



SMALL BUSINESS
GLOBAL ACCESS
your competitive edge

At A Glance

Support for Small Businesses

The Export-Import Bank of the U.S. (Ex-Im Bank) can help take the fear out of exporting – whether it’s entering new foreign markets, worrying about getting paid, or accessing working capital.

Ex-Im Bank’s Mission

Ex-Im Bank is an independent, self-sustaining federal government agency that helps create and maintain U.S. jobs. With 78 years of experience, the agency has strengthened U.S. export competitiveness and operates at no cost to taxpayers.

Ex-Im Bank is focused on helping U.S. small businesses and has a dedicated team to assist them. In fiscal 2011 Ex-Im Bank supported a record \$6 billion in small business exports. On average, 87% of transactions benefit small business exporters of U.S.-made goods and services and *no transaction is too small*.

How Ex-Im Bank Can Assist

Risk Protection – Making international sales is challenging enough without worrying about getting paid. Ex-Im Bank’s export credit insurance policy provides payment coverage for both commercial risks (such as buyer default) and political risks (such as war). The Bank protects sales to a single buyer or an entire export portfolio.

Extend Credit to Buyers – The insurance also enables exporters to sell on competitive “open account” terms, instead of requiring cash-in-advance or costly and complicated letters of credit. Businesses will no longer forego sales because they cannot match the credit terms offered by global competitors. Furthermore, insured foreign receivables may be used to increase an exporter’s borrowing base with a lender, thereby accelerating cash flow.

Working Capital – Ex-Im Bank can help U.S. companies obtain vital loans to fulfill export orders. An Ex-Im Bank guaranteed credit line may be used to purchase finished products, pay for raw materials, supplies, labor and overhead, and even cover standby letters of credit used as performance or bid bonds. The Bank’s guarantee turns an exporter’s inventory into eligible collateral for the lender.

Term Financing – Foreign buyers may obtain competitive financing (with extended repayment terms) to buy U.S.-made capital goods and services.

Next Step:

Local experienced Export Finance Managers are ready to help companies win sales worldwide. They will answer questions and expedite the application process. Simply call 800.565.3946. Learn more at <http://www.exim.gov/smallbusiness> Follow us on <http://www.twitter.com/eximbankus> and <http://www.youtube.com/user/EximBankofUS>

