



Government Resources to Support Export Growth



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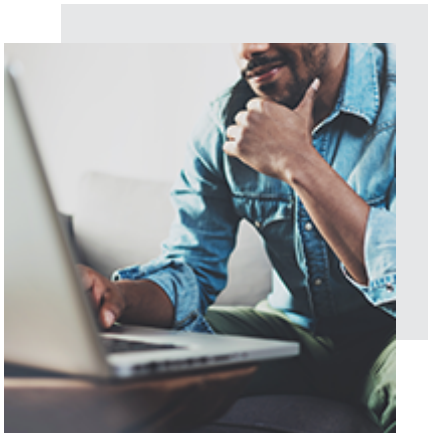


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WELCOME TO THE INTERACTIVE WEBINAR



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Submit questions through the Q&A widget



A copy of the slides will be emailed after the event



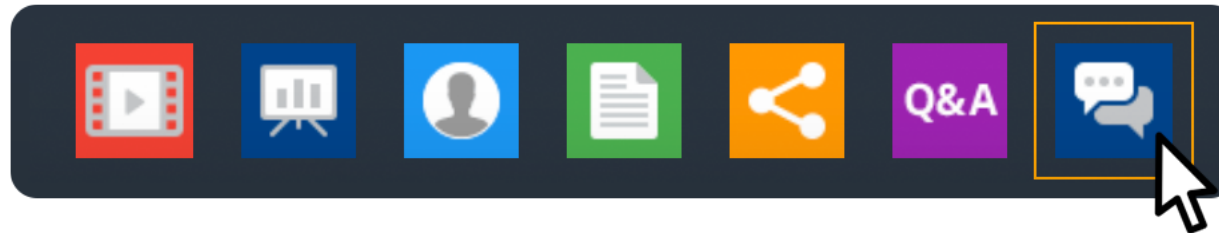
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LIVE CHAT FEATURE



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INTRODUCING OUR SPEAKERS



Timothy E. Kelley
President & CEO



Heather Andrea Ranck
Director



Sandra Donzella
Deputy Managing
Director, Western Region



Martin Selander
International Trade
Specialist



Mark J. Ballam
Managing Director



IMPERIAL VALLEY STRATEGIC LOCATION

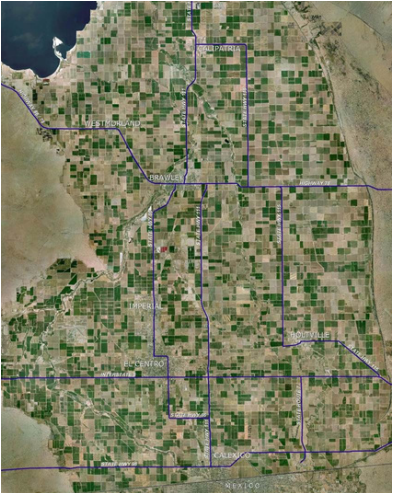


INTERNATIONAL ADVANTAGES

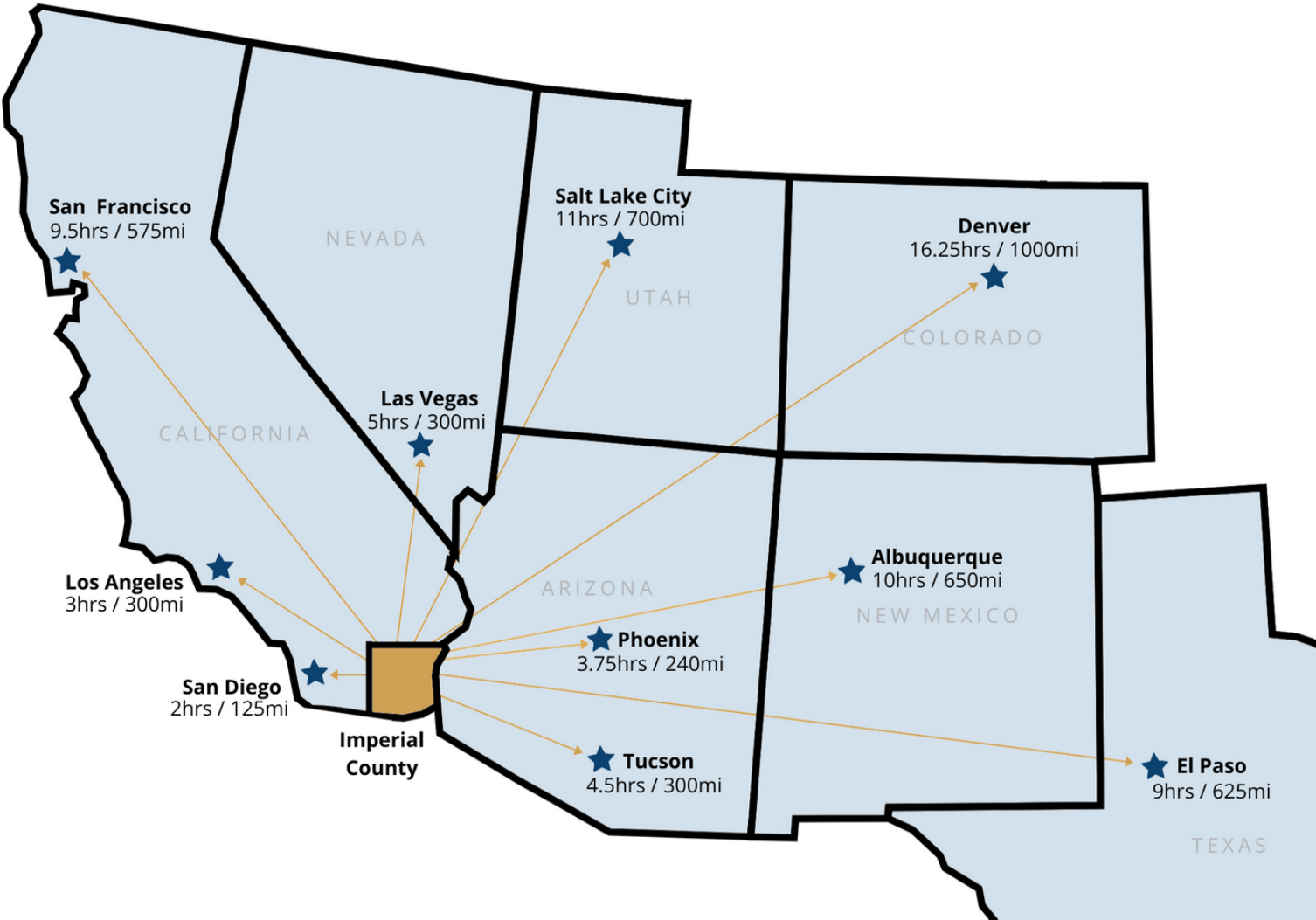
Calexico Ports of Entry



FTZ #257



Export Corridor to Cities of the West



CaliBaja Bi-National Mega-Region





U.S.
COMMERCIAL
SERVICE
United States of America
Department of Commerce

America's Export Experts

Supporting your export
growth every step of the way.





**U.S.
COMMERCIAL
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*United States of America
Department of Commerce*



RURAL EXPORT CENTER
U.S. COMMERCIAL SERVICE



The Rural Export Center

Every Company Has a Research Need

- × Feels fearful, tepid and doubtful because of the unknown
- × Lacks market insights, has superficial knowledge of markets
- × Inactive, waits for leads to drop into their lap
- × Spends time and money chasing rabbits and not following up
- × Has low commitment to exporting
- × Lower likelihood of a success

- ✓ Feels empowered and confident because s/he has market intelligence
- ✓ Approaches prospects confidently because s/he knows the lay of the land
- ✓ Pro-actively pursues exporting
- ✓ Strategically chooses markets and partners
- ✓ Has high commitment to exporting because of the investment
- ✓ Higher likelihood of a success

RAISE intel can help companies with the following needs:

Target Markets: Determining if there is export opportunity, and where, including prioritized country rankings

Plan: Building a strategic export plan based on data and on-the-ground realities

Execution Channels: Determining if a Trade Show, Trade Mission or overseas trip is a worthwhile investment

Contacts: Developing a prospective partner list, to see who is currently on the ground active in your industry segment

Competitive Advantage: Amplifying your presence at a trade show by developing a contact list to do promotions prior to the trade show.

Prep for Success: Preparing for a meeting with a prospective buyer by researching opportunities in advance of the meeting

<https://2016.export.gov/rural/raise/>

RAISE Processes & What RAISE Brings to the Table

10 Years' Experience, hundreds of reports

Access to Data (+\$1M in CDP databases)

Mass Data Research Skills

Access to on-the-ground Network

Success Stories Related to RAISE

1. Swanson Health Products (vitamins)
2. PRx Performance (exercise equipment)
3. Sea Foam (automotive)
4. Spectrum Aeromed (aerospace / medical)
5. RDO Equipment (ag equipment)
6. Superior Mfg (ag equipment)
7. WCCO Belting (industrial equipment)
8. Door Stud (building products)
9. Mattracks (automotive)
10. Steffes (heaters)
11. Titan Machinery (ag equipment)
12. Botlink (drone software)
13. Palmer Bit (drilling equipment)
14. Abrasives Inc. (industrial materials)



The Rural Export Center / CS Team

U.S. Commercial Service / ND Staff



Heather Ranck
CS North Dakota Director and
Rural Export Center Lead

Rural Export Center Staff



Jim Newenhouse
Program Manager

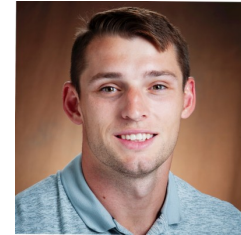


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SC Based



Asha Silva
Research Assistant



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Research Assistant



Rita Adejude
Research Assistant

Definition of a Rural Company

Company is in a community with a population less than 150,000 OR company is not located within a reasonable commute (60 miles from city center or more) from a major metropolitan area with international services (banks, lawyers, seminars, partners, ports, etc.)

Matrix & Sample Report

RAISE Research Pricing

- Assess export potential
- Find a market
- Compare regions
- Make an export plan



Matrix Only
\$950

- Dive deep into countries, buyers, and industries
- Decide where and when to travel



Research a
Country
\$950

Matrix +
3 Country +
Potential
Partner List
\$3,750

- Contact buyers prior to a trade show
- Build a contact list



Potential
Partner List
\$800



	Small	Medium	Large
Matrix	\$950	\$2,250	\$2,900
One Country Report	\$950	\$2,250	\$2,900
Buyer List	\$800	\$1,850	\$2,400
Matrix + 3 Country	\$3,750	\$8,800	\$11,300

All Services are Customizable



Website Globalization Review (WGR) - \$100

WGR Report identifies areas for technical and “business process” improvement, and provides concrete suggestions for how to fix those areas identified as needing improvement.

<p>Website Globalization Review for:</p> <p>FIRE  BREW</p>	
<p>September 12th, 2018 Allan Christian Portland OR US Export Assistance Center U.S. Commercial Service</p> <p></p> <p><i>This review is intended to evaluate Fire Brew's website from the specific perspective of international marketing and sales. The information contained in this report should not be considered comprehensive, but rather guidance on some enhancements that will make Fire Brew's web presence more appealing and functional for prospects overseas. We suggest that you work with your respective e-commerce business service provider to follow the report's recommendations.</i></p>	
<p>U.S. Commercial Service - Confidential</p>	
<p>Executive Summary</p> <p>Overall, the website is very good, and in many ways seems to have already been 'internationalized'. The site structure and design exhibits many of the best practices of an internationalized site, including ease of navigation, relatively fast loading and formatting capable of accommodating translated text in various languages.</p> <p>There is also a strong and robust use of backlinks for Fire Brew's pages, which is essential for</p>	<p>Fire Brew Website Aesthetics, Design and Strengths.....</p> <p>Weaknesses.....</p> <p>Search Engine Optimization (SEO).....</p> <p>Country Code Top Level Domains (ccTLD).....</p> <p>International Search Engine Registration.....</p> <p>Other Suggestions.....</p> <p>Appendix A - Other examples of best practice localized website.....</p> <p>Appendix B - YouTube Ranking Factors: Get Engine.....</p>
<p>Introduction - Website Globalization</p> <p>Website globalization is a term used to describe their websites more effective at reaching potential countries. There are typically three phases to</p> <ul style="list-style-type: none">• Internationalization: cultural bandwidth, and structured to facilitate• Regionalization: more focus	

<https://www.trade.gov/website-globalization-review-gap-analysis>



Thank you!

For general export assistance, contact Matt Anderson (based in San Diego)

Mobile: 619-204-3318; matthew.andersen@trade.gov

To request a research report, email rural@trade.gov

Heather.Ranck@trade.gov

Website: trade.gov/rural



EXIM Bank:

Solutions to Support
Your Export Growth

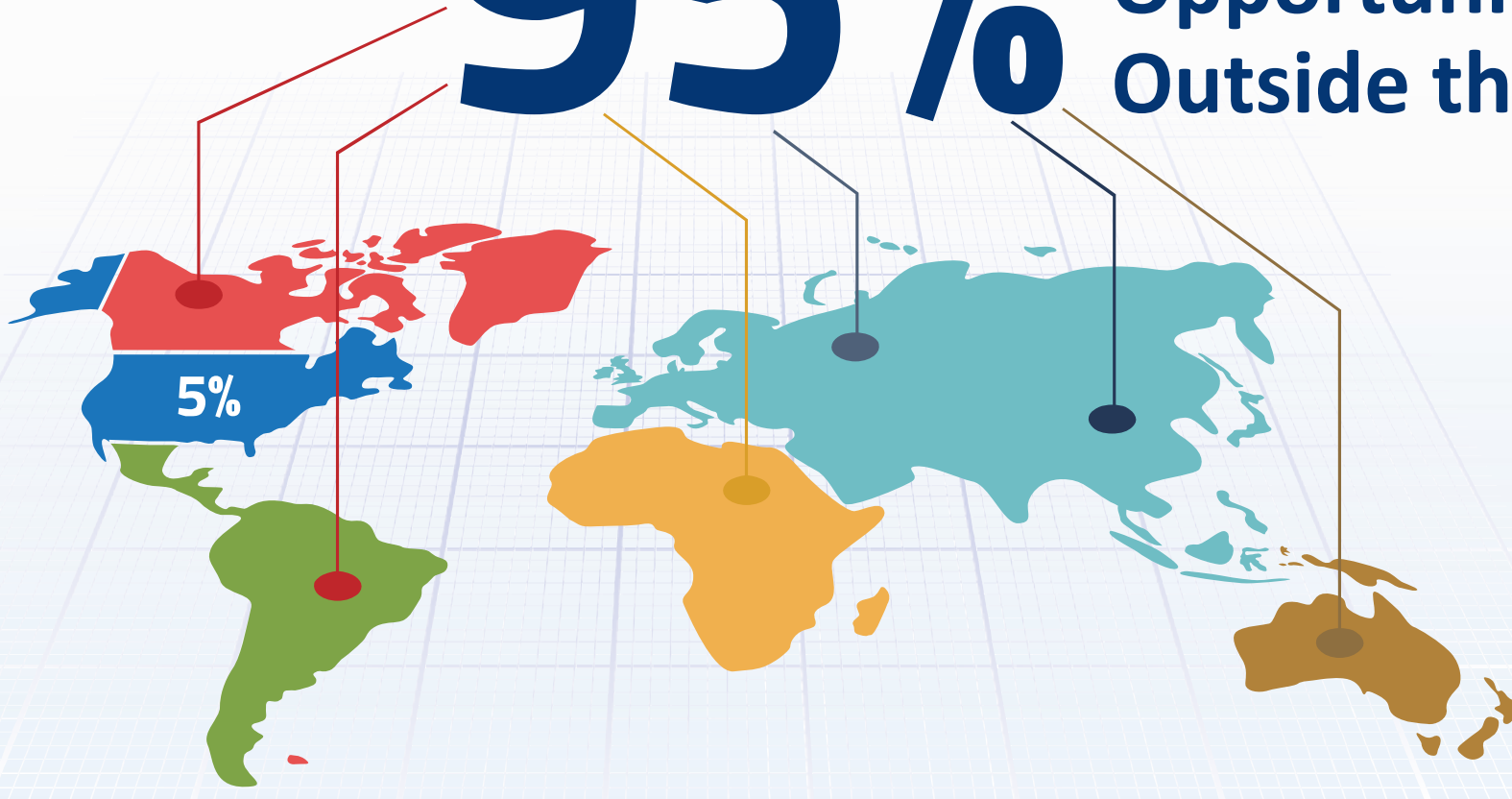
Sandra Donzella

Deputy Managing Director – Western Region

EXPORTING: STRONG GROWTH OPPORTUNITIES



95% of Sales Opportunities are Outside the U.S.





Why Do Only 1% of Companies Export?

Fear of the Unknown...**RISK!**

EXIM BANK: WHO WE ARE

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 *IS* OUR BUSINESS



FY 2020 Results

- › 1,836 small business transactions (nearly **89%** of total)
- › 1,049 in amounts < \$500,000 (57%)
- › **\$5.4 billion** in total authorizations, supporting approximately \$10.8 billion of U.S. exports
- › Of this amount, over **\$2 billion** represented **direct support for small business exporters** (38.6% of total authorizations)

Ag:

- › EXIM authorized \$440.0 million to support \$756 million U.S. exports of agricultural goods and services



EXAMPLES: EXIM CLIENTS IN THE AG-SECTOR



Since 2003



Since 2010



Since 2011



Since 2008



Since 2017



Since 2012



Since 2017



Since 2019



Since 2011

WHAT WE DO: THREE WAYS EXIM CAN HELP



1

Insure your foreign
accounts receivable

2

Assist you to obtain
pre-export working
capital financing

3

Help buyers importing
capital equipment
obtain term loans

Reducing **Risk.**



Unleashing **Opportunity.**



INSURANCE SOLUTIONS IN THE ABSENCE OF CASH



Read about it

> www.grow.exim.gov/hubfs/ebook/ECI_eBook.pdf



EXPORT CREDIT INSURANCE – BENEFITS



Insurance on receivables generated from export credit sales



Risk Protection

Protects against buyer nonpayment due to commercial risks and political risks.



Sales Tool

Empowers US exporters to offer competitive credit terms, typically 30-60 days or up to 180-days (360-days for equipment or machinery or bulk ag commodities).



Financing Aid

Obtain additional financing. Most banks will finance up to 90% of the invoiced amount, but generally only if insured.

RISKS COVERED



Commercial Risk:

- › Insolvency
- › Bankruptcy
- › Protracted Default

Note: *does not cover commercial disputes*

Political Risk:

- › War, revolution, insurrection, civil unrests
- › Expropriation
- › Transfer Risk
- › Cancellation of an Import or Export License

EXPORTER-HELD POLICY TYPES



Multi Buyer
95% Coverage

Portfolio Coverage
(1) Standard (2) Small Business

Express
95% Coverage
(Limited portfolio; Up to 10 buyers)

**Self Insure,
Letter(s) of Credit**

Buyer
1

Buyer
2

Buyer
...

Single Buyer
90% Coverage
(One policy per buyer – country risk)

Buyer
1

Buyer
2

Buyer
3

Buyer
4

Note: Bulk Agricultural Commodities can be considered for 98% coverage



INSURANCE COST



- › NO application fee; NO buyer underwriting fee; most policies have NO deductible
- › **Express Policy: 0.65%** of the gross invoice value (up to 60-days)...on a \$25,000 sale, that's only **\$162.50** in premium!
- › **Small Business Multi-Buyer Policy: 0.55%** of the gross invoice value (up to 60-days)...on a \$30,000 sale, that's only \$165 in premium! **0.20% for CAD** (just \$60)
- › **Single-Buyer:** Mexico: **0.81%**; South Korea: **0.56%**; UAE: **0.67%**

Note: a 25% discount applies under Express and Small Business policies if exporter has an export loan guaranteed by SBA or EXIM

WORKING CAPITAL GUARANTEE PROGRAM

Assists small and mid-size companies in obtaining working capital to produce or purchase US goods and services for export.

- › EXIM guarantees **90%** of the loan amount (principal & interest); **COVID temp. relief: 95% option**
- › Asset-based loan structure, supporting **75%** advances made against export-related inventory (**including WIP**) and up to **90%** on foreign receivables
- › Supports direct and indirect exports
- › Loan Structure: Transaction-Specific or Revolving Line of Credit
- › EXIM's facility fee: 0.25% - 0.90%, depending on loan amount, if loan done by a participating "Delegated Authority (DA)" lender



ELIGIBILITY



- › Minimum 3-year history (exporter & importer)
- › Exporter must have a Duns # - financial info.
- › Products must be **made in the USA** with a minimum 50% US-content (measured at cost, exclusive of mark-up)
- › Buyer must be located in a country where EXIM is open for support, per the ***Country Limitation Schedule***



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www.exim.gov
1-800-565-3946 (EXIM)

Reducing Risk. Unleashing Opportunity.



U.S. Small Business
Administration

SBA Export Loan Guaranty Programs

March 11, 2021

Martin Selander

International Trade Specialist

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Office of International Trade*

*U.S. Export Assistance Center
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Network of Export Finance Specialists at U.S. Export Assistance Centers

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215-597-6105

PORTLAND

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SEATTLE

serving Washington, Alaska, N. Idaho,
Leland.Gibbs@sba.gov 206-470-9243
John.Brislin@sba.gov 202-798-7531

ST. LOUIS

serving Missouri, Iowa, Kansas, Nebraska
temporarily vacant – contact New Orleans

Local SBA District Office



Cynthia Harris

District International Trade Officer

SBA San Diego District Office

550 West C Street #550

San Diego CA 920101

(619) 727-4884 Office

(202) 805-9847 SBA Mobile

cynthia.harris@sba.gov

*Serving small business exporters throughout
San Diego and Imperial Counties*

SBA Export Loan Products

Export Working Capital Program

Maximum loan \$5 Million; 90% guaranty for short term loans and lines of credit for export working capital.

Export Express

Maximum loan \$500,000. Short term loans and lines of credit for export purposes – processed through Express procedures on E-Tran.

International Trade Loan

Maximum loan \$5 Million with a 90% guaranty. Term loans for facilities, equipment, working capital, and debt refinance that will enhance export ability.



U.S. Small Business
Administration

Export Working Capital Program (EWCP)

Export Working Capital Program Highlights

Amounts:

- *Maximum Loan Amount: \$5.0 million*
- *Maximum Guarantee: 90%.*

Structure:

- *“Asset-Based” or “Transaction-Based” financing*
- *Single Project or Revolving Credit Line for multiple transactions*

Eligibility:

- *In business 12 months or proven expertise*
- *No U.S. content requirement; military sales allowable*
- *Company meets SBA size standards + other standard SBA eligibility provisions*

Transaction-Based EWCP

Use of Proceeds / “P.O. Financing”

- *To acquire/produce goods or services for export.*
- *EWCP funds can be used to finance up to 100% of exporter’s costs associated with a specific export transaction, not to exceed 90% of the overall export sale amount.*
- *Transaction evidenced by Purchase Order, Documentary Letter of Credit, or signed contract*
- *Short term and “Self Liquidating”*

Export Working Capital Program



Short Term + Transaction Based

Loan repayment from assignment of payment proceeds from foreign buyer:

- *Letter of Credit*
- *Open Account*

Unlike more traditional financing, loan repayment not based upon borrower cash flow or profitability

Asset-Based EWCP – Use of Proceeds

To finance existing foreign accounts receivables, advance rates up to 90%.

*To finance existing foreign inventory, raw materials, work in process,
advance rates up to 75%*

*To support Standby Letters of Credit used as performance, advance payment,
or bid bonds.*

Indirect Exports

Indirect Exports are considered exports for purposes of determining the eligible use of proceeds.

The term “indirect export” applies to situations where, although the Borrower’s direct customer is located in the United States, that customer will be exporting the items/services it purchased from the Borrower to a foreign buyer.

Export Working Capital Program

Eligibility & Features

Exporter must demonstrate ability to perform / i.e., in business 12 months (Note other “non-export” SBA loans are available from SBA District Office)

Service & trading companies are eligible- applicant does not necessarily have to be a manufacturer

Country limitation schedule- some countries/buyers are precluded from support

Credit Insurance

Applications processed at SBA USEAC



Export Express

SBA Export Express

- *Provides financing to small businesses whose borrowing needs are too small to be profitably met by traditional SBA programs*
- *“Small” = maximum loan \$500,000 (no minimum)*
- *Flexible use of proceeds*



SBA Export Express

Provides many incentives/advantages to the Lender to support smaller loan requests

- *No SBA application forms*
- *No SBA underwriting or credit review (eligibility review only)*
- *Bank approval transmitted online to SBA national processing center in Sacramento*
- *SBA turnaround 24 hours max, often immediate*



Export Express – Use of Proceeds Examples:

Proceeds may be used for any of the following export development activities:

- *Participation in a trade show that takes place outside the United States*
- *Translation of company website, product brochures, or catalogues for use in international markets*
- *Purchasing real estate or equipment to be used in the production of goods or services for export*
- *Acquiring machinery or equipment to be used in the United States in the production of goods or services for export*



U.S. Small Business
Administration

International Trade Loan (ITL)

SBA International Trade Loan Long Term Financing

- *Maximum loan amount \$5,000,000*
- *Provides long term financing for small business engaged or preparing to engage in exporting*
- *Applicant must establish that loan proceeds will expand an existing export market(s) or develop new ones*

SBA International Trade Loan Long Term Financing

Examples:

- *Real Estate acquisition/construction (Max 25 years)*
- *Expand or renovate existing facilities leasehold improvements (TBD)*
- *Machinery and Equipment (TBD)*
- *Permanent Working Capital /Debt Refinance (Max 7-10 years)*



U.S. Small Business
Administration

State Trade Expansion Program “STEP” Grant

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.

Your small businesses may qualify for a grant and/or training to:



- Cover expenses to:
 - Participate in virtual trade missions
 - International Partner Search Plus Virtual Introductions
 - Website optimization for global sales
 - Obtain services to support foreign market entry including market research and initial market check to determine opportunities
 - Training workshops (e.g. ExporTech)
- Translate websites to attract foreign buyers
- Design marketing media and more



Visit sba.gov/international to find out if your state/territory is participating in SBA's State Trade Expansion Program.

CLOSING REMARKS



Mark J. Ballam

Managing Director

Center For Advancing Global Business

*Center for International Business Education &
Research (SDSU CIBER)*

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Questions?



Closing Remarks



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