

Export Loan Programs

www.sba.gov/oit

Financing export sales are some of the challenges facing smaller firms seeking to participate in international trade. Whether you are starting a new market or expanding one, sufficient ready capital is essential for the development, growth, and success of your export markets.

The U.S. Small Business Administration (SBA) offers numerous loan guaranty programs to assist qualified small business exporters obtain financing when they might not be eligible for business loans through normal lending channels. With a loan guaranty, the actual funds are provided by SBA participating lenders who receive the full faith and credit backing of the Federal Government on a portion of each loan they make to small businesses.

The 7(a) Loan Guaranty Program is SBA's primary and most flexible business loan program since financing under this program can be guaranteed for a variety of general business purposes. Under the 7(a) umbrella, there are specialized export loan programs suitable for your business needs. These types of loans are as follows:

INTERNATIONAL TRADE LOAN PROGRAM

- **Maximum**
 - Loan Amount: \$2 Million
 - Guaranty Amount: \$1.5 Million
 - Guaranty: 85% \$150,000 or less
75% \$150,001 up to \$2 Million
 - Combined Guaranty Amount: \$1,750,000 with Export Working Capital Program (working capital not to exceed \$1,250,000)
- **Primary Factors**
 - Small business concern is in a position to expand existing export markets or develop new export markets or
 - Small business concern is confronting increased competition with foreign firms in the relevant market, and is injured by such competition.
 - Collateral must be located in U.S.
- **Use of Proceeds:**
 - Acquisition, construction, renovation, modernization, improvement or expansion of productive facilities or equipment to be used in the United States to produce goods and services involved in international trade.
 - Refinancing of existing indebtedness that is not structured with reasonable terms and conditions.

EXPORT WORKING CAPITAL PROGRAM

- **Maximum**
 - Loan Amount: \$2 Million
 - Guaranty: 90%
- **Primary Factors**
 - Provide short term working capital to exporters
 - Cash flow projections required
 - Non-Revolving & Revolving Features
 - Must be in business 1 year at time of application

Continuation:

- **Use of Proceeds**
 - Acquire inventory for export
 - Pay for the manufacturing costs of goods for export
 - Purchase goods or services for export
 - Support standby letters of credit related to export transactions
 - Pre-shipment working capital related to export orders
 - Post-shipment foreign accounts receivable financing.

SBA EXPORT EXPRESS LOAN PROGRAM

- **Maximum**
 - Loan Amount: \$250,000
 - Guaranty: 85% \$150,000 or less
75% \$150,001 up to \$250,000.00
- **Primary Factors**
 - Expedited loan application process
 - Assist small business concerns exporting or planning to export
 - Must be in business 1 year at time of application
 - Non-Revolving and Revolving Features
 - Offer technical assistance through U.S. Export Assistance Centers
 - Unsecured loans of \$25,000 or less
- **Use of Proceeds**
 - Financing export-development activities
 - Transaction-specific financing for overseas orders
 - Revolving line of credit for export
 - Acquiring, constructing, renovating, improving or expanding facilities or equipment to produce goods or services for export
 - Financing stand-by letters of credit used as bid or performance bonds on foreign contracts

Export & Business Development Resources “SBA’s Network of Resource Partners”

Points of Contact:

U.S. Small Business Administration (SBA)

San Antonio District Office

North Park Corporate Center
17319 San Pedro, Building 2, Suite 200
San Antonio, Texas 78232
Tel: (210) 403-5900 Fax: (210) 403-5936
E-mail: sado.email@sba.gov
Website: www.sba.gov/tx/sanantonio

SBA U.S. Export Assistance Center

1450 Hughes Road, Suite 220
Grapevine, Texas 76051
Rick Schulze, Regional Manager - International Trade Programs
Tel: (817) 310-3749 Fax: (817) 310-3757
E-mail: richard.schulze@sba.gov
Website: www.sba.gov/oit

UTSA-International Trade Center

Durango Building
501 W. Durango
San Antonio, Texas 78207
Cliff Paredes, Director
Tel: (210) 458-2470 Fax: (210) 458-2464
Email: cliff.paredes@utsa.edu
Website: www.texastrade.org



U.S. Export Assistance Centers
...your partners in exporting.