capital Program (EWCP)
Capital to Fulfill Export Orders

• Up to $5 Million in Financing

• Support a single transaction, multiple contracts, or revolving sales over the year

• Your business can use EWCP 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

Freeing-up cash:
  • Issue standby letters of credit for bid, performance, or advance payment bonds or guarantees
# Maximize the Borrowing Base

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>% Advance</th>
<th>Collateral</th>
<th>Pct Advance</th>
<th>Collateral</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exportable Inventory</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raw Materials</td>
<td>$200,000</td>
<td>40%</td>
<td>$80,000</td>
<td>75%</td>
<td>$150,000</td>
</tr>
<tr>
<td>Work-in-Progress</td>
<td>$200,000</td>
<td>0%</td>
<td>$0</td>
<td>75%</td>
<td>$150,000</td>
</tr>
<tr>
<td>Finished Goods</td>
<td>$600,000</td>
<td>50%</td>
<td>$300,000</td>
<td>75%</td>
<td>$450,000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$1,000,000</td>
<td>50%</td>
<td>$380,000</td>
<td></td>
<td>$750,000</td>
</tr>
<tr>
<td><strong>Foreign A/R</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Open Account</td>
<td>$400,000</td>
<td>0%</td>
<td>$0</td>
<td>90%</td>
<td>$360,000</td>
</tr>
<tr>
<td>L/C backed A/R</td>
<td>$600,000</td>
<td>70%</td>
<td>$420,000</td>
<td>90%</td>
<td>$540,000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$1,000,000</td>
<td></td>
<td>$420,000</td>
<td></td>
<td>$900,000</td>
</tr>
<tr>
<td><strong>Total Borrowing Base</strong></td>
<td>$2,000,000</td>
<td></td>
<td>$800,000</td>
<td></td>
<td>$1,650,000</td>
</tr>
</tbody>
</table>

*Line Increases from $800,000 to $1,650,000 (+106%)*
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