

BOOST EXPORT FINANCING

[Working Capital Guarantees](#) help lending institutions protect the lines of credit they offer U.S. exporters, but did you know EXIM offers a variety of other solutions? With our support, lenders can retain client relationships and expand lending opportunities without incurring too much risk.

If the Exporter Needs:

Funds to support an ongoing exporting book of business

To include export-related inventory typically excluded from their domestic line of credit's collateral base

A credit advance until accounts receivable is paid by their buyer

To win a sale by extending open account terms to a foreign buyer

Protection against nonpayment by the foreign buyer

To include foreign accounts receivable in borrowing capacity

OFFER PRE-EXPORT WORKING CAPITAL

Eligible exporters have a domestic line at its limit and satisfactory performance capacity. In this situation, the bank receives a 90% loan guarantee from EXIM.

The Result:

The bank increases its lending capacity with only 10% incremental risk. Inventory & accounts receivable can then be used as collateral in the exporter's borrowing base.

SUGGEST TRADE CREDIT INSURANCE

[Export Credit Insurance](#) (ECI) insures an exporter's invoice to a foreign customer. By assigning the policy proceeds to a lender, the typical advance rate is 85–90% on insured accounts receivable. ECI can be used separately or combined with a Working Capital Loan.

The Result:

The exporter's line of credit can be increased with little additional change or risk to the bank by assigning the policy's proceeds to the lender.