



# EQUITY OF ACCESS

---

Providing Support  
for LGBTQ-Owned  
Small Businesses

# ARE YOU AN LGBTQ ENTREPRENEUR?

A [recent survey from the U.S. Census Bureau](#) shows that approximately 8% of the population identifies as gay, lesbian, bisexual, or transgender—a total of at least 20 million Americans. An additional 2% identify as a different orientation, raising that total even further. As a result, LGBTQ entrepreneurs make a significant impact, contributing at least [\\$1.7 trillion to the U.S. economy](#).



## Is Your Business Thriving?

In a [2021 survey conducted by the 12 Federal Reserve banks](#), 69% of LGBTQ firms reported struggling with uneven cashflow, yet LGBTQ firms were more likely to report that they had received none, half, or less than half of the financing for which they had applied. LGBTQ small businesses were also more likely to also be women-owned and immigrant-owned, which can compound these challenges.

Lesbian, gay, bisexual, transgender, and queer-owned businesses don't need to do it alone. There are federal, state, and local government resources available to help at every step along your path to global sales.

## LGBTQ-Owned Businesses by Industry:



**22%**

retail businesses



**18%**

leisure & hospitality



**17%**

professional services



**15%**

business support,  
consumer services



**14%**

healthcare & education



## EXIM SUPPORTS LGBTQ EXPORTERS

EXIM offers a variety of financing tools to increase competitiveness and improve liquidity for all American exporters, no matter the size. The Minority- and Women-Owned Business Division, or MWOB, seeks to expand inclusiveness by engaging those in the underserved business community who are interested in exporting their goods and services.

Equity is a priority for EXIM. We proudly provide additional support for these critical businesses.

### *Our dedicated team:*

- ✔ Ensures an equitable distribution of services
- ✔ Trains exporters regarding the availability of EXIM support
- ✔ Increases community awareness of export resources
- ✔ Offers educational activities, including seminars, trade shows, webinars, roundtables, and more
- ✔ Nurtures clients to meet eligibility requirements for government assistance programs and financing



# WORK WITH EXIM

Utilizing our specialized MWOB team is like having an export finance expert on your payroll.

Whether you are an experienced exporter or have yet to begin, our goal is to help you navigate the next step on your journey. Our process includes:

- 1. Initial Consultation**  
An MWOB specialist meets with you to discuss your business concerns and possible solutions.
- 2. Business Analysis**  
Your specialist reviews the information, identifies your needs or challenges, and brainstorms what will most benefit your business.
- 3. Connection to Resources**  
Your specialist provides an action plan or roadmap with relevant solutions, referrals, and resources.

## How to Qualify

Companies that have been in business for at least 3 years, meet EXIM's content requirements, and can show a positive net worth are likely to qualify for EXIM's services. We will help you identify which financing solution best addresses your needs, then walk you through the application process.

If your company doesn't meet these qualifications or you're not ready to work with EXIM, we will help connect you to the right resource for you. Our MWOB team has established many long-standing partnerships with organizations that have a minority trade focus. These connections will help us find the best match for your business.

## Communities Served

EXIM supports underserved communities, including businesses owned by:

- ✔ Women
- ✔ Minorities
- ✔ Veterans
- ✔ Members of the LGBTQ community
- ✔ People with disabilities

In addition, EXIM can support:

- ✔ Rural businesses
- ✔ Startup companies



# WHAT'S NEXT?

EXIM is here to support you on your exporting journey. We offer a wide range of financing tools for your company's unique needs, as well as free consultations, educational material, exporter resources, and more. You can:



---

## Talk with Us

Specialists from our MWOB division are ready to assist and offer a free consultation:

[exim.gov/mwob](https://exim.gov/mwob)



---

## Protect Against Risk

Learn how EXIM's financing solutions help you avoid the danger of buyer nonpayment:

[grow.exim.gov/eci-guide](https://grow.exim.gov/eci-guide)



---

## Learn from Successful LGBTQ Exporters

Get advice from EXIM and the National LGBT Chamber of Commerce:

[grow.exim.gov/pride-webinar-22](https://grow.exim.gov/pride-webinar-22)



---

## Hear More Exporter Success Stories

Listen to other business owners discuss how they achieved success:

[exim.gov/results](https://exim.gov/results)



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.