TOOLS FOR YOUR TRADE MISSION

3 Financing and Sales Tools to Help You Close the Deal

The Export-Import Bank of the United States (EXIM) is an independent agency of the U.S. federal government and the official export credit agency of the United States. We assume the credit and country risks that you are unable or unwilling to accept.

1 Working Capital Loan Guarantee

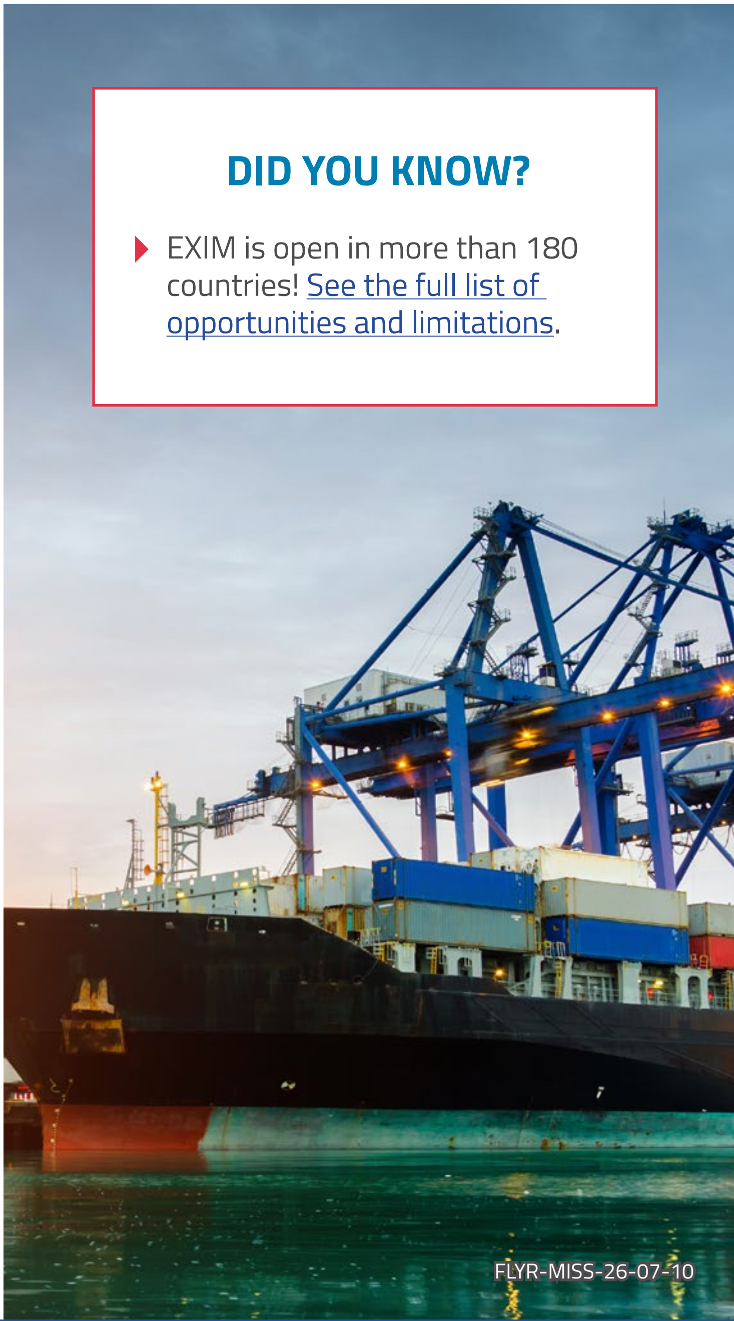
Enables small- and medium-sized companies to obtain loans to purchase or produce U.S. goods or provide a service for export.

- Makes funds available to fulfill export sales orders
- May be revolving or transaction-specific
- Allows your inventory and accounts receivables as collateral

2 Export Credit Insurance

Protects you against nonpayment due to commercial or political reasons. Available for short-term sales (terms up to 180 days, 360 days for capital equipment) and medium-term sales (repayment between 1–5 years).

- Provide credit terms to buyers to increase export sales
- Eliminate most risk of nonpayment
- Increase borrowing capacity with your lender, and increase cash flow by pledging insured receivables as additional collateral



DID YOU KNOW?

- EXIM is open in more than 180 countries! See the full list of opportunities and limitations.

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Buyer Financing

Provides your buyers of capital goods and related services with extended credit terms (generally 1–5 years) for principal and interest, and protects you (or your lender) against the risks of buyer nonpayment due to commercial and political reasons.

Benefits:

- Assumes risk which exporters and lenders will not take, enabling them to make loans to international buyers to purchase U.S. capital equipment and related services
- Enables international buyers to access financing at attractive U.S. interest rates

Financing is available in one of two ways:

1) Directly to you, the exporter, buy using our medium-term insurance policy to protect yourself against nonpayment. The requires you to extend the credit directly to your buyer and carry the receivable for the full credit term.

2) A lender will assess your buyer's creditworthiness and if approved, they will ash you out. The lender creates a promissory note between themselves and your buyer, and uses EXIM's insurance guarantee product to mitigate their risk.

Credit Requirements for Your International Buyers

EXIM publishes credit standards for short- and medium-term transactions which specify the credit information we need to assess your buyer's creditworthiness. The amount of information varies with the amount of the sales and the high credit amount the buyer needs.

As a general rule, it's always prudent to obtain a credit report and several U.S. trade references, and ask your buyer if financial statements will be available if requested.

TRIP TIP:

Prepare a Credit Application for Your Buyer

- If you'll be meeting with potential customers to whom you have never sold, consider bringing or creating an international buyer credit application for them to complete.

Questions? We're Here to Help!

Schedule a free consultation with an EXIM representative today and learn how we can help you prepare for your next trade mission.

grow.exim.gov/consultationrequest

exim.gov

*A "small business" is defined as one which qualifies as such under the SBA definition. To qualify for EXIM's Small Business Multibuyer policy, you must meet this definition and have less than $7.5M in export credit sales. *U.S. Content Requirements: Exports must have greater than or equal to 10 percent U.S. content based on all direct and indirect costs (e.g. labor, materials, administrative costs). This is a descriptive summary to be used only as a general introductory reference tool. The complete terms and conditions of the policy are set forth in the policy text, applications, and endorsements.