



### 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 more than 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, 85% of transactions support these sales 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.

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## Success Stories: Woman-Owned Businesses

### Collection 2000 Cosmetics, Inc. Doral, Florida



"Ex-Im Bank support turned our business around and made it easier for us to open new 'qualified and insured' foreign accounts based on terms."

*Patricia Blasser – President*



Collection 2000 Cosmetics is a small woman-owned manufacturer of personal care products in Doral, Florida, with customers in 29 countries. Their HOMBRE® brand consists of products such as deodorants, talcum powder, body lotions and fragrances. Interestingly, the seven person company is entirely comprised of women. Ex-Im Bank support came at the right time as the Haiti earthquake in 2010

support came at the right time as the Haiti earthquake in 2010 dramatically decreased sales. The Bank's small business export credit insurance policy allowed Collection 2000 Cosmetics to fortify its relationships with existing foreign customers by offering them longer payment terms. After two difficult years, sales in 2012 are up 15 percent over last year, allowing the company to hire two extra employees to its staff of five to handle the extra manufacturing and warehousing needs. Exports now comprise 90% of total sales as the insurance policy is also helping them to open new accounts.

### Ceilings Plus

#### Los Angeles, CA



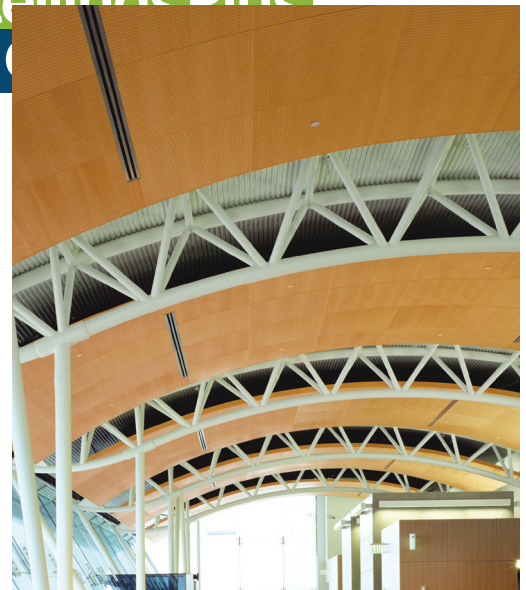
"Ex-Im Bank has engaged in

company and our local bank to provide the financial support we needed. Sales have more than doubled, and we have increased our employment with Ex-Im's help."

*Nancy Mercolino – President*

Ceilings Plus® is a small, woman-owned business that manufactures high-quality ceiling and wall panels. The company began exporting about five years ago, and more than 50 percent of its sales are now from exports.

A working capital loan guarantee from Ex-Im Bank enabled Ceilings Plus to obtain the lender funds to meet the performance bond and collateral requirements of an \$18 million contract for the expansion project of the Doha International Airport in Qatar. Due to its subsequent increased foreign sales, Ceilings Plus expanded its work force from 79 in April 2007 to 152 in 2011.



#### 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>, <http://www.linkedin.com/company/export-import-bank-of-the-united-states>, and <http://www.youtube.com/user/EximBankofUS>

