



WORLD TRADE CENTER®
NORTHERN CALIFORNIA

CALIFORNIA EXPORT FINANCE SEMINAR

Discover resources for California exporters.





WORLD TRADE CENTER®
NORTHERN CALIFORNIA

We Make Trade Easier

John Shea
jshea@norcalwtc.org

Education

Resources

Connections

Member of the WTC Association

- Over 300 WTC's in more than 90 countries around the globe
- A global network of over 15,000 professionals

What We Do

- Connect people and businesses internationally
- International trade technical service provider

How We Do It

- Education – 1:1, webinars, events
- Consulting services
- Access to resources
- Connections to trade ecosystem
- Worldwide network of partners





Our Trade Services



- Digital Export Documents
 - Certificates of Origin
 - Certificates Free Sale
 - Good Manufacturing Practice
- Expert consultants
- Referrals
 - Financial
 - Legal
 - Service providers
- Introductions to trade ecosystem
 - EXIM, SBA, Commercial Service, GO-Biz
- WTCA Network
- Training



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Get Connected With Us

Become a Member Today!

www.norcal.org/members

www.norcalwtc.org

Kevin Mather

trade@norcalwtc.org

[LinkedIn](#)

Subscribe to our newsletter!

<https://mailchi.mp/2294c0d3cdb9/world-trade-center-northern-california-newsletter>

MEMBERSHIP OPTIONS

		MEMBERSHIP LEVEL		
		Professional \$500	Business I \$750	Business II \$1,500
Education & Training	BENEFITS			
	Education & Events Member discounts up to 50% for trade training programs. Member discounts up to 50% for events.	☒ ☒	☒ ☒	☒ ☒
Growth & Expansion	Access to the World Trade Center's Worldwide Network Referrals to California's international trade ecosystem and service providers. Global Connections through the World Trade Centers Association Network. Opportunity to attend annual Global Business Forum and B2B matchmaking.	☒ ☒	☒ ☒ ☒	☒ ☒ ☒
	Application Assistance for California STEP Grants STEP funds available for international events, export promotion and training.		1 Hr.	2 Hrs.
	Trade Help Desk Basic advice and trade assistance.	☒	☒	☒
	International Trade Advising Meet with WTC Trade Advisers for assistance with export strategy, compliance, market assessment, trade data, documentation, etc. (\$200/hr value). Country Briefing Packages. Customized market assessment including trade data, political risk, security, currency. Ideal for new business development and market entry.	50% Discount 1/yr ☒	2 Hrs./yr 2/yr ☒	4 Hrs./yr 4/yr ☒
	Digital Export Documents			
	Certificate of Origin (COO) - <i>Non-member pricing is \$50</i>	\$25	\$25	\$25
	Certificate of Free Sale (CFS) - <i>Non-member pricing is \$150</i>	\$110	\$110	\$110
	Good Manufacturing Practices (GMP) Certificate - <i>Non-member pricing is \$175</i>	\$150	\$150	\$150

CONNECTING YOU TO GLOBAL MARKETS



Our Global Presence

The U.S. Commercial Service, creates jobs in the United States and strengthens U.S. economic and national security by promoting U.S. exports, and ensuring market access and a level playing field in international trade for U.S. companies.

Strategically located in **106 U.S. and 127 foreign locations** in 80 countries, our global network of trade and investment professionals are well-positioned to help U.S. companies succeed internationally and ensure that U.S. businesses and commercial interests have a robust advocate and first line of defense against unfair foreign trade practices and market access barriers.

U.S. Commercial Service Offices Worldwide





Export Counseling

International Business Development

The U.S. Commercial Service provides you with reliable information and personalized counseling at every step of your export journey- from strategy and planning, financing and logistics, market entry and expansion, to advocacy, and even eCommerce counseling. Our trade experts are here to address your concerns and guide you to success in the global marketplace.

eCommerce Innovation Lab

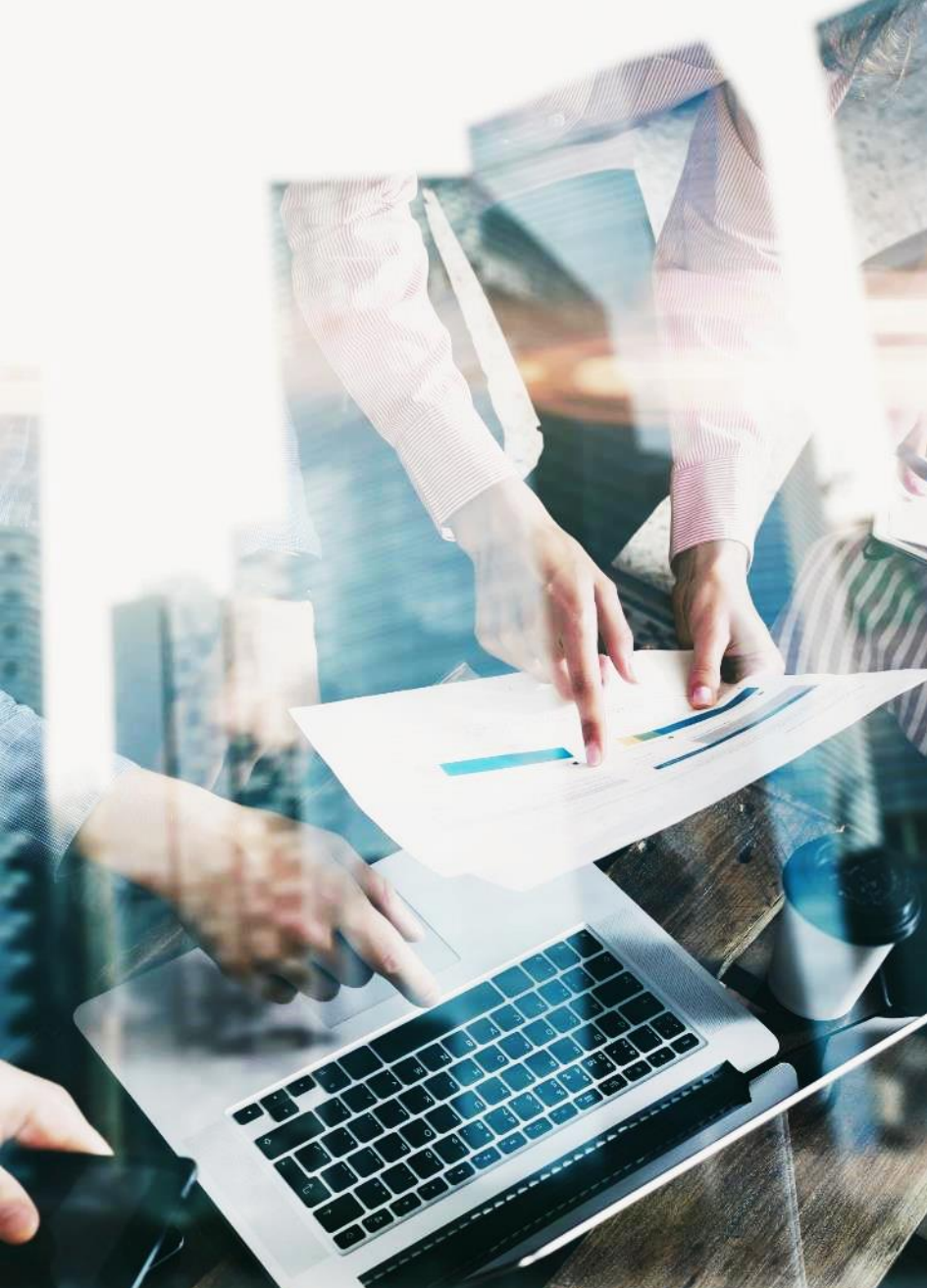
The eCommerce Innovation Lab helps U.S. business by identifying export opportunities across the ecommerce sales channels, through concentration on client digital strategy development, use of Website Globalization Review gap analysis tools, and the online eCommerce Export Resource Center business library to help companies adapt and grow in the digital economy.



INTERNATIONAL
TRADE
ADMINISTRATION

U.S. COMMERCIAL SERVICE Overview

trade.gov/export-solutions



Market Intelligence

Country Commercial Guides

Prepared by trade and industry experts, Country Commercial Guides provide information on market conditions, opportunities, regulations and business customs for over 125 countries. Country Commercial Guides detail important factors to help you decide if a market is right for your product or service.

Initial Market Check

The Initial Market Check is an initial assessment of the market potential of your product or service in the targeted market. The service gauges the potential of a specific product or service in a market by gathering feedback from up to five industry participants and provides recommendations on whether to pursue the target market.

Customized Market Research

Customized Market Research answers questions about an overseas market including; market trends & size, customary distribution and promotion practices, market entry requirements, product standards and registration, regulations, key competitors and potential agents, distributors, and strategic Partners.

International Company Profile

The International Company Profile provides U.S. companies and economic development organizations with a comprehensive background report and full analysis on a specific foreign company. Reports provide general business information, background and product information, key officials, references contacted by ITA, financial data/credit worthiness, reputation, results of site visits and interviews with principals; information sources consulted in preparing the report; and analysis of information.



Business Matchmaking

Single Company Promotion

Provides U.S. companies with promotional services to help increase the awareness of their product or service in a specific market. The promotional event may consist of a technical seminar, press conference, luncheon, dinner, or reception with targeted direct mail or email campaigns.

Gold Key Service

Provides U.S. firms traveling to a foreign market with up to five pre-screened appointments to establish relationships with potential overseas agents, distributors, sales representatives, business partners and other local, in-country entities.

International Partner Search

Provides U.S. firms with a list of up to five prospective agents, distributors and partners that have expressed an interest in your product or service. Virtual introduction via teleconference to the identified contacts also available.

Business Service Provider Listing

An online program to help U.S. exporters identify a professional export service provider to support them in the assessment, financing, or completion of an export transaction.



INTERNATIONAL
TRADE
ADMINISTRATION

U.S. COMMERCIAL SERVICE Overview

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Commercial Service Presented Events

DISCOVER GLOBAL MARKETS

Organized by the U.S. Commercial Service, these annual business development forums focus on an industry and/or world region. The conferences feature one-on-one meetings with U.S. Commercial Service diplomats visiting from abroad; panel discussions on the latest industry trends; export education; and extensive networking with U.S. trade officials and leading private sector experts.

TRADEWINDS

Organized by the U.S. Commercial Service, Trade Winds missions include a business development forum in its host city, consisting of regional and industry specific conference sessions as well as pre-arranged consultations with U.S. Diplomats representing commercial markets throughout the region. Participating companies can customize a business matchmaking schedule with multiple stops, based on input from our in-country Commercial Specialists, and grow their international sales through meetings with pre-screened potential buyers, agents, distributors and joint-venture partners during the mission.



Trade Events

Certified Trade Missions

Organized with select trade organizations, missions are customized to meet the needs of groups of U.S. companies participating. Missions may include activities such as market briefings, Gold Key Service, receptions, site visits, and technical seminars.

Trade Show Representation

The Trade Show Representation Service provides U.S. companies and economic development organizations with the ability to increase their marketing exposure at an overseas trade show when they are unable to attend in-person. Multiple clients' products and services may be showcased by the Commercial Service at the event.

International Buyer Program

At major domestic industry trade shows, the U.S. Commercial Service provides services including on-site introductions to foreign buyers; networking; export counseling; market analysis; and business matchmaking.

International Trade Fairs

Certified trade fairs feature a U.S. Pavilion and represent a U.S. Department of Commerce endorsement that the fair offers a high-quality, multifaceted opportunity for American companies to successfully market their product/services overseas. Participating companies receive U.S. Commercial Service assistance with access to prospective foreign buyers, agents, and industry representatives. Other services include pre-show industry/country market briefings, one-on-one export counseling, onsite promotion, and more.



Commercial Diplomacy

Advocacy Center

The Advocacy Center coordinates U.S. Government Advocacy efforts for U.S. exporters competing on foreign projects or procurement opportunities that involve foreign government decision-makers, including foreign government-owned corporations. U.S. Government Advocacy assistance helps level the playing field on behalf of U.S. exporters and workers competing for international contracts against foreign firms and to promote the growth of exports of U.S. goods and services around the world.

Report a Trade Barrier

File a complaint with the International Trade Administration's Trade Agreements Negotiations and Compliance Office. This office works with U.S. businesses to help ensure that foreign governments adhere to and do not impose trade barriers inconsistent with their trade agreement obligations.

Trade Dispute Resolution

We can provide information to help you resolve common trade disputes like customs issues. In some instances, we may be able to make inquiries directly with the foreign government.



INTERNATIONAL
TRADE
ADMINISTRATION

U.S. COMMERCIAL SERVICE Overview

trade.gov/export-solutions

Exports Matter

More than **70%** of the world's purchasing power is **outside** of the United States.
Competitors are **increasing** their global market share while the U.S. is underperforming.

A person wearing a blue denim shirt is sitting at a wooden desk, using a black tape dispenser to seal a cardboard box. The desk also has a laptop, some papers, and a pen. In the background, there are more cardboard boxes and a window. The text "Companies that export, grow faster." is overlaid in large white font.

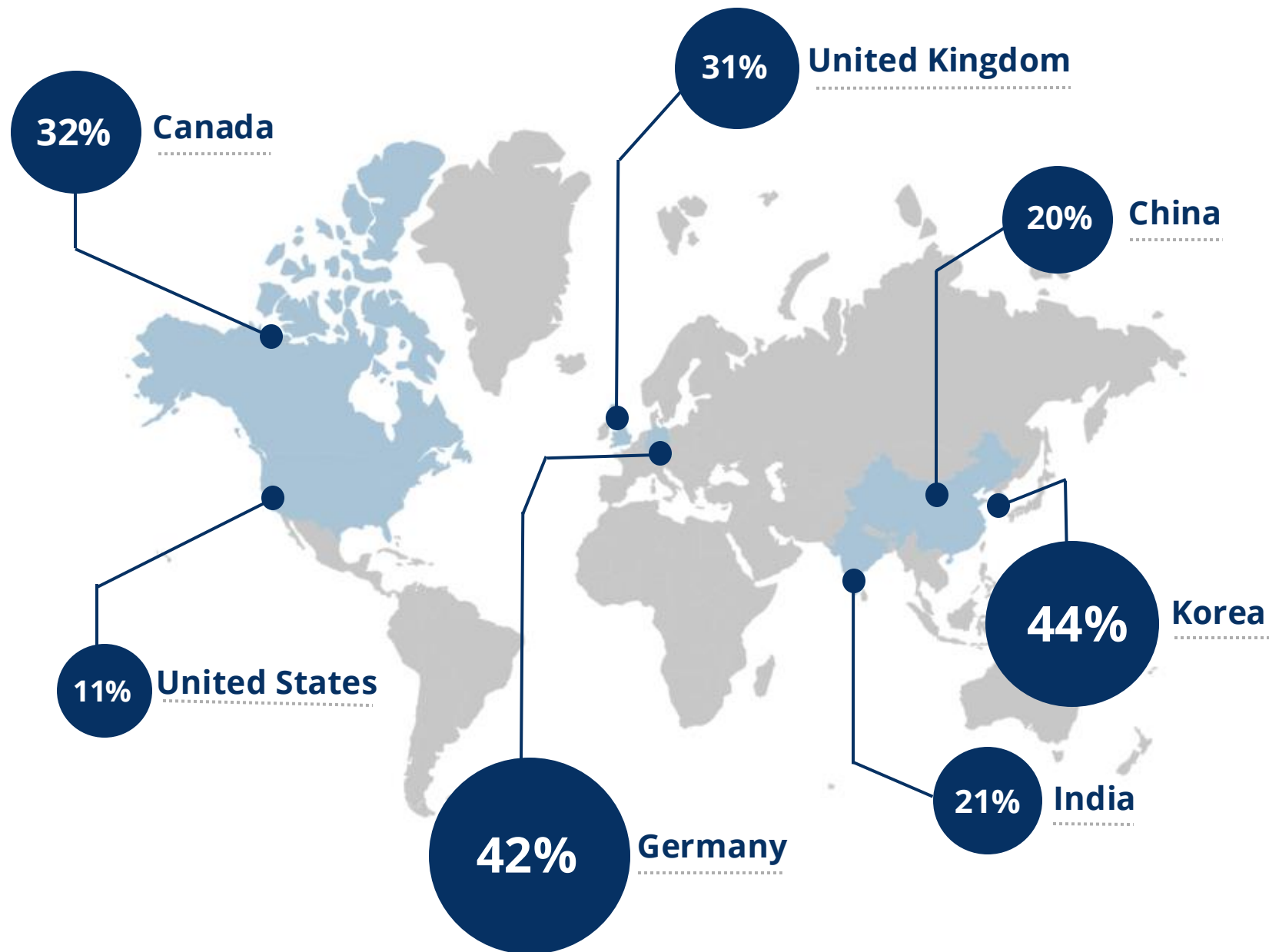
Companies that export, grow faster.

And are less likely to go out of business.

Opportunity

With only 11% of the United States GDP generated by exports, it's safe to say we have a lot of room for growth.

The U.S. Commercial Service works to fill that space





Our Mission: Grow U.S. exports to increase U.S. jobs.

How we are different



Worldwide Recognition

As the U.S. government, we can open doors that no one else can in markets around the world.



Global Network

Our unmatched global network with trade experts in more than 76 markets can provide you with on-the-ground knowledge and connections.



Results Driven

Our expert, in-person counseling is unparalleled and designed to help you succeed in global markets.



\$428 Billion

Facilitated by \$289.4b export revenue and \$138.6b inward investment. (2025 calendar year)

The background of the slide is a dark blue color. It features a faint, stylized world map with white outlines of continents. Overlaid on the map are several shipping containers in red and blue, arranged in a perspective view as if they are stacked or moving across the globe. The containers are positioned primarily in the lower-left and lower-center areas. The main text is centered in the upper half of the image.

82% of Global Markets total impact

Is attributed to results in priority sectors - Advanced Manufacturing, Energy (Including Critical Minerals), and Strategic Technologies (Including AI).
(2025 calendar year)

A group of five business professionals, three women and two men, are sitting on a modern, light-colored bench in a bright, contemporary office environment. They are all dressed in professional business attire, including blazers, button-down shirts, and trousers. The background shows a large window with a grid pattern, suggesting a high-rise building. The overall tone is professional and optimistic.

1.29M American Jobs

Supported by U.S. Commercial Service trade and investment efforts. (2025 calendar year)

A hand with orange nail polish holds a black pen, pointing at a tablet. The tablet screen displays a complex dashboard with various data visualizations. At the top left is a blue donut chart. Below it is a bar chart with blue and orange bars. To the right of the bar chart is a line graph with a blue line and orange data points. Further right is a table with columns for 'CLIENT NAME', 'AMOUNT', and 'STATUS'. The table lists several clients and their corresponding amounts. At the bottom of the tablet screen, there is a section titled 'Analytic Record' with a line graph showing data over time (2018, 2019, 2020).

Return on Investment

For every \$1 appropriated to the Commercial Service,
\$460 returns to the U.S. economy.

Results for U.S. Small Businesses

Exporting can be profitable for businesses of all sizes.

In the words of our clients across the country:

*"I had no idea that such **superior service** was available to me from a government agency."*

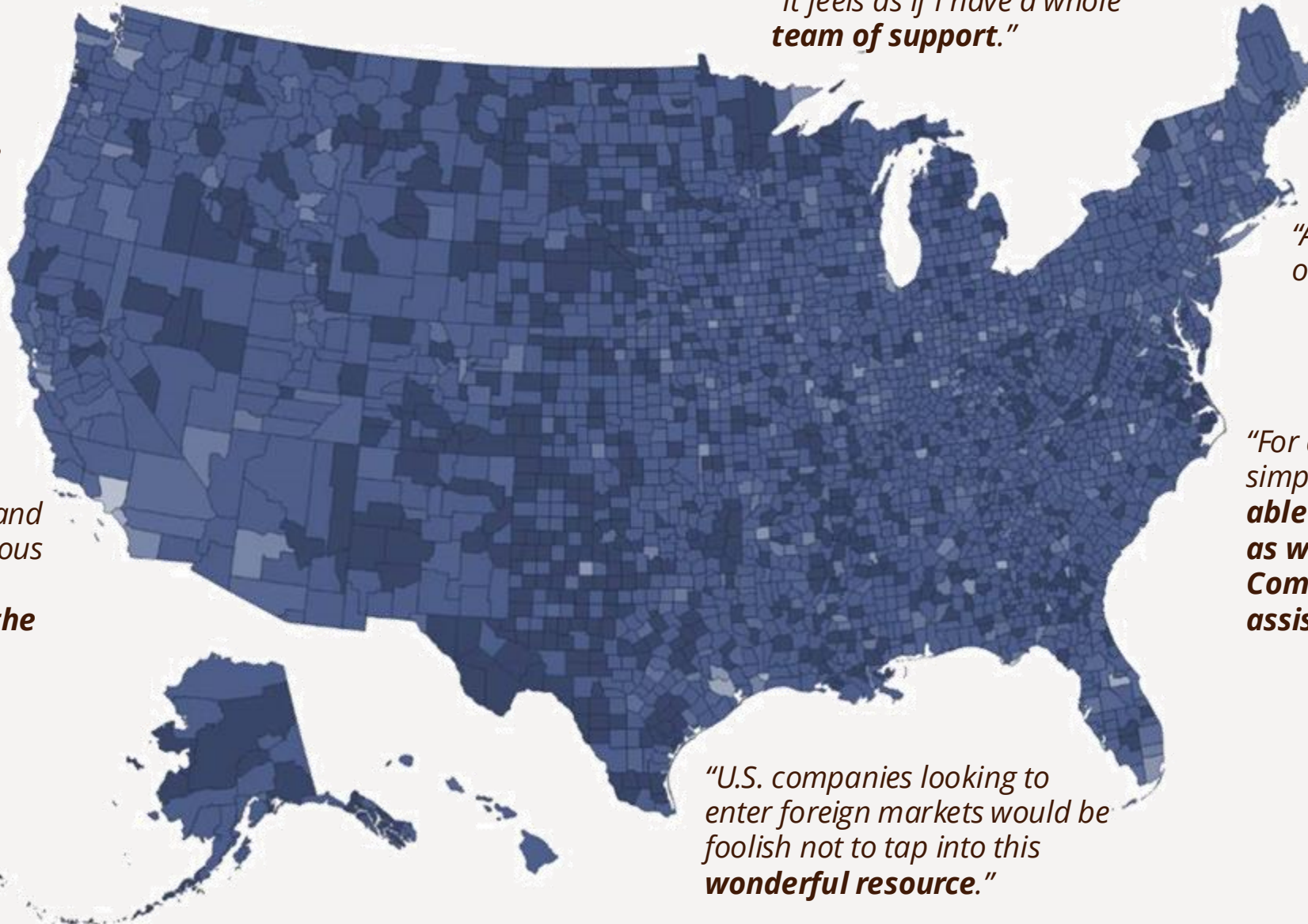
*"The service provided was invaluable to us and represents a tremendous **advantage for our competitiveness in the global economy.**"*

*"It feels as if I have a whole **team of support.**"*

*"A **hidden gem** within our government."*

*"For a small company, we simply **would not have been able to accomplish as much as we did without U.S. Commercial Service assistance.**"*

*"U.S. companies looking to enter foreign markets would be foolish not to tap into this **wonderful resource.**"*



Upcoming Events

Experience Global Trade from the Water and Behind the Scenes!

Exclusive Port of Long Beach Harbor Tour

+ Foreign-Trade Zone Program

Thurs., Sept. 24, 2026 | Port of Long Beach | 10 am–3 pm



U.S. – Brazil Industrial Water Solutions - Agribusiness

September 22, 2026 | São Paulo, Brazil



ACE/AES Export Compliance Seminar

Sept. 16 & 17 | Virtual
9 am – 1:30 pm PDT



INTERNATIONAL
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Advanced Manufacturing Coffee Chat about Asia: 3D Printing, Industry 4.0, and Industrial Robotics



DISCOVER AMERICA FORUM Panama & Colombia

September 15-17, 2026
8:00am – 12:00 noon



INTERNATIONAL
TRADE
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Connect+
US-LAC Edition

September 14–18, 2026



formnext

November 17-20, 2026 -
Frankfurt, Germany. Formnext is
Europe's largest additive
manufacturing event.

Your Local Office

Companies can find assistance locally in more than 100 Commercial Service offices nationwide.

U.S. Commercial Service
trade.gov/

Gabriela Zelaya

**U.S. Commercial Service – Silicon Valley
San Jose, CA**
Email: gabriela.zelaya@trade.gov
Website: trade.gov/california-san-jose

**Find Your Local CS Export Team By
Visiting trade.gov/locations**

Client Success

U.S. Exports



New York-based Re-Nuble Inc. is a high-tech agribusiness company that produces a 'grow mat' for vertical indoor farms or controlled environment agriculture (CEA) farms. Global Markets assisted Re-Nuble with completing documents related to the United States-Mexico-Canada Agreement (USMCA) for a potential export to two new Canadian distributors. Global Markets walked Re-Nuble through the process of calculating product origin and found that the products qualified for duty-free preference under the USMCA. As a result, Re-Nuble successfully exported its products to Canada and projects future sales of \$1.3 million annually.

TESTIMONIAL

"We're immensely excited for what lies ahead for Re-Nuble as we begin exporting our products into Canada, a market that we've been planning to enter for a long time given the sizeable trade opportunities that exist, and one that we know Re-Nuble can contribute positively towards through our platform of sustainable technologies for the agriculture industry."

– Tinia Pina, Founder & CEO, Re-Nuble, Inc

Commercial Advocacy



Through our Advocacy Center, Global Markets successfully supported Wabtec Corporation (Pittsburgh, PA) in signing a \$277 million agreement with Rio Tinto to provide American locomotives for the Simandou rail project. The Simandou project in Guinea - the largest untapped reserve of high-grade iron ore in the world - is projected to produce 120 million tons of iron ore. Wabtec secured this contract over two Chinese firms.

TESTIMONIAL

"Global Markets' U.S. Commercial Service has been an invaluable resource for Wabtec...they provided unwavering support as we pursued this opportunity in the face of stringent international competition and an evolving regulatory and standards framework. Their support ensured we were able to compete and, ultimately, win this important procurement opportunity that expands our international customer base while providing manufacturing jobs in Pennsylvania."

– Lars Hickey, Managing Director of Project Finance and International Government Affairs, Wabtec



INTERNATIONAL
TRADE
ADMINISTRATION

U.S. COMMERCIAL SERVICE Overview

trade.gov



California Export Finance Seminar Series: Oakland

Michael Fazio

Finance Manager

Office of Capital Access

Trade Tools for International Sales

One-stop website for information on exporting and importing for small businesses.

Learn about:

- Developing an export plan
- Federal and local resources available to help small businesses
- Identifying markets, including information about U.S. trade agreements, such as USMCA, and the opportunities created for small businesses
- Laws and regulations that impact trade, including customs, tariffs, intellectual property, and e-commerce

Loan Guaranty Programs

- **Export Express** – (Avg. \$264,200)
 - Term loans and lines of credit up to \$500,000
 - 90% guaranty up to \$350,000 and 75% guaranty above \$350,000
- **International Trade Loan** – (Avg. \$2.08 Million)
 - Term loans up to \$5,000,000
 - 90% guaranty
- **Export Working Capital Program** – (Avg. \$2.09 Million)
 - Asset-based lines of credit & purchase order financing up to \$5,000,000
 - 90% guaranty
- **Working Capital Program** – (New Pilot Program)
 - Domestic asset-based lines of credit & P.O. financing up to \$5,000,000
 - 85% guaranty up to \$150,000 and 75% guaranty above \$150,000

Export Express Program

Capital for Export Development

- **Up to \$500,000 in Financing**
- **Use Export Express for:**
 - Export development: participate in foreign trade shows, translation services, secure patents and trademarks
 - Financing export orders: buy inventory, pay staff wages, offer credit terms to foreign buyers
 - Freeing-up cash: issue standby letters of credit that serve as bid bonds, performance bonds, and advance payment guarantees
 - Purchasing fixed assets: acquire equipment or real estate to support international sales

International Trade Loan Program

Capital for Expanding Exporter Capacity

- **Up to \$5 Million in Financing**
- **Use the International Trade Loan for:**
 - Purchasing fixed assets: acquire machinery or equipment to expand production to meet foreign buyer demand
 - Retooling: fund expenses necessary to meet foreign product standards or licensing
 - Permanent working capital
 - Acquiring a bigger facility: for real estate needed as a result of expanding export sales

Export Working Capital Program

Capital to Fulfill Export Orders

- Up to \$5 Million in Financing
- Support a single transaction, multiple contracts, or revolving sales over the year

- **Use EWCP for:**

- Financing export orders:

- Inventory, materials, labor, other production costs
 - Foreign accounts receivable and offering sales terms
 - Insurance and freight costs
 - Bank fees related to the transactions

- Freeing-up cash:

- Issue standby letters of credit for bid, performance, or advance payment bonds or guarantees

Working Capital Program

Capital to Fulfill Domestic and Export Orders

- Up to \$5 Million in Financing
- Support a single transaction, multiple contracts, or revolving sales over the year

- Use WCP for:

Financing orders:

- Inventory, materials, labor, other production costs
- Accounts receivable and offering sales terms
- Insurance and freight costs
- Bank fees related to the transactions

Freeing-up cash:

- Issue standby letters related to short-term projects

Borrower/Industry Examples:

Emergency gear wholesaler	Craft brewery	Roller coaster contractor
Heavy trucking contractor	Parachute maker	Seafood processor
Data center services	Food processor	Aerospace parts maker
Public relations consulting	Medical devices	Herbs & spices wholesaler
Wire fabric manufacturer	Winery	Computer software
Used equip vendor	Wooden toys	Video game designer
Boutique soap maker	Fruit packer	Specialty popcorn maker

Indirect Exporters

The Borrower's direct customer is based in the United States and that customer will be exporting the items/services it purchased from the Borrower to a foreign Buyer

What is Considered a “U.S. Export” for SBA Financing Purposes?

“An export transaction is the production and payment associated with the sale of goods or services to a foreign buyer.”

	Yes	No
Goods shipped from the United States and its territories?		
Goods sold to the U.S. military at a base overseas?		
Services provided drilling for hydrothermal resources in East Africa?		
Consultancy services for a conference in, or to provide management advice to, a customer in U.K.?		



SBA Tools for International Sales

- [Trade Tools](#)

SBA Loan Guaranty Programs

- [Export Finance Programs](#)

SBA District Office (Local)

- [San Francisco](#)

SBA General Information (National)

- [Homepage](#)



EXIM BANK

Solutions to Support Your Export Growth

- Insights from the Emerging Exporter Business Development Division



Who We Are

EXIM is a U.S. federal government agency



Established
in 1934



Headquartered in
Washington, D.C.



12 Regional Offices
nationwide

Our Mission: Facilitate U.S. jobs by supporting the growth of U.S. exports. Fill gaps and complement private-sector financing. Level the playing field for U.S. companies competing for global sales.





OUR FINANCING Makes the Difference



Level the playing field
and compete globally



Minimize the risk
of buyer non-payment



Supplement
commercial financing



No company or transaction is too small

EXIM has supported sales of just a few thousand dollars



Why Should You Export?

- Nearly 95% of the world's consumers are located outside the United States
- Companies that export are more profitable*
- Emerging businesses are more likely to have connections to overseas markets

*U.S. Commercial Service Basic Guide to Exporting

EEBD Division



Why Do Only 1% of Companies Export?

Fear of the unknown...**RISK!**

EEBD Division



WHAT WE DO

Ways EXIM Can Help

1

Improve competitiveness
by insuring export
receivables

2

Assist in obtaining
pre-export working
capital financing

3

Support capital equipment
exports with term loans
for international buyers

Helping American Businesses
Win the Future



Working Capital Loan Guarantee

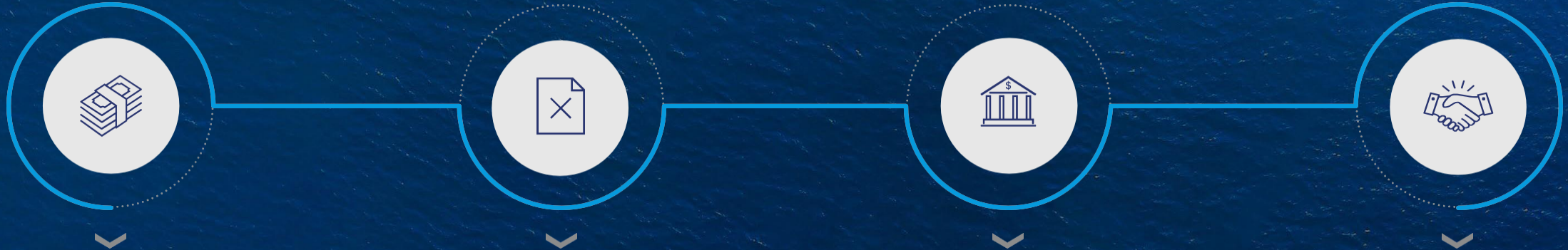
BENEFITS

- Pay for materials, equipment, supplies, labor, and other inputs to fulfill export orders.
- Provides 90% guarantee of repayment to the lender.
- More attractive advance rates than conventional financing.

A woman in a business suit is shown in profile, looking down at a tablet device. The background is a soft-focus city skyline at sunset or sunrise. Overlaid on the image are various data visualizations, including a line graph with points and a bar chart. The text "EEDB Division" is displayed in a red box in the bottom right corner.

EEDB Division

HOW DOES WORKING CAPITAL LOAN GUARANTEE WORK?



Step 1:

You export and want to grow export sales, but need to finance export accounts receivable and inventory destined for export.

Step 2:

You apply for a working capital loan, but your lender won't approve it because your collateral is export-related.

Step 3:

Lenders with delegated authority process your working capital loan under established EXIM criteria.

Step 4:

Your lender loans you the money. You use the funds to fulfill your export sale.



Export Credit Insurance

BENEFITS

- **Risk Protection**
Protects against buyer nonpayment due to commercial risks and political risks.
- **Sales Tool**
Allows exporter to offer competitive credit terms to foreign buyers, generally up to 180 days, some products may qualify for 360-day terms.



EEBD Division

HOW DOES EXPORT CREDIT INSURANCE WORK?

Step 1:

You identify an international buyer and obtain an Export Credit Insurance policy.



Step 2:

You offer credit terms to your foreign buyer.



Step 3:

The buyer accepts the deal's terms.



Step 4:

You ship your product and invoice the buyer.



Step 5:

You report shipments and pay premiums on the amount shipped.



Step 6:

The buyer pays. If they fail to do so, EXIM pays.





SHORT-TERM Export Credit Insurance



Multi-Buyer

(entire export portfolio)

95% coverage, no deductible (for “small business” policies only), pay-as-you-go, some buyer approval authority may be given to exporter



Multi-Buyer Select Risk

(a negotiated portfolio)

95% coverage, first-loss deductible, pay-as-you-go, some buyer approval authority may be given to exporter



Single-Buyer

(single or multiple shipments to one buyer)

90% coverage, no deductible



Direct Express Select

Direct Express Select policy covers receivables generated by international sales.

- Direct Express Select is an insurance policy for underserved businesses
- The policy covers the account receivable created by selling to an international buyer on open account credit terms.
- With a policy in place, your company can offer open account credit terms (60 days, 120 days, etc.) to win new customers and increase sales to existing buyers, while reducing the risk of nonpayment.



Direct Express Select Benefit Details

Direct Express Select's exceptional in-house customer service team is ready to expertly assist you from policy explanation to application, addressing any of your concerns along the way.

- 95% coverage
- No deductible
- No application or policy issuance fees
- Dedicated in-house servicing teams
- Pay-as-you-ship premiums





What is Covered?

Commercial Risks:

- ✓ Insolvency
- ✓ Bankruptcy
- ✓ Protracted Default

Political Risks:

- ✓ War, revolution, insurrection
- ✓ Currency transfer risk
- ✓ Cancellation of import or export license



Disputes with the buyer are **not** covered



WE SUPPORT **A Variety of Industries**



Manufacturing



Construction Equipment



Medical Equipment



Mining



Power-generation



Aircraft & Avionics



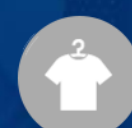
Services



Renewable Energy



Agribusiness



Wholesale/Retail



Oil & Gas



TOOLS FOR EXPORTERS

Country Limitation Schedule

- ✓ EXIM Bank conducts business in most countries throughout the world.
- ✓ Restrictions may apply based on political or economic conditions and are highlighted on the Country Limitation Schedule.
- ✓ Open in over 180 countries



EEBD Division



A Few Restrictions



- No military or defense-related products or obligors (*exceptions apply*)
- Must leave from the United States
- U.S. content policy



CASE STUDY

Acoustic Sheep®



Erie, PA



Woman-owned
small business



Exports to Europe, Asia,
Australia



Uses ECI and WCLG



Working with EXIM since
2017

CHALLENGE

Dr. Wei-Shin Lai, a family physician, designed headphones that play music, audiobooks, and other sounds helpful for a restful night.

Twelve years later, the couple is successfully making their invention work for others around the world.

With EXIM's Support, Acoustic Sheep:

- › Continued exports in its original markets and expanded into two new countries
- › Grew its international sales at about 15 percent per year
- › Exports now comprise a quarter of the company's total revenue





Stay Connected to EXIM

LinkedIn: <https://www.linkedin.com/company/eximbankus>

X (formerly known as Twitter): <https://twitter.com/eximbankus>

Instagram: <https://www.instagram.com/eximbankus>

Facebook: <https://www.facebook.com/eximbankus>

Truth Social: <https://truthsocial.com/@EximBankUS>

EXIM Blog: <https://grow.exim.gov/blog>

EEDB Division



Additional Resources & Assistance



***Insurance Brokers:
Broker Locator***

[https://www.exim.gov/
resources/insurance-
broker-locator](https://www.exim.gov/resources/insurance-broker-locator)



***Delegated Lenders:
Working Capital***

[https://www.exim.gov/re
sources/delegated-
authority-lenders](https://www.exim.gov/resources/delegated-authority-lenders)



***Regional Export Promotion
Program (REPP) Members:
REPP Locator***

[https://www.exim.gov/resource
s/repp-locator](https://www.exim.gov/resource/s/repp-locator)



***EEBD Landing Page: Request a
Consultation, Upcoming Events,
and On-Demand Webinars***

[Meet the Emerging Exporter Business
Development Team | EXIM.GOV](#)



Questions?

EEBD Division



Name Aerek Stephens



- Telephone 202-375-8909
- Email aerek.stephens@exim.gov
- Title Sr. Business Development Officer
- Office of Small Business (OSB)

• **SCHEDULE A CONSULTATION**



[HTTPS://GROW.EXIM.GOV/CONSULTATIONREQUEST](https://grow.exim.gov/consultationrequest)

EEBD Division



CALIFORNIA STEP GRANT

State Trade Expansion Program

Grant Period: STEP Y13 FY 26-27





The Governor's Office of Business and Economic Development, or GO-Biz, serves as the State of California's leader for job growth, economic development and business assistance efforts in the world's fourth largest economy.

The International Affairs and Trade Unit (IAT) focuses on Export Promotion, Foreign Direct Investment, and Immigration Integration.



MARIANA GUEVARA
Export Program Manager



JONATHAN GASCA
International Trade
Specialist



Overview

The California State Trade Expansion Program (STEP) is funded in part through a grant with the U.S. Small Business Administration.

STEP offers financial assistance to eligible California small businesses seeking to expand into foreign markets.

Eligible businesses can participate in up to two (2) STEP Events AND be reimbursed for up to 75% of their pre-approved export promotion expenses, with a maximum award amount of \$10,000 through the Export Voucher.

Eligibility

- For-profit business
- Organized or incorporated in the U.S.
- Significant operations in California
- Exporting goods or services of U.S. origin or that have at least 51% U.S. content
- Meet SBA small business size standards (determined by NAICS code)
- Registered and in good standing with the California Secretary of State and other regulatory agencies
- In business for at least one year at the time that the funded activity takes place
- **Has sufficient resources to bear the costs associated with trade, including the costs of packing, shipping, freight forwarding, and customs brokers**



Eligibility

View all information covered today at
<https://export.business.ca.gov/grant-details/>

Program Resources

STEP Program Guidelines

Review program eligibility, selection criteria, and allowable expenses.



STEP Application
Instructions



STEP Reimbursement
Instructions



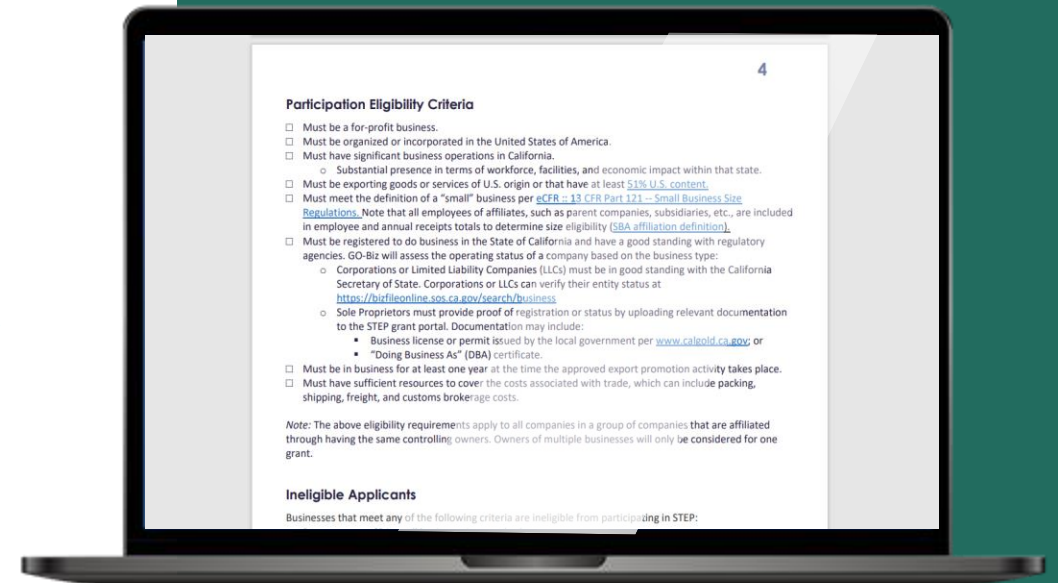
STEP Event Application
Preview



STEP Export Voucher
Application Preview



STEP Program Training
Video



4

Participation Eligibility Criteria

- ☐ Must be a for-profit business.
- ☐ Must be organized or incorporated in the United States of America.
- ☐ Must have significant business operations in California.
 - Substantial presence in terms of workforce, facilities, and economic impact within that state.
- ☐ Must be exporting goods or services of U.S. origin or that have at least [51% U.S. content](#).
- ☐ Must meet the definition of a "small" business per [eCFR 13 CFR Part 121 -- Small Business Size Regulations](#). Note that all employees of affiliates, such as parent companies, subsidiaries, etc., are included in employee and annual receipts totals to determine size eligibility ([SBA affiliation definition](#)).
- ☐ Must be registered to do business in the State of California and have a good standing with regulatory agencies. GO-Biz will assess the operating status of a company based on the business type:
 - Corporations or Limited Liability Companies (LLCs) must be in good standing with the California Secretary of State. Corporations or LLCs can verify their entity status at <https://bizfileonline.sos.ca.gov/search/business>.
 - Sole Proprietors must provide proof of registration or status by uploading relevant documentation to the STEP grant portal. Documentation may include:
 - Business license or permit issued by the local government per www.calgold.ca.gov; or
 - "Doing Business As" (DBA) certificate.
- ☐ Must be in business for at least one year at the time the approved export promotion activity takes place.
- ☐ Must have sufficient resources to cover the costs associated with trade, which can include packing, shipping, freight, and customs brokerage costs.

Note: The above eligibility requirements apply to all companies in a group of companies that are affiliated through having the same controlling owners. Owners of multiple businesses will only be considered for one grant.

Ineligible Applicants

Businesses that meet any of the following criteria are ineligible from participating in STEP:



STEP Events

- Export promotion activities led or supported by GO-Biz
- Participate in up to two (2) STEP Events per grant year
- Funding amount or participation fee for a STEP Event is pre-determined



Leverage the California brand for added visibility and opportunities

Participate at a reduced cost compared to exhibiting on your own





**Participate in networking opportunities
with foreign business leaders**

**Receive business-to-business
matchmaking support***

**Event-specific variations may apply*



Upcoming STEP Events




**Expo
Manufactura**
Monterrey, Mexico
Feb 23-25, 2027

Register Your Interest




DSEI Germany
Hannover, Germany
March 9 - 12, 2027

Participation Fee: \$3,500

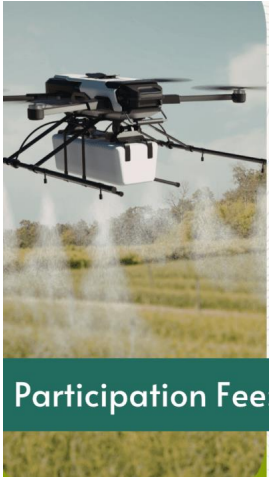



**South Korea
Healthcare
Trade Mission**
Seoul, South Korea
March 15-19, 2027

Participation Fee: \$3,000+



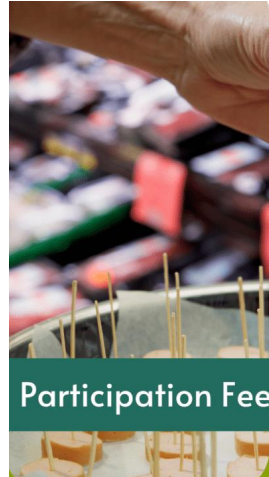
Upcoming STEP Events



NAMPO
Bothaville, South Africa
May 12 - 15, 2027

Participation Fee: \$2,000

Expo Manufactura
California Pavilion for
advanced manufacturing



Sial Food Show
Shanghai, China
May 17-21, 2027

Participation Fee: \$4,000

Singapore Airshow
California Pavilion for
aerospace and defense



PARIS AIR SHOW
Paris, France
June 14-19

Participation Fee: \$9,000

GreenTech Americas
California Pavilion for agricultural
technology



Upcoming STEP Events

The banner for Cosmoprof Asia features a close-up of various makeup products like brushes, lipsticks, and eyeshadow palettes on a white marble surface. A small blue elephant logo is in the top right corner.

**COSMOPROF
ASIA**

Hong Kong
November 8 - 12, 2027

Register Your Interest

Expo Manufactura
California Pavilion for
advanced manufacturing

The banner for Semicon Japan shows a person wearing a blue surgical cap and mask, holding a small, square, gold-colored microchip. A small blue elephant logo is in the top right corner.

Semicon Japan

Tokyo, Japan
December 6 - 10, 2027

Register Your Interest

Singapore Airshow
California Pavilion for
aerospace and defense

The banner for the Singapore Airshow features a close-up of the nose and cockpit of a large blue commercial airplane. A small blue elephant logo is in the top right corner.

**Singapore
Airshow**

Changi, Singapore
February 14 - 20, 2028

Register Your Interest

GreenTech Americas
California Pavilion for agricultural
technology



 GreenTech Americas Queretaro, Mexico March 24 - 26, 2026 Register Your Interest GreenTech Americas Mar 24 - 26, 2026 <u>Ag Tech California Pavilion</u> GO-Biz invites California small businesses in the Agricultural Technology sector to participate in t... More Info	 Chile FIDAE Santiago, Chile April 7-12, 2026 Register Your Interest Chile FIDAE Apr 7 - 12, 2026 <u>Aerospace and Defense California Pavilion</u> GO-Biz invites California businesses interested in the aviation industry to submit their expression ... More Info	 Beautyworld Saudi Arabia Riyadh, Saudi Arabia Apr. TBD Register Your Interest Beauty World of Saudi Arabia Apr 11 - 13, 2026 <u>Beauty California Pavilion Cosmetics</u> GO-Biz invites California businesses interested in the cosmetics and beauty industry to submit their... More Info
 Energimässan Stockholm, Sweden May TBD, 2026 Register Your Interest Energimässan May 20 - 22, 2026 <u>California Pavilion Energy technology</u> GO-Biz invites California small businesses interested in energy technology to exhibit within the sta... More Info	 Global Energy Show Canada Calgary, Canada June 4 - 7, 2026 Register Your Interest Global Energy Show Canada Jun 4 - 7, 2026 <u>California Pavilion Energy Industries</u> GO-Biz invites California small businesses in the energy sector to participate in the California Pav... More Info	 Farnborough Airshow Farnborough, London July 20-24, 2026 Register Your Interest Farnborough Airshow Jul 20 - 24, 2026 <u>Aerospace and Defense California Pavilion</u> GO-Biz invites California businesses interested in the aviation industry to submit their expression ... More Info
 AFAC Australia Perth, Australia August 26 - 29, 2026 Register Your Interest AFAC Australia Aug 26 - 29, 2026 <u>California Pavilion Safety and Security</u>	 MSPO Kielce, Poland September TBD, 2026 Register Your Interest MSPO Sep 2 - 5, 2026 <u>Aerospace and Defense California Pavilion</u>	 Semicon Taiwan Taipei, Taiwan September TBD, 2026 Register Your Interest Semicon Taiwan Sep 9 - 11, 2026 <u>California Pavilion Manufacturing</u>

STEP EVENT List



View Potential STEP Events Early

Visit <https://export.business.ca.gov/step-events/>



Be Notified Early

Interested companies will receive a notification once the official application is available!

STEP Export Training



Export Voucher

- Individual grant reimbursement for proposed export promotion activity
- Funding is competitive and not guaranteed
- Reimbursement for up to 75% of the actual expense
- Maximum reimbursement of \$10,000 per grant year

Timeframe



Applications must be submitted prior to the planned activity



Requests for retroactive activities will not be considered



One application per round, or until maximum award has been awarded

Export Voucher Application Window

Round	Application Period Open	Application Period Close	Implementation & Completion Period
1	Jul. 20, 2026	Dec. 11, 2026	Jul. 20 – Dec. 31, 2026
2	Dec. 14, 2026	Mar. 12, 2027	Jan. 1 – Mar. 31, 2027
3	Mar. 14, 2027	Apr. 30, 2027	Apr. 1 – Jun. 30, 2027



Export Voucher Allowable Activities

International Trade Shows or Trade Missions

- Booth Space, Design, and Construction
- Furniture and Equipment Rental
- Lighting and A/V Services
- Event Marketing and Promotion
- On-site Translation and Interpretation Services
- Shipping and Logistics

U.S. Commercial Service Products

- Gold Key Service
- Initial Market Check
- International Company Profile
- Single Company Promotion
- Customized Market Research



Export Voucher Allowable Activities

Export Credit Insurance

- Export-Import Bank Export Credit Insurance
- Private Credit Insurance Fees



Domestic Trade Show

Cap of \$5,000

- Booth Space, Design, and Construction
- Furniture and Equipment Rental
- Lighting and A/V Services
- Event Marketing and Promotion
- Shipping and Logistics



Export Voucher Allowable Activities

Compliance Testing & Product Registration

Cap of \$5,000

- Testing and Certification Fees
- Product Registration Fees
- Market-Specific Labeling and Packaging

Website Globalization & E-Commerce

Cap of \$5,000

- Multilingual Website: Develop website in multiple languages
- Local SEO Optimization: Optimize for local search engines
- E-Commerce and Online Marketplaces: international e-commerce platforms and local online marketplaces
- Local Payment Gateways: Integrating with local payment gateways



Export Voucher Allowable Activities

International Marketing Materials

Cap of \$5,000

- Translation Services: translating materials to appeal to target audience
- Marketing Brochures: creating brochures tailored to local market
- International Advertising: targeted ad campaign on local media channels: Billboards, Newspaper ads, Advertisements in international magazines, Posters
- Content Marketing: producing content in local languages for target market
- Email Marketing: targeted email campaigns tailored to local preferences

Intellectual Property

Cap of \$2,500

- International Trademark Registration
- Foreign Patent Filing
- Foreign Copyright Registration
- Foreign IP Compliance



Export Voucher Ineligible Costs

GO-Biz will not consider the ineligible costs

- Meals, lodging, transportation, or other expenses associated with travel
- General business operation expenses (rent, equipment, inventory, general marketing, payroll, etc.)
- Printing expenses
- Activities completed by staff on payroll
- Activities solely focused on the domestic market
- Activities being transacted in sanctioned/embargoed countries
- Payments to those affiliated with the company. Review how SBA determines affiliation: § 121.103 (f)



How to Prepare?



CALIFORNIA
BUSINESS AND ECONOMIC DEVELOPMENT



1. Prepare an Export Plan

Select markets, set objectives, milestones, and implementation schedule.



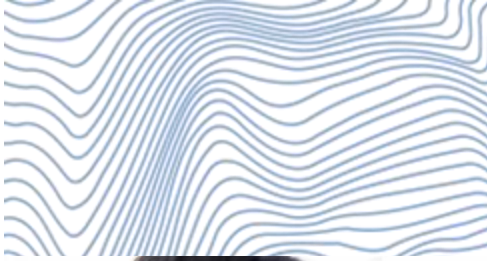
2. Determine Export Promotion Activity

Participate in a trade show, prepare product for foreign entry, and or meet with foreign buyers.



3. Prepare a STEP Grant Application

Review the Program Guidelines prior to starting, have the Application Instructions open while completing the application.



4. Await Notification

GO-Biz will evaluate applications for eligibility and review for funding consideration (2 weeks)



5. Execute

Perform the pre-approved activities and document the participation, ensure to save invoices, photos, etc.



6. Closeout

Submit a reimbursement request and share your outcomes

<https://export.business.ca.gov/>

Visit our website for more details!

Get In Contact With Us

STEP@gobiz.ca.gov

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Connect With Us!

**Financing
and
Resources
for California
Exporters**



Any Questions?

Thank you for attending!