

# EQUITY OF ACCESS

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Providing Support  
for Women-Owned  
Small Businesses



**EXIM**  
EXPORT-IMPORT BANK  
OF THE UNITED STATES

# ARE YOU A WOMAN ENTREPRENEUR?

When the [U.S. Chamber of Commerce](#) and [Inc.](#) analyzed the data and interviewed business leaders, the results were clear: women-owned businesses are growing. The number of firms started by women have increased by 60% in the U.S. since 2007, with women founding companies at 1.5 times the average rate.

The drive women display in the workplace is paying off in their personal lives as well. Women who are entrepreneurs now rank their happiness at nearly three times that of women who are not.



## Is Your Business Thriving?

However, despite the accomplishments of women-owned businesses, many still face challenges. Lack of funding remains a problem—men start businesses with six times as much capital, while women struggle to secure loans and receive an average of only 2.2% of investor capital. As a result, only 6% of women-owned firms generate annual revenue over \$250,000. Financial barriers like these make it difficult for owners to consider sales in foreign markets, even though adding an international strategy can compound their success.

Luckily, women-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.

## Woman-Owned Success in 2022:



**1.3 million**  
total businesses



**\$2.1T**  
total sales



**10.5 million**  
total employees



**\$499.4B**  
annual payroll

Source:

<https://www.census.gov/newsroom/press-releases/2023/annual-business-survey-employer-business-characteristics.html>



Advice from Tracy Gray, Founder of the [22 Fund](#):

**“We find that women and people of color get so little that we don’t think as big as we can—so we need women and people of color to think way bigger. Way bigger. A friend of mine is a venture capitalist & does impact investing too. She says, *When women come in, I double their numbers. When men come in, I cut them in half.* That is how we all need to think.”**



## EXIM SUPPORTS WOMEN EXPORTERS

EXIM offers a variety of financing tools to increase competitiveness and improve liquidity for all American exporters, no matter the size. However, did you know that more than 10 million businesses across the country are minority- or women-owned? These companies often face additional challenges yet are historically underserved.

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

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. 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 Women Exporters

Get advice on international sales from other women-owned businesses:

[grow.exim.gov/whm-22](https://grow.exim.gov/whm-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.