



WORLD TRADE CENTER®
MONTANA



TechEx: Leveraging EXIM Support For Your Service, Hard Goods and Technology Exports



Ensure your speakers are
turned on

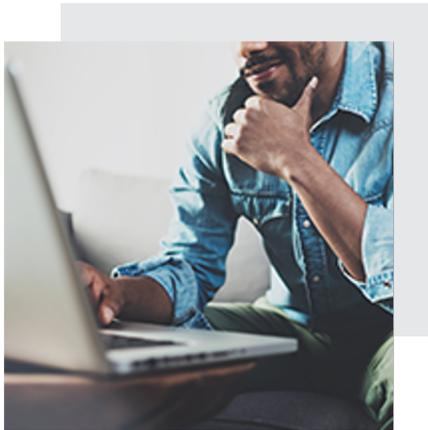


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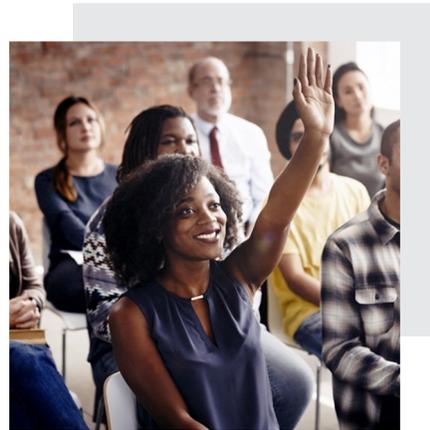


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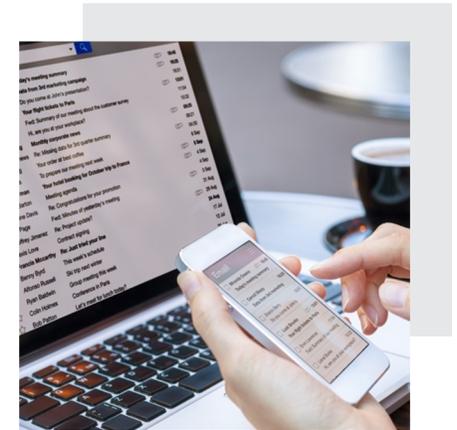
WELCOME TO THE INTERACTIVE WEBINAR



Ensure that your speaker volume is turned up



Submit questions through the Q&A widget



A copy of the slides will be emailed after the event



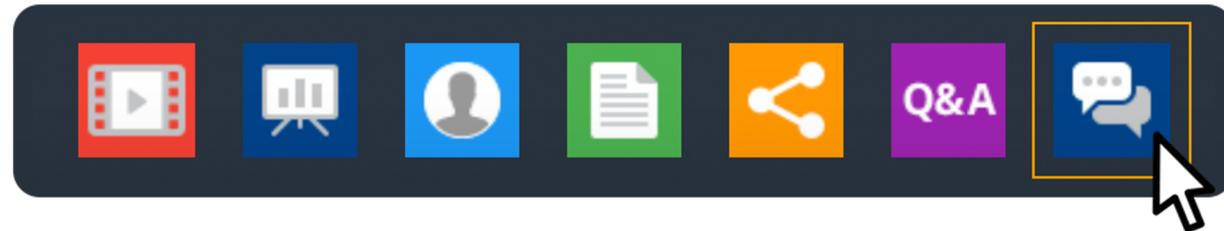
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LIVE CHAT FEATURE



The live chat feature allows attendees and hosts to communicate for the duration of the webinar.

To enable the live chat window, click the blue icon on the right side of the user panel.



*Technical problems? Click the **Help** button or ask a question through the **Q&A** widget.*

INTRODUCING OUR SPEAKERS



Christina Henderson
Executive Director
*Montana High
Tech Business Alliance*



Brigitta Miranda-Freer
Executive Director
Montana World Trade Center



Abby Martinez
Regional Director,
Western Region
EXIM



Angelyn DeYoung
Intl Trade Manager
*Montana Department
of Commerce*



Patricia (Patty) Brewer
Export Finance Manager
SBA



INTRODUCING OUR SPEAKER



Christina Henderson

Executive Director

Montana High Tech Business Alliance



Montana's high-tech sector 2021



More than \$2.9
billion in annual
revenue



Growing 7x the
Montana economy



Pays 2x the median
wage, \$73,000+



600+ firms

Christina Henderson

Executive Director

director@mthightech.org



**MONTANA
HIGH TECH
BUSINESS ALLIANCE**

mthightech.org

INTRODUCING OUR SPEAKER



Abby Martinez
Regional Director, Western
Region
EXIM





EXIM Bank

Solutions to Support Your Export Growth

WHO WE ARE

EXIM is an independent agency of the U.S. government

Mission: support U.S. jobs through growth in U.S. exports

- › Established in 1934
- › Headquartered in Washington, D.C.
- › 12 Regional Offices nationwide
- › Supports all U.S.-based companies who export

About Us:
WHAT WE DO



Improve liquidity by providing access to pre-export working capital



Increase competitiveness by enabling open account credit terms to international buyers while reducing the risk of nonpayment



Support capital equipment sales with term loans for foreign buyers



Export Credit Insurance

Is an insurance policy covering receivables generated from export credit sales that protects against nonpayment by foreign buyers.

Sales Tool:

- › Be competitive by offering open account credit terms or expanding existing terms to foreign buyers

Risk Prevention:

- › Protect against nonpayment by foreign buyers due to commercial risks and political risks

Generate Cash Flow:

- › insured foreign receivables can be used to expand your borrowing capacity with your lender

Policies can cover a single buyer, some of your foreign buyers, or your entire export portfolio

HOW DOES EXPORT CREDIT INSURANCE WORK?



Step 1:

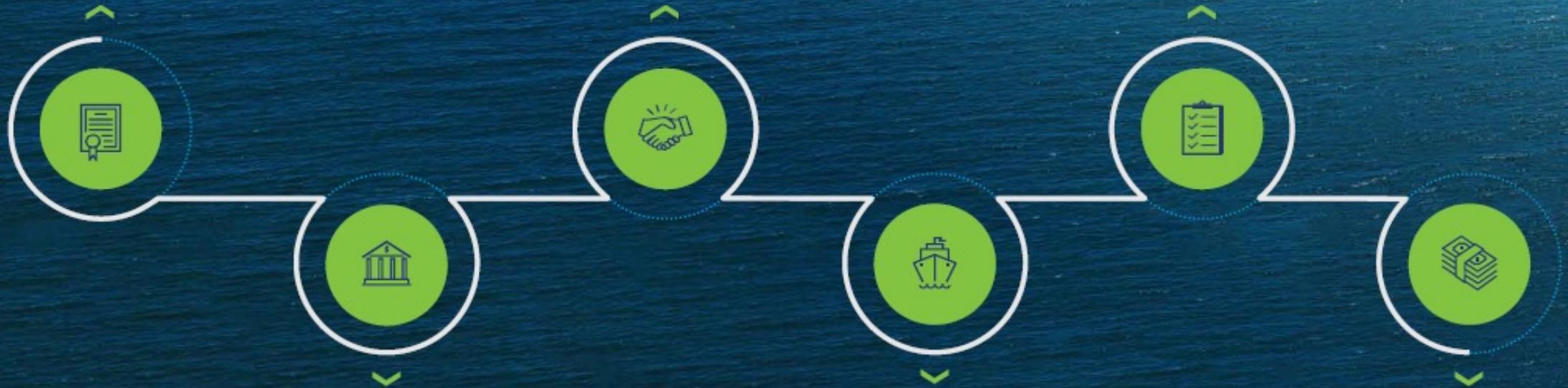
You identify an international buyer and obtain an Export Credit Insurance policy.

Step 3:

The buyer accepts the deal's terms.

Step 5:

You report shipments and pay premiums on the amount shipped.



Step 2:

You offer credit terms to your foreign buyer.

Step 4:

You ship your product and invoice the buyer.

Step 6:

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



ABBY MARTINEZ

 Regional Director - Western Region

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INTRODUCING OUR SPEAKER



Patty Brewer

Export Finance Manager,
*U.S. Small Business Administration
Office of International Trade*



U.S. Small Business
Administration



U.S. Small Business
Administration

SBA's Export Loan Programs

November 2021

Patty Brewer

Export Finance Manager

SBA's Office of International Trade

Grants to Reach International Buyers



The **State Trade Expansion Program** or STEP provides grants to U.S. states/territories to help small businesses to go international.



- Eligible Uses of Funds include:
 - Training workshops
 - In-person and Virtual trade missions
 - Services to support foreign market entry
 - International Partner Search
 - Website optimization for global sales
 - Translate websites to attract foreign buyers
 - Designing marketing media and more



Visit **[sba.gov/STEP](https://www.sba.gov/STEP)** to find out if your state/territory is participating in STEP.

SBA Export Guarantees for Small Business Exporters

- **What is a “small” business?**
 - **Tangible net worth \leq \$15 million, and**
 - **Prior 2-year Average Net Income After Taxes \leq \$5 million**
- **What is an Export?**
 - **Direct and Indirect.**

SBA Export Guarantee Guidelines

- Maximum of \$5 million for Export Related Loans
- No U.S. content requirement, but must ship from U.S.
- Military exports can be financed if properly licensed
- In business for 12 months or proven expertise
- 90% Guarantee for most Export Related Loans
- Financing is limited to certain countries based on EXIM Bank's Country Limitation Schedule online at:
<https://www.exim.gov/tools-for-exporters/country-limitation-schedule>

Small Business Exporters most often need financing!

1. Working Capital Financing to fulfill export orders

- pre-shipment working capital for production costs
- post-shipment carrying costs

2. Term Financing to enhance export competitiveness

- plant expansion & equipment
- permanent working capital
- debt restructuring

SBA Export Loan Programs

- **Export Express for Export Development**
- **Export Working Capital to Fulfill Export Orders**
- **International Trade Loan for Expanding Exporter Capacity**

Export Express

Capital for Export Development

- **Financing up to a maximum loan limit of \$500,000**
- **Your business can use Export Express financing for:**
 - Export Development: participate in a foreign trade shows or translation services or secure patents and trademarks
 - Finance export orders: buy inventory, pay staff wages, and offer credit terms to foreign buyers
 - Free up cash: issue standby letters of credit that serve as bid, performance bonds, and advance payment guarantees, and
 - Purchase fixed assets: equipment or real estate to support international sales

Export Working Capital Program (EWCP)

Capital to Fulfill Export Orders

- **Financing up to a maximum loan limit of \$5,000,000**
- **Support a single transaction, multiple contracts, or revolving sales over the year**
- **Your business can use EWCP financing 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
- Free up cash:
 - Issue Standby letters-of-credit for bid, performance, or advance payment bonds or guarantees

International Trade Loan Program

Capital for Expanding Exporter Capacity

- **Financing up to a maximum loan limit of \$5,000,000**
- **Your business can use the International Trade Loan for:**
- Purchase fixed assets: loans to purchase machinery or equipment to expand production in order to meet foreign demand:
- Retooling: fund expenses necessary to meet foreign product standards or licensing
- Permanent working capital
- Acquire a bigger facility: loans for real estate needed as a result of expanding export sales



U.S. Small Business
Administration

Thank You!

Patty Brewer
Export Finance Manager
for Colorado, Montana, Utah, and Wyoming
Office of International Trade
U.S. Small Business Administration
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INTRODUCING OUR SPEAKER



Angelyn DeYoung
Intl Trade Manager
Montana Department of Commerce



STEP GRANT

Funded by the Small Business Administration, our STEP grant can help fund international marketing activities with reimbursement of 75% of international marketing costs, up to \$10,000.

- International Trade Show Exhibition
- International Market Research & U.S. Commercial Service Programs
- Foreign Language Translation
- International Compliance Testing
- International Intellectual Property Protection
- International e-Commerce & Website Fees
- International Digital Marketing
- International Credit Insurance from EXIM Bank
- International Travel Stipend



Angelyn DeYoung

International Trade Manager
*Montana Department of
Commerce*

COMMERCE.MT.GOV



INTRODUCING OUR SPEAKER



Brigitta Miranda-Freer

Executive Director

Montana World Trade Center





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MONTANA



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MONTANA
WORLD TRADE
CENTER
INTERNATIONAL
TRADE AND
INVESTMENT
SURVEY 2020

Montana World Trade Center® International Trade and Investment Survey 2020

The University of Montana-based Montana World Trade Center and Bureau of Business and Economic Research recently completed an analysis of data from a survey aimed at better understanding the prevalence and importance of international trade and investment engagement for Montana firms.

[Click here to view](#)

For over 25 years, Montana World Trade Center® has served Montana as a trusted business adviser.

Montana World Trade Center®
International Trade and Investment
Survey

The University of Montana-based Montana World

Contact Us

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PANEL DISCUSSION



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Valerie Garrard
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INTRODUCING OUR PANELIST



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President
Neptune Aviation Services





Questions?



WORLD TRADE CENTER®
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Closing Remarks