



Export into Early Recovery Markets: Learn about Risk Protection & Building Global Relationships to Win Sales Abroad



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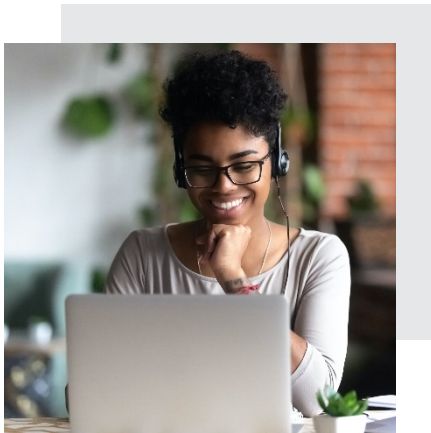


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WELCOME TO THE INTERACTIVE WEBINAR



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OPENING REMARKS



Kimberly A. Reed
President & Chairman



INTRODUCING OUR SPEAKERS



Frank Boykin Jr.
Director



Michael A. Fowler
Senior Trade Consultant



Paul Duncan
Director, Western Regions



INTRODUCING OUR SPEAKERS



Leland Gibbs

Export Finance Manager



Zara Castillo

Director



EXPORT FINANCE
ASSISTANCE CENTER
of Washington



Thomas Meade

International Trade Specialist





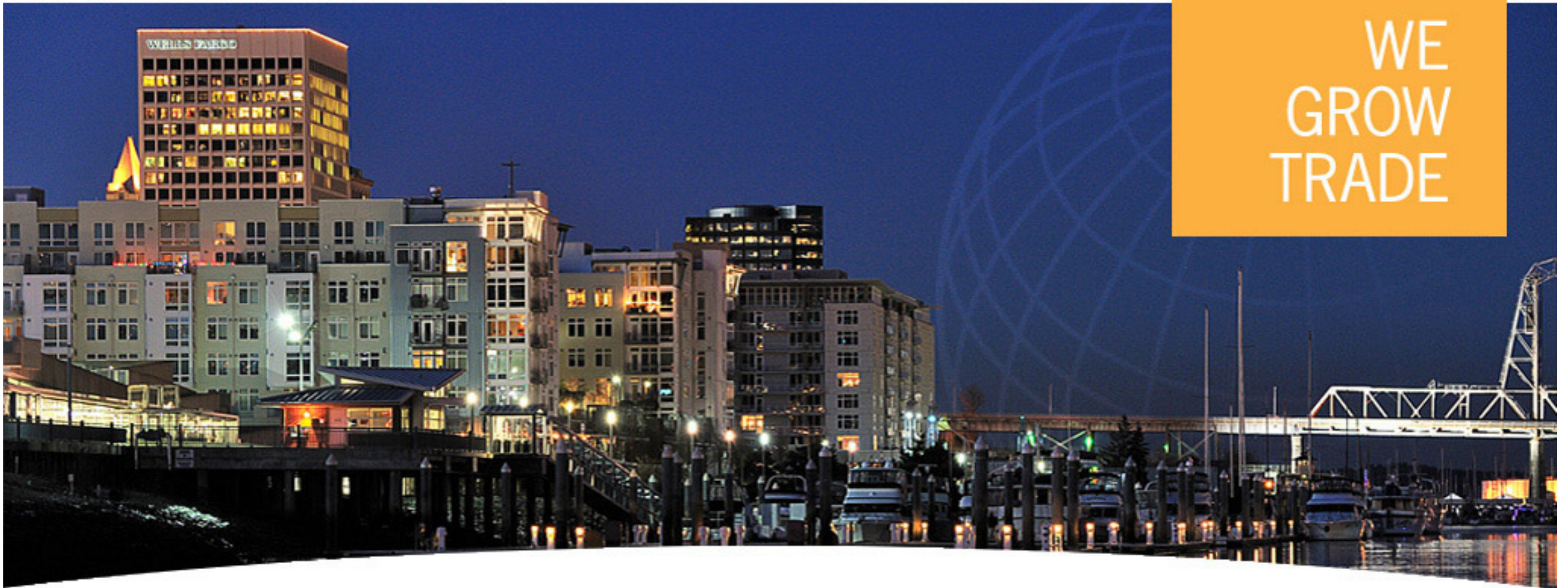
Frank Boykin | Director



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[linkedin.com/in/frankbmics/](https://www.linkedin.com/in/frankbmics/)



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EXIM's Trade Finance Solutions

Increase Export Sales with
Minimal Risks!

WHO IS EXIM?

EXIM is the official Export Credit Agency (ECA) of the U.S. Government

Mission: Maintain and create U.S. jobs by supporting the growth of U.S. exports

- › Established in 1934, Headquartered in Washington, D.C.
- › 12 Regional Offices nationwide
- › Support for all U.S.-based companies who export
- › Small business focus 90% of # of deals
 - No deal is too small



COVID REALITY



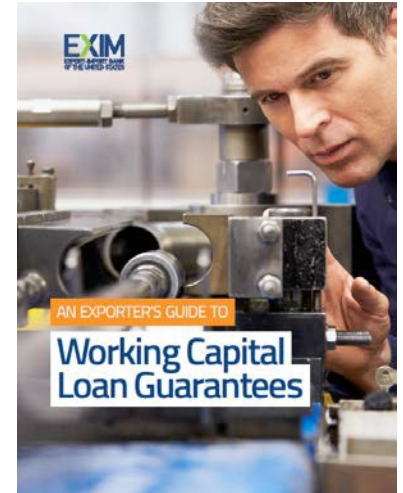
- › Disruption of supply chains – rethink who carries costs?
- › Good buyers – how are they coping?
- › Markets – how hard hit?
 - Good buyers in bad markets
 - Bad buyers in good markets
- › Industry – are terms lengthening?
 - Some harder hit than others – avionics, oil/gas, hospitality
- › Cost of funds – what is this doing to bottom line
- › Lending relationships – PPP sucking all the oxygen out of room
 - Will lenders be even more cautious/risk adverse moving forward?
- › How have your buyers cash flow been impacted?

WORKING CAPITAL GUARANTEE (WCG)



A guarantee to a commercial lender that makes a loan to an exporter to purchase or manufacture U.S. goods for export

- Guarantees 90% of loan amount –*Your DA Bank approves, not us*
- EXIM has no minimum or maximum amounts (your lender will)
- Supports advances against export-related inventory (including WIP) and foreign receivables (during COVID – *ANY potential* exportable inventory)
- May be used to collateralize a stand-by L/C or performance bond
EXIM is a 3rd source of repayment behind:
 - a) Your cash flow
 - b) The assets that support the transaction



EXPANSION OF YOUR CLIENTS COLLATERAL BASE



Collateral (Inventory)	Amount	Your Working Capital Facility <i>without</i> EXIM		Your Working Capital Facility <i>with</i> EXIM	
		Advance Rate	Borrowing Base	Advance Rate	Borrowing Base
<u>Export Inventory</u>					
Raw Materials	\$200,000	20%	\$40,000	75%	\$150,000
WIP	200,000	0%	0	75%	150,000
Finished Goods	600,000	50%	300,000	75%	450,000
<u>Export Inventory</u>					
Open Account/ Foreign Receivable	\$200,000	0%	0	90%	\$360,000
L/C Backed A/R	600,000	70%	\$420,000	90%	\$540,000
Total Borrowing Base			\$760,000		\$1,650,000

TRADE TERMS AS A SPECTRUM OF RISK – YOUR VIEW



Credit Term Type	Tenor				
	Sight / Acceptance	1-60 Days	61-120 Days	121-180 Days	181-260 Days
Letter of Credit	<i>Lowest Risk</i>				
Sight Draft Documents against Acceptance (SDDA)					
Sight Draft Documents against Payment (SDDA)					
Cash Against Documents (CAD)					
Open Account					
	<i>Highest Risk</i>				

*Your buyer on the other hand, their viewpoint is different.
With insurance, you can turn any open account sales into secured terms*

WHAT COST?

- › Cash – never lose money – sales, yes
- › L/C – how much % - plus discrepancy
 - 5 - 10 different fees; .75 - 2% common
 - Represents a cash up front + to your buyer CAD
- › Good but still bank driven & you retain title
- › Credit Insurance – pending policy around 1/2 of a percentage



TRADE TERMS AS A SPECTRUM OF RISK – YOUR VIEW



	2%	3%	4%	5%	6%
To offset a loss of:	These additional sales are required:				
\$500	\$25,000	\$16,666	\$12,500	\$10,000	\$8,333
\$600	\$30,000	\$19,999	\$15,000	\$12,000	\$9,999
\$700	\$35,000	\$23,333	\$17,500	\$14,000	\$11,667
\$750	\$37,500	\$25,500	\$18,750	\$15,000	\$12,500
\$800	\$40,000	\$26,667	\$20,000	\$16,000	\$13,333
\$900	\$45,000	\$30,000	\$22,500	\$18,000	\$15,000
\$1,000	\$50,000	\$33,333	\$25,000	\$20,000	\$16,667
\$1,500	\$75,000	\$50,000	\$37,500	\$30,500	\$25,000
\$2,500	\$125,000	\$83,333	\$62,500	\$50,000	\$41,667

WHAT IS EXPORT CREDIT INSURANCE?



1

Insurance against non-payment of foreign accounts receivable

2

NOT a means to make bad credit look good

3

NOT a primary source of repayment

Source: en.wikipedia.org/wiki/Trade_credit_insurance

WE PAY YOU IF YOUR BUYER FAILS TO...



But first, the back end:

- › NO recourse back to you, no other costs
- › “Evidence of loss” – we sue your buyer, so you don’t have to
 - Purchase order
 - Evidence of delivery
(ocean bill of lading/ tracking # - other)
 - Invoice
 - Collection effort (minimum of ONCE 30 days prior to claim)
- › You do NOT need to notify buyer of our involvement
- › Unless & until they default – THEN notify (make us the bad guy)
- › We pay you whether we ultimately collect or not
- › We cover your INVOICE value – charge your buyer **MORE**



SHORT-TERM EXPORT CREDIT INSURANCE



Protects against non-payment by foreign buyers

- › Commercial Risks: insolvency and protracted default
- › Political Risks: currency inconvertibility; war, revolution, insurgency, expropriation; cancellation of import or export license
- › Coverage ranges from 90% to 100% of the invoiced amount

Covers competitive credit terms

- › Up to 180 days for consumable products, as well as sales to distributors
- › Up to 360 days for some bulk agricultural products, as well as sales to end-users of capital equipment

EXPORTER BENEFITS – SECURE LIQUID ASSETS



Risk Mitigation

- › Prevention of catastrophic losses to one of the company's largest, unprotected assets
- › Credit management tool

Competitiveness/Marketing

- › Growth of existing accounts
- › New market penetration

Utilization of A/R as an Asset

- › Borrowing against foreign receivables
- › Lower borrowing costs
- › Frees up working capital and accelerates cash flow

Everything else on your balance sheet has some form of insurance on it – why not A/R?

EXPORTER-HELD POLICY TYPES



Multi-Buyer*

95% Coverage

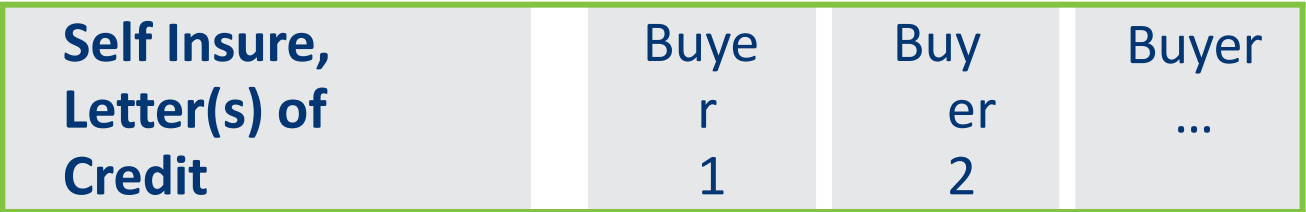
(Discretionary Credit Authority: 0.55%)



Express*

95% Coverage

(Named buyer – 0.65% Rate)



Single-Buyer*

90% Coverage

(One policy per buyer – country risk)



* Premium discount of 25% available when combined with SBA or EXIM Working Capital Guarantee

ELIGIBILITY / RESTRICTIONS



An Exporter must:

- › 1 year operational History
- › Have a DUNS # - financial info
- › Products must be minimum 50% USA content (*all direct AND indirect costs*)



An Exporter must:

- › Have no Military or Defense-related products or obligors (*exceptions apply*)
- › Sell in one of over 180 countries where EXIM provides cover
- › Ship from U.S. port (*some exceptions*)
- › USA content requirements (*show me the jobs*)

UNDERWRITING STANDARDS: BUYER



Credit Information

Foreign Buyer



Buyers Credit Limit	Credit Report	Trade Reference	Bank Reference	Financial Statements
Up to \$100,000		✓		
\$100,001 - \$500,000	✓	✓		
\$500,001 - \$1,000,000	✓	✓		✓
\$500,001 - \$1,000,000	✓	✓	✓	✓

EXIM Bank's Short-Term Credit Standards are available at: www.exim.gov/tools-for-exporters/credit-standards

**Note: Snapshot in time; Assuming Net 30, buyer pays approx. 30 slow, can ship 5+ times a year. One trade reference can support over half million in annualized sales.*



EXPORT-IMPORT BANK
OF THE UNITED STATES



Paul Duncan

Western Regional Director

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U.S. Small Business
Administration

SBA's Export Loan Programs

Financing Small Business Growth

Lee Gibbs

Export Finance Manager

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

Small Business Exporters most often need financing!

- **Working Capital Financing to fulfill export orders**
 - pre-shipment working capital for production costs
 - post-shipment carrying costs
- **Term Financing to enhance export competitiveness**
 - plant expansion & equipment
 - permanent working capital
 - debt restructuring

SBA Provides Short-Term EWCG's

- **Lender-driven Tool:**
 - Lender decides if credit enhancement is needed
 - Lender selects appropriate guarantee program
 - Lender funds and services the loan / line of credit
- **Rationale for Export Loan Guarantees:**
 - Risk mitigation for the lender
 - Enhances capital access for small business exporters
 - Increases small business exporter's borrowing capacity

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

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

COVID-19

The U.S. Small Business Administration (SBA) is aware of fraudulent schemes and scams targeting its ongoing economic relief efforts. The SBA requests that suspected SBA-related spoofing or phishing fraud be reported to the SBA Office of the Inspector General (OIG) Hotline at 800-767-0385 or online at [SBA OIG Hotline](#).



U.S. Small Business
Administration

John Brislin

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Office of International Trade
U.S. Small Business Administration

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U.S. Small Business
Administration

Thank You!

Contact: Leland Gibbs

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Phone: 206-470-9243

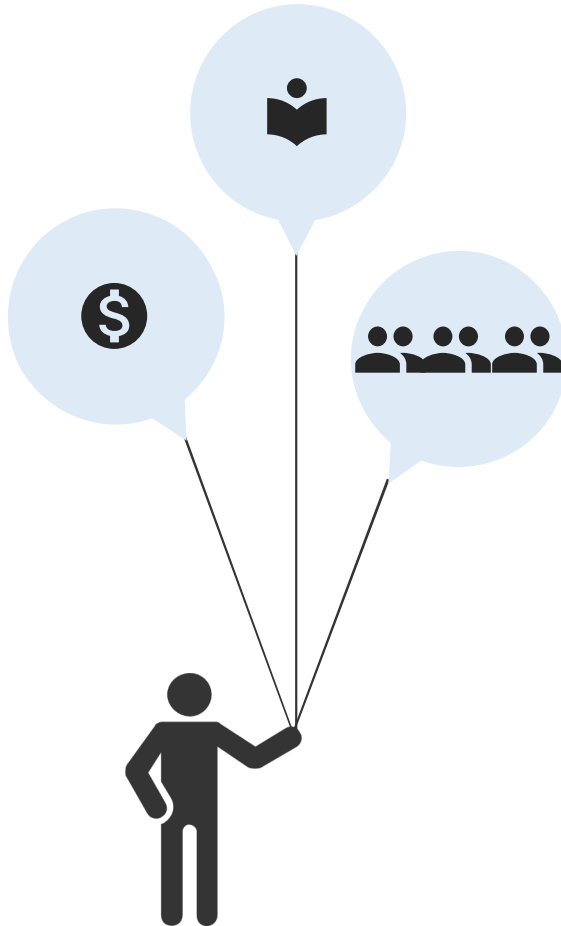


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Efacw.org



Services



Export Finance Counseling and Resources for Small Business Exporters



Export Training Workshops and Webinars for Small Business Exporters and Community Banks



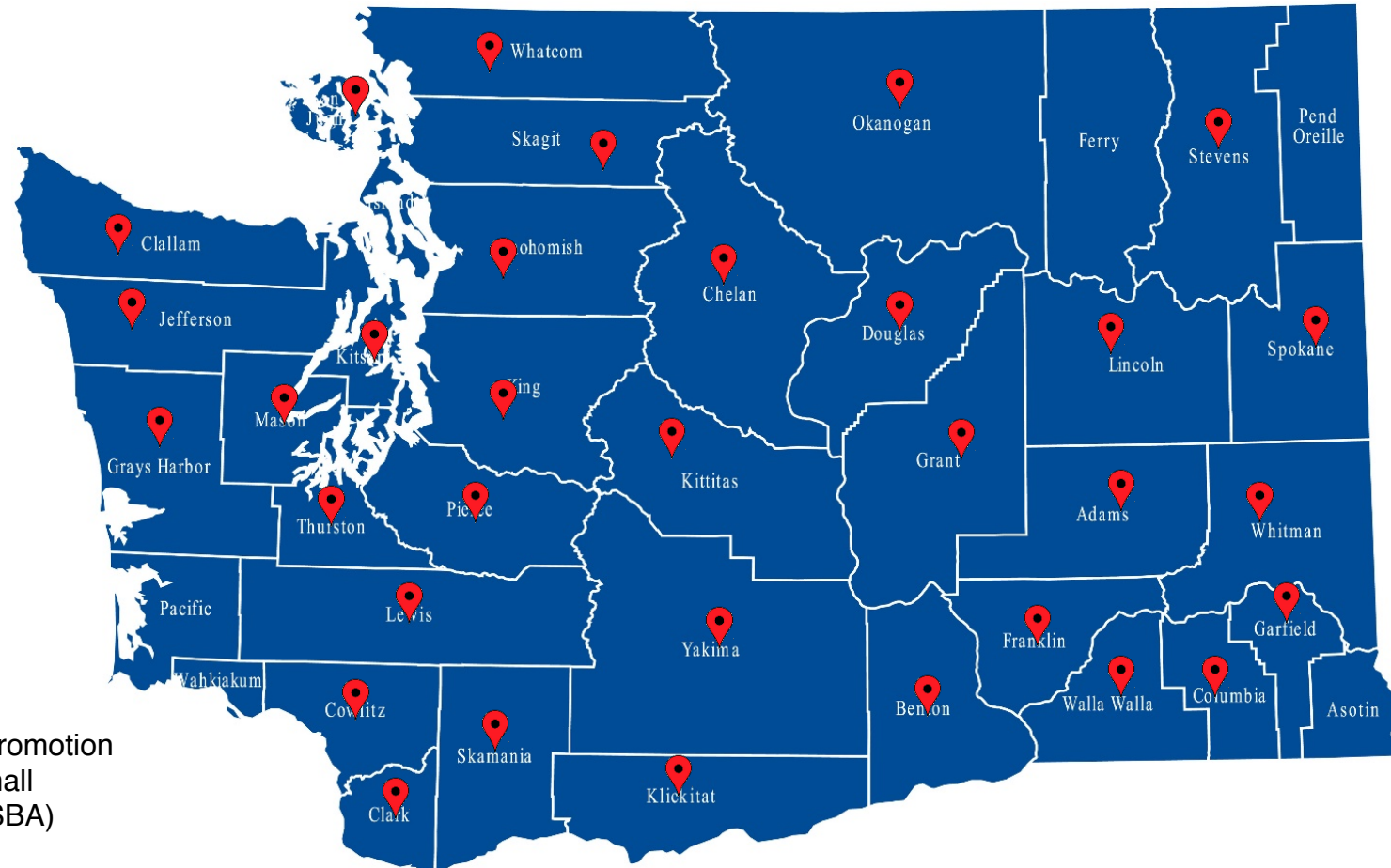
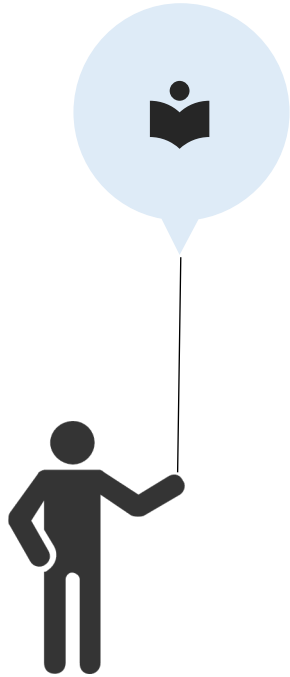
Referrals and Partnerships
Regional Export Promotion Program (REPP)
with the Export-Import Bank of the U.S.

U.S. Department of Commerce, International Trade Administration, U.S. Commercial Service Strategic Partner



Export Training Workshops & Webinars for Small Business Exporters & Community Banks

- Nationally recognized speakers
- Made affordable through the Federal STEP* Grant
- Available and accessible statewide

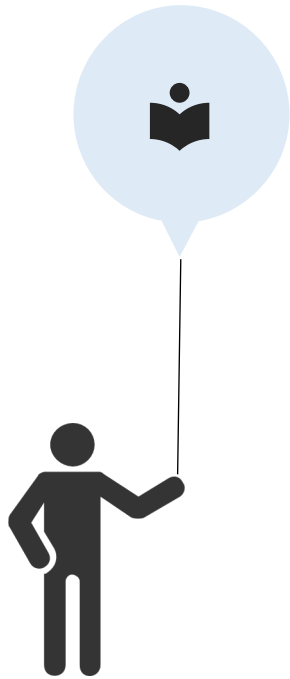


*State Trade and Export Promotion
Grant through the U.S. Small
Business Administration (SBA)



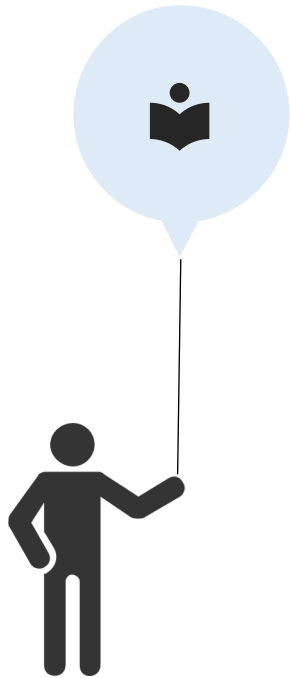
Export Training Workshops & Webinars for Small Business Exporters & Community Banks

Trainings and webinars for small businesses that are new-to-export and new-to-market exporters





Upcoming Export Training Workshop and Webinar Topics



November 19:	Export Best Practices Seminar (Jim Foley)
December 9:	Incoterms 2020
January 27:	International Documentations
Upcoming Topics:	Trade Finance (quarterly) Export Compliance Intermediate Export Best Practices Seminar (Jim Online and Digital Export Marketing

<https://efacw.org/events>

Questions and More Information?



EXPORT FINANCE
ASSISTANCE CENTER
of Washington

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Efacw.org



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A World of International Business Opportunities

U.S. Commercial Service – Seattle

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Seattle, WA 98121

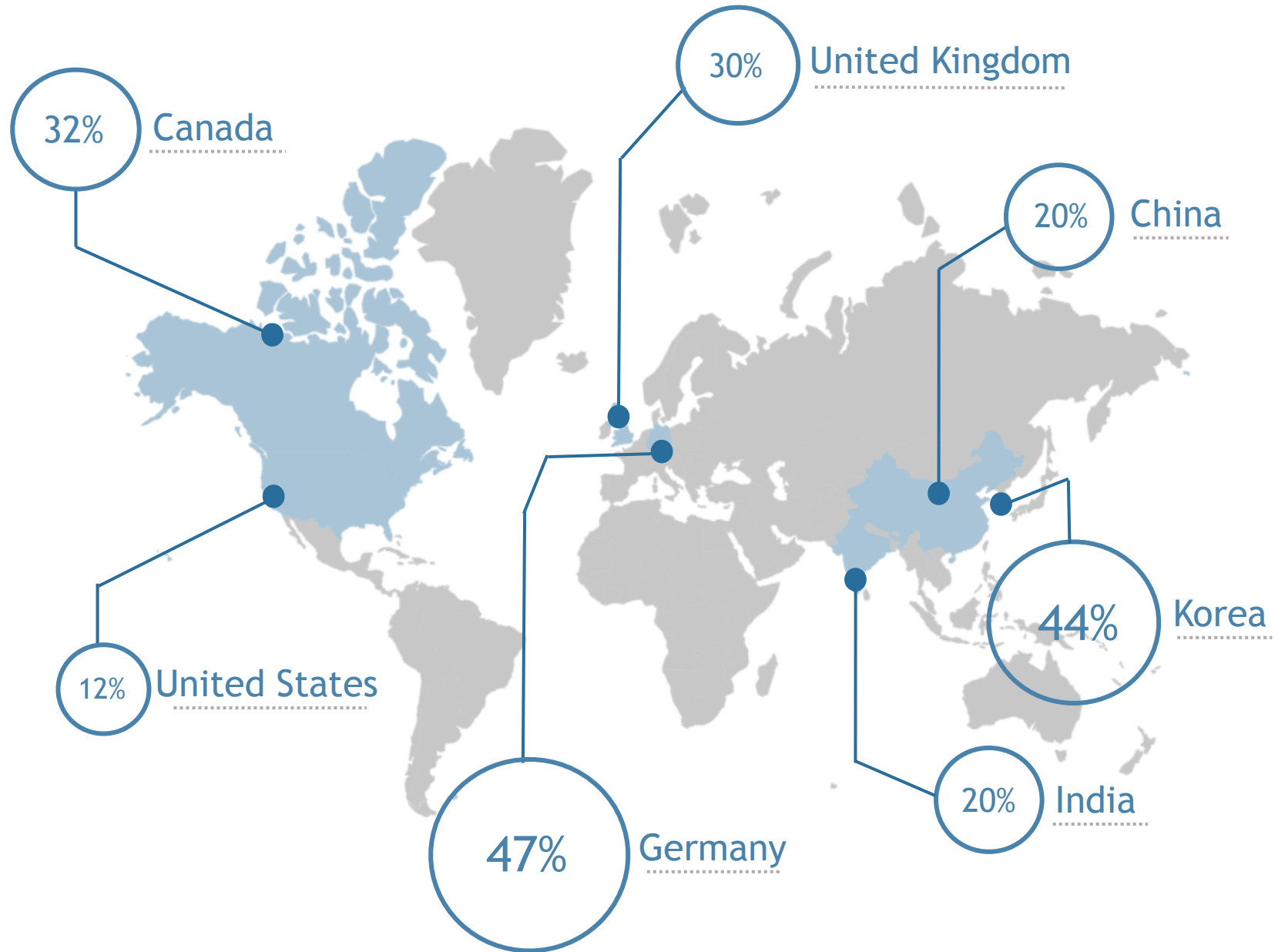
<https://www.trade.gov/washington-seattle>

Thomas Meade, International Trade Specialist

Thomas.Meade@trade.gov

With only 12% of our GDP generated by exports...

It's safe to say we have a lot of room for growth.



Exports of goods & services (% GDP)

Source: WorldBank 2017

| The U.S. Commercial Service works to fill that space. Here's how:



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 80 countries 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.

Let our global network
work for you.

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The world is open for your business.

Our global network of experienced trade professionals is located throughout the United States and in U.S. Embassies and Consulates worldwide. Whether you're looking to make your first export sale or expand to additional markets, we offer the expertise you need to connect with lucrative opportunities and increase your bottom line.

Our Services



Export Counseling

- Develop effective market entry and sales strategies.
- Understand export documentation requirements and import regulations of foreign markets.
- Navigate U.S. government export controls, compliance and trade financing options.



Market Intelligence

- Analyze market potential and foreign competitors.
- Obtain useful information on best prospects, financing, laws, and cultural issues.
- Conduct background checks on potential buyers and distributors.



Business Matchmaking

- Connect with pre-screened potential partners.
- Promote your product or service to prospective buyers at trade events worldwide.
- Meet with international industry and government decision makers in your target markets.



Commercial Diplomacy

- Overcome trade obstacles to successfully enter international markets.
- Benefit from coordinated U.S. government engagement with foreign governments to protect U.S. business interests.

Learn more at <https://www.trade.gov/virtual-services>



One Stop Shop



INTERNATIONAL
TRADE
ADMINISTRATION

For U.S. Businesses ▾

For International Businesses ▾

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Learn How to Export



Research Foreign Markets



Network and Learn at Events



Find Buyers and Partners



Explore eCommerce Resources



Obtain Financing



Negotiate an Export Sale



Navigate Shipping and Logistics



Comply with U.S. and Foreign
Regulations



Perform Due Diligence

TM

Protect Intellectual Property



Resolve Export Problems

Our Global Expertise - A Team Approach



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 dispute resolutions, 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.

<https://www.trade.gov/ecommerce>





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.

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.

Learn more at <https://www.trade.gov/virtual-services>

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.

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 collected.



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.

International Partner Search

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

Virtual Introductions

Provides U.S. companies with a virtual introduction via conference call, email or video meeting to a foreign buyer/partner that they have pre-identified.



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.

Learn more at <https://www.trade.gov/virtual-services>



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.

Trade Winds

Organized by the U.S. Commercial Service, Trade Winds is the largest, annual, U.S. Government-led trade mission. Each mission includes 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 Partner Search

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

International Trade Fairs

Certified trade fairs feature a U.S. Pavilion and represent a U.S. Department of Commerce endorsement, ensuring 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 foreign buyers, agents, and industry representatives. Other services include pre-show industry/country market briefings, one-on-one export counseling, onsite promotion, and more.

<https://www.trade.gov/network-and-learn-events>

DISCOVER GLOBAL MARKETS

GROWTH OPPORTUNITIES IN INTELLIGENT MANUFACTURING

Connecting People, Machines, Advanced Materials & Technology



98%

of attendees would recommend DGM to a friend or colleague

2000

B2B matchmaking meetings with foreign buyers and government officials

Industries



Automation & Digital
Services



Transportation
Infrastructure &
Automotive Technology



Energy Efficiency &
Storage

9000

1-on-1 U.S. commercial diplomat counseling sessions

95%

of DGM attendees said they had their objectives met

Countries

Algeria, Austria, Brazil, Bulgaria, Canada, Chile, Croatia, Denmark, Egypt, France, Germany, India, Italy, Kazakhstan, Kenya, Korea, Kuwait, Mexico, Morocco, Peru, Poland, Russia, Spain, Singapore, Sweden, Turkey, and UAE

Upcoming online events

Event Type: Seminar-Webinar

e-Commerce Webinar Series: Japan

TUE, OCT 13, 2020

Virtual, CA, United States

[Learn more](#)

Event Type: Seminar-Webinar

Energy Sector Focus: Project Finance With the EBRD

THU, OCT 15, 2020

Houston, TX, United States

[Learn more](#)

Event Type: Seminar-Webinar

Travel & Tourism Team Check In: Indonesia, Philippines, Singapore and Vietnam

THU, OCT 15, 2020

Jakarta, Indonesia

[Learn more](#)

Event Type: Seminar-Webinar

Mexico's Quality Infrastructure Law: The Impacts of the New Standards Law

THU, OCT 22, 2020

Mexico City, Mexico

[Learn more](#)

Event Type: Seminar-Webinar

Middle East and North Africa Infrastructure Summit Webinar

THU, OCT 22, 2020

Dallas, TX, United States

[Learn more](#)

Event Type: Seminar-Webinar

Doing Business with the United Nations Women's Procurement Webinar

TUE, OCT 27, 2020

New York, NY, United States

[Learn more](#)

Event Type: Seminar-Webinar

DISCOVER AMERICA Trade Talks Series: Opportunities in the UAE's Oil and Gas Sect

TUE, OCT 27, 2020

Abu Dhabi, United Arab Emirates

[Learn more](#)

Event Type: Seminar-Webinar

Doing Business with Africa from Washington

WED, OCT 28, 2020

Seattle, WA, United States

[Learn more](#)



Commercial Diplomacy

Advocacy Center

The Advocacy Center coordinates U.S. Government advocacy efforts for U.S. companies bidding on public-sector contracts with overseas governments and government agencies. The Center helps to ensure that sales of U.S. products and services have the best possible chance competing abroad. U.S. Government advocacy assistance can help U.S. companies overcome trade barriers, bureaucratic problems, and unfair trading practices; level the playing field to ensure that your company has the best possible chance to win foreign government contracts; and settle payment disputes with foreign companies.

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 remove unfair foreign government-imposed trade barriers.

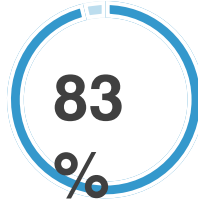
Trade Dispute Resolution

We can help you resolve common trade disputes like customs issues. We engage directly with foreign governments to advance and protect your business interests and help your company overcome barriers to trade.



Commercial Service & Client Results

FY 2018



Clients assisted who were small & medium sized companies.

88%

Clients assisted who said the Commercial Service played a significant role in their success.



Facilitated
\$104 BILLION EXPORTS
\$20 BILLION FOREIGN INVESTMENT

All in all supporting 500,000 American jobs



Average client exported to
10 COUNTRIES

9% Average annual revenue increase reported by companies who received Commercial Service assistance.



EXPORTER PROFILE

- 11% FIRST TIME EXPORTERS
- 38% EXPORTED TO A NEW MARKET
- 49% IMPROVED SALES IN EXISTING MARKET



Created 13 jobs & Safeguarded 20 jobs, on average

Source: U.S. Department of Commerce's International Trade Administration, Bureau of the Census, and the Bureau of Economic Analysis



33,000 Exporters

The number of U.S. export clients assisted last year.

80% small and medium size businesses.



2.6 Million Jobs

Supported by U.S. exports and foreign direct investment
and more than \$467 billion in exports since 2010.



Return on Investment

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