



SMALL BUSINESS  
**GLOBAL ACCESS**  
your competitive edge

## Snapshot Small Business

### Support to Grow U.S. Small Business Exports

Ex-Im Bank can help take the fear out of exporting – whether it's entering new foreign markets, worrying about getting paid, accessing credit, or extending terms to buyers.

The agency is focused on helping U.S. small businesses to maintain and increase jobs. In fiscal year 2012, Ex-Im Bank supported a record \$6.1 billion in small business exports. More than 85% 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 policies provide 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 policy also enables exporters to sell on competitive "open account" terms instead of requiring cash-in-advance, credit cards, 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 by assigning them to 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 financing at competitive rates and extended repayment terms to buy U.S.-made capital goods and services.

### Next Step:

Local experienced Export Finance Managers are ready to help your company win sales worldwide. They will answer questions and expedite the application process. Simply call 800.565.3946 and press 2. Learn more at <http://www.exim.gov/smallbusiness>.

