

Needed: Comprehensive Export Strategy & Financing

Solution: Expert Advice Plus Export Express from the SBA

What holds established small businesses back from selling internationally, even when they've received inquiries from potential customers? Lack of knowledge, time and financing to put a comprehensive export strategy in place.

The SBA's export experts can help connect business owners with advice and working capital for:

International legal help: intellectual property protection; tax guidance; export compliance	Product customization to address foreign market requirements; production equipment modifications and/or upgrades
Market insights and connections to viable foreign distributors; foreign trade show exhibition costs	An international sales manager
International digital marketing platform for e-commerce	Bid bonds and performance guarantees for foreign buyers
Translation services	Financing for international sales

Since lenders may be reluctant to finance the cost of implementing an export strategy, this can lead small business owners to defer the international opportunities. The SBA Export Express provides banks with a loan guarantee to finance such expenses.

To learn about SBA programs supporting U.S. small business exporters, contact an SBA office near you or visit [SBA.gov/InternationalTrade](https://www.sba.gov/InternationalTrade).



U.S. Small Business
Administration

[SBA.gov](https://www.sba.gov)

Finance these activities with an SBA Export Express loan.

Max loan amount: \$500,000

Interest rate: Typically, prime + 6.5%

Terms:

- Real estate: up to 25 years
- Equipment: up to 10 years
- Line of credit: up to 7 years

Guarantee: Up to 90%

Example

Company: Natural pet food/vitamin company

Barriers:

- Lack of experience to register trademark overseas to protect brand/intellectual property
- Costs to optimize foreign web presence, enable international e-commerce and re-label to meet foreign requirements
- Cash flow to maintain inventory to meet growing foreign demand
- Financing gap between supplier contracts with 30-day terms and foreign distributor sales with 60-day terms

Financing Solution: Export Express Program

Loan Amount: \$350,000

Use: Trademark/IP expenses, website costs, and export working capital

Term: 3-year revolving line of credit

Collateral: Business assets

Benefit to Business:

Company strategically expanded to international markets with additional \$500k in revenue in first year.