

# Needed: Comprehensive Export Strategy & Financing

## Solution: Expert Advice Plus Export Express from the SBA

What holds established small businesses back from selling internationally, even when they've received inquiries from potential customers? Lack of knowledge, time and financing to put a comprehensive export strategy in place.

The SBA's export experts can help connect business owners with advice and working capital for:	
<b>International legal help:</b> intellectual property protection; tax guidance; export compliance	<b>Product customization</b> to address foreign market requirements; production equipment modifications and/or upgrades
<b>Market insights and connections</b> to viable foreign distributors; foreign trade show exhibition costs	An <b>international sales manager</b>
International <b>digital marketing platform</b> for e-commerce	<b>Bid bonds and performance guarantees</b> for foreign buyers
<b>Translation services</b>	<b>Financing</b> for international sales

Costs to implement an exporting strategy could easily be expensive, leading small business owners to decide to defer the opportunity as lenders may be reluctant to finance such costs.

*To learn about SBA programs supporting U.S. small business exporters, contact an SBA office near you or visit [SBA.gov/International Trade](https://www.sba.gov/InternationalTrade).*



U.S. Small Business  
Administration

[SBA.gov](https://www.sba.gov)

## Finance these activities with an SBA Export Express loan.

**Max loan amount:** \$500,000

**Interest rate:** Typically, prime + 6.5%

### Terms:

- Real estate: up to 25 years
- Equipment: up to 10 years
- Line of credit: up to 7 years

**Guarantee:** Up to 90%

## Example

**Company:** Natural pet food/vitamin company

### Barriers:

- Lack of experience to register trademark overseas to protect brand/intellectual property
- Costs to optimize foreign web presence, enable international e-commerce and re-label to meet foreign requirements
- Cash flow to maintain inventory to meet growing foreign demand
- Financing gap between supplier contracts with 30-day terms and foreign distributor sales with 60-day terms

**Financing Solution:** Export Express Program

**Loan Amount:** \$350,000

**Use:** Trademark/IP expenses, website costs, and export working capital

**Term:** 3-year revolving line of credit

**Collateral:** Business assets

### Benefit to Business:

Company strategically expanded to international markets with additional \$500k in revenue in first year.