

Success Story: PoochPad® & ZorbiPad™

# Tapping Into the Desire for Made-in-USA Export Goods

## The Challenge:

### Demand for U.S. Products Brings Risk

When husband-and-wife team John and Lisa Martin started their company, Microfine Inc., in 2000, they channeled their knowledge of product development and specialized fabrics into pet products. They created eco-friendly pads that controlled odor, sold under the brand names of PoochPad® & ZorbiPad™. These pads improved the quality of life for puppies, incontinent dogs, or “home alone” pooches.

As John and Lisa knew that owners in the United States doted on their pups, they initially only had their eye on domestic possibilities. However, while attending trade shows, the Martins began meeting prospective international customers interested in their products—and quickly recognized the opportunity that exporting presented. Yet, PoochPad was at an impasse when it came to accepting payments. Initially they required international buyers to pay upfront, but then a customer requested 30-day payment terms. They needed a way to protect their business from the risk of not getting paid.

## The Solution:

### Advantageous Terms for Both Parties

When the Martins met an EXIM representative at a trade show in 2017, they learned about Export Credit Insurance. This insurance policy guaranteed that they would be paid, which eliminated the risk of doing business internationally. But they soon realized an added bonus: this assurance created a new selling point for gaining foreign customers. Since they no longer needed to require cash-in-advance payments, they could offer their customers flexible payment terms—a winning proposition for both parties.



Winston-Salem, NC



Exports to Countries on Six Continents



Uses Export Credit Insurance



**The Result:**

## Diversifying Sales & Growing Revenue

By partnering with EXIM, the Martins have expanded PoochPad® and ZorbiPad™. They now encourage other businesses to take advantage of the opportunities that exporting presents. The company currently:

- ✔ Attributes over 20% of its revenue to exporting
- ✔ Sells in Canada, Mexico, South Korea, Europe, Australia, Latin America, and more



“Our business has increased as a result of having payment assurance and being able to extend terms to our customers. It’s a good tool. The EXIM service helps facilitate more effective and efficient exporting.”

**John Martin**, President of Microfine Inc.



### Make Your Own Success Story:

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*This is a descriptive summary to be used only as a general introductory reference tool. The complete terms & conditions of the policy are set forth in the policy text, applications, and endorsements.*

