

Global Markets

Promoting Small Business Access to Global Markets

As a U.S. Small Business Administration (SBA) 7(a) lender, you're able to provide enhanced export financing options to small business clients interested in breaking into global markets. Nearly 98 percent of American exporters in 2016 were small- or medium-sized companies — providing a great opportunity to expand your loan portfolio and increase exports by U.S. small businesses.

Three Ways to Go Global

Three distinct financing options are available for international trade, with SBA guaranties of 75 percent to 90 percent. All SBA 7(a) Loan Program participating lenders are eligible to provide these financing options.

	Export Working Capital Program (EWCP)	International Trade	Export Express
Availability	Lender: EWCP Approval Borrower: At least one year in business and exporting or preparing to export.	Lender: Same as 7(a) Borrower: Exporting or preparing to export or adversely affected by import.	Lender: Export Express (approval required) Borrower: At least one year in business and exporting or preparing to export.
Maximum Loan	\$5 million	\$5 million	\$500,000
Guaranty Percentage	90 percent	90 percent	90 percent to \$350,000; 75 percent to \$500,000.
Rate, Fees, Maturity	Based on Maturity: .25% up to 12 mos. .525% 12-24 mos. .80% 24-36 mos. no restriction on interest rates	7(a) rate, fees and maturity apply.	Same as Express.
Application Forms	Same as 7(a), plus 12-month cash flow forecast.	Same as 7(a), plus Export business plan.	Same as Express.
Processing	U.S. Export Assistance Center.	Same as 7(a).	Same as Express.

FOR LENDERS



Get Expert Advice

For training and consultation on how to provide SBA export loan programs to your small business clients, contact an SBA Regional Export Finance Manager.

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