



U.S. Small Business
Administration

SBA Export Loan Programs

Patrick Hayes
Export Finance Director North
Office of International Trade
U.S. Small Business Administration

201 Superior Avenue, Suite 130
Cleveland, OH 44114
(216) 522-4731 Cell-216-287-2736

Patrick.hayes@sba.gov

Copies of this presentation are available, e-mail
request to Patrick.hayes@sba.gov

SBA Export Loans provides Solutions

- Loan guaranties, just like the widely used 7(a) and SBA Express loans
 - Same eligibility as other SBA loans
- Highest guaranty available to incentivize the lender – 90%
- Flexible structuring
- Competitive Tools for borrowers

SBA Export Loan Products

- **Export Working Capital Program (Avg. \$1.98 Million)**
Up to \$5 Million; 90% guaranty for short term loans and lines of credit for export working capital.
- **Export Express (Avg. \$262,000)**
Up to \$500,000. Long term loans and/or lines of credit for export purposes – processed through Express procedures on E-Tran.
- **International Trade Loan (Avg. \$1.55 Million)**
Up to \$5 Million with a 90% guaranty. Long term loans for facilities, equipment, and working capital that will enhance export ability. Refinancing of existing debt and business acquisition is also available.

Export Working Capital Program Highlights

Amounts:

- Maximum Loan Amount: \$5.0 million
- Maximum Guarantee: 90%
- Maximum SBA guaranteed portion: \$4.5 million

Structure:

- Asset-based or transaction-based (purchase order or contract) financing
- No pre-determined minimum ratios
- Single Project or Revolver for multiple transactions
- Quick turnaround time, typically less than 10 days
- Submit guaranty request via e-tran; processed by SBA USEAC covering your area

Export Express

- Export Express is a *Permanent* program - delegated lending.
- The maximum loan amount under SBA Export Express is \$500,000, regardless of other outstanding Express amounts (total SBA Guaranty cannot exceed \$3.75 Million). Note: Decoupled SBA Express and Export Express loan maximums.
- Guaranty Percentage
 - 90% for amounts up to \$350,000
 - 75% for amounts between \$350,000 - \$500,000
- Debt Refinancing is allowable (must follow Express Guidelines for refinancing and applicant provides documentation that the new loan or line of credit will help to develop a market or support sales outside of the United States.
- Indirect Exports are eligible.
- Standby letters of credit for export purposes are eligible.

International Trade Loans (ITL)

- Long-term loan
 - \$5 Million Maximum Loan
 - 90% Guaranty
 - \$4.5 Million Maximum guaranty portion (\$4 Million for working capital)
 - Standard 7(a) eligibility requirements, plus
 - The loan proceeds will significantly expand an existing export market or develop new export markets (Indirect exports are considered exports for purposes of determining eligibility)
- OR:
- The applicant business has been adversely affected by import competition
- AND
- will improve the applicant's competitive position

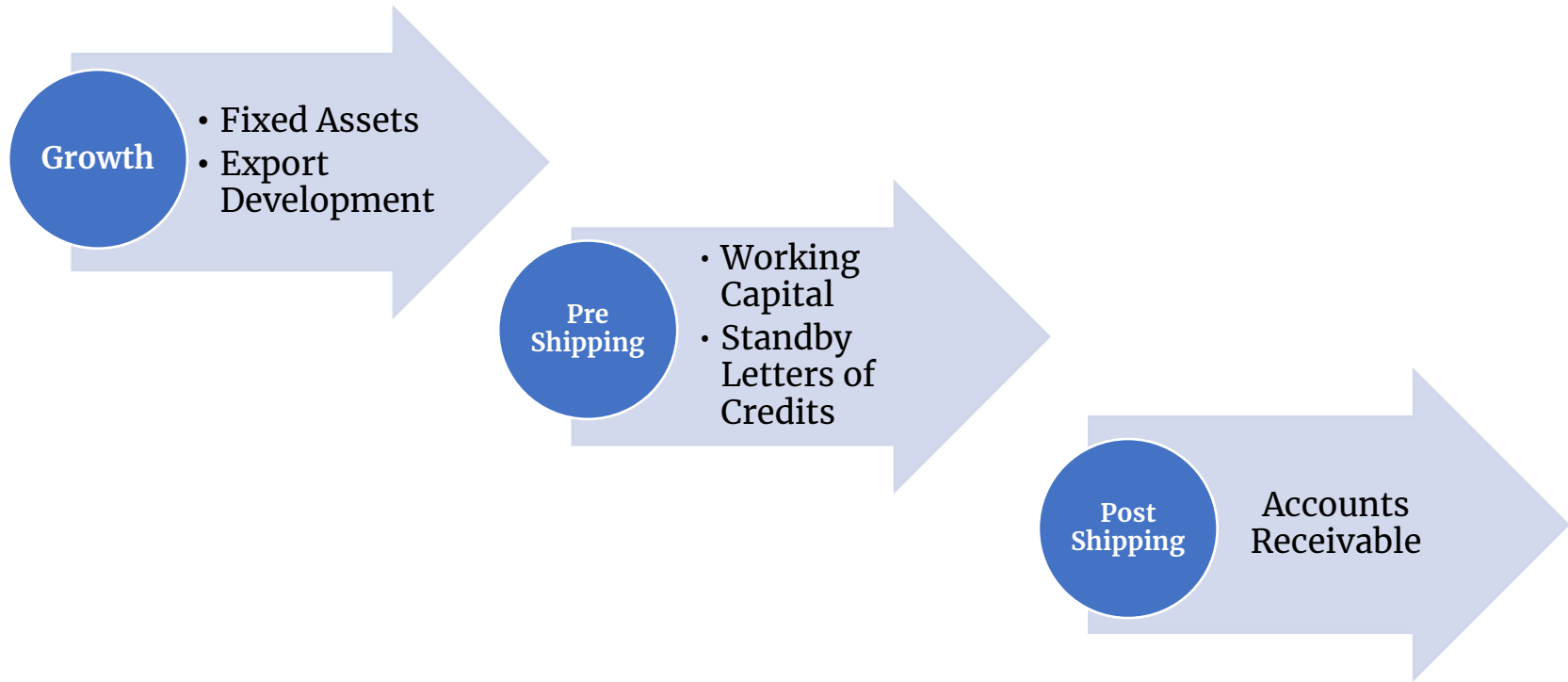


State Trade Expansion Program (STEP)

Small businesses looking to start or expand their global customer reach can use resources offered by state entities that have received STEP funding.

**Global Access Program (GAP) - PA Department of
Community & Economic Development**

SBA Export Loans supports businesses through entire international sales cycle





U.S. Small Business
Administration

Thank You!

Patrick Hayes
Export Finance Director North
Office of International Trade
U.S. Small Business Administration

201 Superior Avenue, Suite 130
Cleveland, OH 44114
(216) 522-4731 **Cell-216-287-2736**

Patrick.hayes@sba.gov

**Copies of this presentation are available
Export Loan Fact Sheets are available
e-mail request to Patrick.hayes@sba.gov**