

Small business manufacturers who support large U.S. exporters

Expand facilities, finance sales with the help of the SBA

Any small business that produces goods or services that is part of an export by a U.S. company, even if not directly exporting, are eligible for assistance under SBA loan programs.

Facilities: The **SBA Export Express** and **International Trade loan programs** offer extended support that enables small businesses to expand their facilities and increase exports from their large U.S. exporters. Up to a 90% loan guarantees are available to lenders supporting indirect exporting small businesses for equipment, inventory, and commercial real estate needs.

Working Capital: Small business suppliers need to extend terms and offer just-in-time product to meet the needs of their buyers. **The Export Working Capital Program** allows small business suppliers the opportunity to extend sales terms and increase inventory levels to meet the needs of their buyers.

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



U.S. Small Business
Administration

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

FOR BORROWERS



Example

Company: Aerospace manufacturing company with \$5 million in annual sales

Order: Open account invoices to support the manufacturing of engine and fuselage components for the Boeing 787 and 737 in Asia

Transaction: Assets Based Line of Credit

U.S. small business indirect exporter provides: 90-day payments on all accounts receivable

Working Capital Need

Loan Amount: \$1.5 million

**\$5 million maximum*

Use of Proceeds: Purchased new manufacturing equipment; financed purchase orders

Term: 12 months, renewed annually

Collateral:

- 90% advance rate on 66% (the amount supporting exports) of open A/R related to Boeing work
- 75% advance rate on 66% of inventory and work in process

**90% and 75% advance rates maximum*

Benefit to Business:

Increased sales to existing customer by \$1M.