



U.S. Small Business Administration

*International Trade Finance Programs
Riverside County College of Foreign Trade
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Martin Selander
International Trade Specialist
U. S. Small Business Administration
U. S. Export Assistance Center
2303 Martin Court #315
Irvine CA 92612
(949) 660-8935

Pellson Lau
International Trade Specialist
U. S. Small Business Administration
U. S. Export Assistance Center
444 S. Flower St., 37th Floor
Los Angeles, CA 90071
Phone: 213-894-8267

**Serving exporters of Southern California,
Nevada, and Arizona**





Resources to help you begin / expand exporting

Free “Export Readiness Self-Assessment”

www.export.gov

Create an Export Business Plan

www.sba.gov/exportbusinessplanner

***Conduct Market Research**

***Find Buyers**

***Investigate Financing**

Export Working Capital Program



- **Pre-Shipment Guarantee**

Loan proceeds to acquire/produce goods or services for export

- **Post-Shipment Guarantee**

Funds advanced to exporter subsequent to shipment, collateralized by accounts receivable due from foreign buyers



Export Working Capital Program



Short Term +Transaction Based

Single Transaction/Revolving Line

User Friendly Collateral Requirements

High SBA Guaranty



SBA Export *Express*

- Provides financing to small businesses whose borrowing needs are too small to be profitably met by traditional SBA programs
- “Small” = maximum loan \$500,000 (no minimum)
- Flexible use of proceeds



SBA Export *Express*

Use of Proceeds

- **Finance Export Development activities supported by U.S. Department of Commerce Commercial Service**
- **Other marketing costs 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 (i.e. computers, vehicles, forklifts, etc) to be used in the production of goods for export.**
- **Permanent long term working capital infusion**



SBA International Trade Loan

-Long Term Financing

- **Maximum loan amount \$5,000,000**
- **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**
- **Examples: purchase fixed assets, such as land and building, expand or renovate existing facilities, purchase machinery and equipment, permanent working capital, debt refinance in limited cases**

