

# How to Use SBA Export Finance Solutions to Grow Your International Sales

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JULY 29<sup>TH</sup>, 2025

# About SCORE

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As a resource partner of the SBA, we help small businesses by:



Providing free  
business advice  
and mentoring



Offering low or  
no-cost business  
training



Sharing free business  
templates and  
resources

Request a SCORE mentor at [www.score.org/find-mentor](http://www.score.org/find-mentor)

# Presenters



- **Lina M Gomez** is a Lender Relations Specialist for the SBA NJ District Office. She has been a SCORE Mentor, Entrepreneur, and business banker for 20 years. Lina has a degree in Marketing and Advertising and has dedicated her career to guide business owners on different ways to achieve their financial goals.



- **Abby Martinez** is the Export Finance Manager for SBA's Office of International Trade serving the New York and New Jersey markets. In this role, she is responsible for business development and lender outreach efforts. Prior to this role, she was a Regional Director at the Export Import Bank of the U.S.



U.S. Small Business  
Administration

# Export Finance Solutions to Grow Your International Sales

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# U.S. Small Business Administration (SBA)

SBA was created in 1953 as an independent agency of the federal government to:

- Aid, counsel, assist and protect the interests of small business concerns
- Preserve free competitive enterprise
- Maintain and strengthen the overall economy of our nation
- Has 68 District Offices

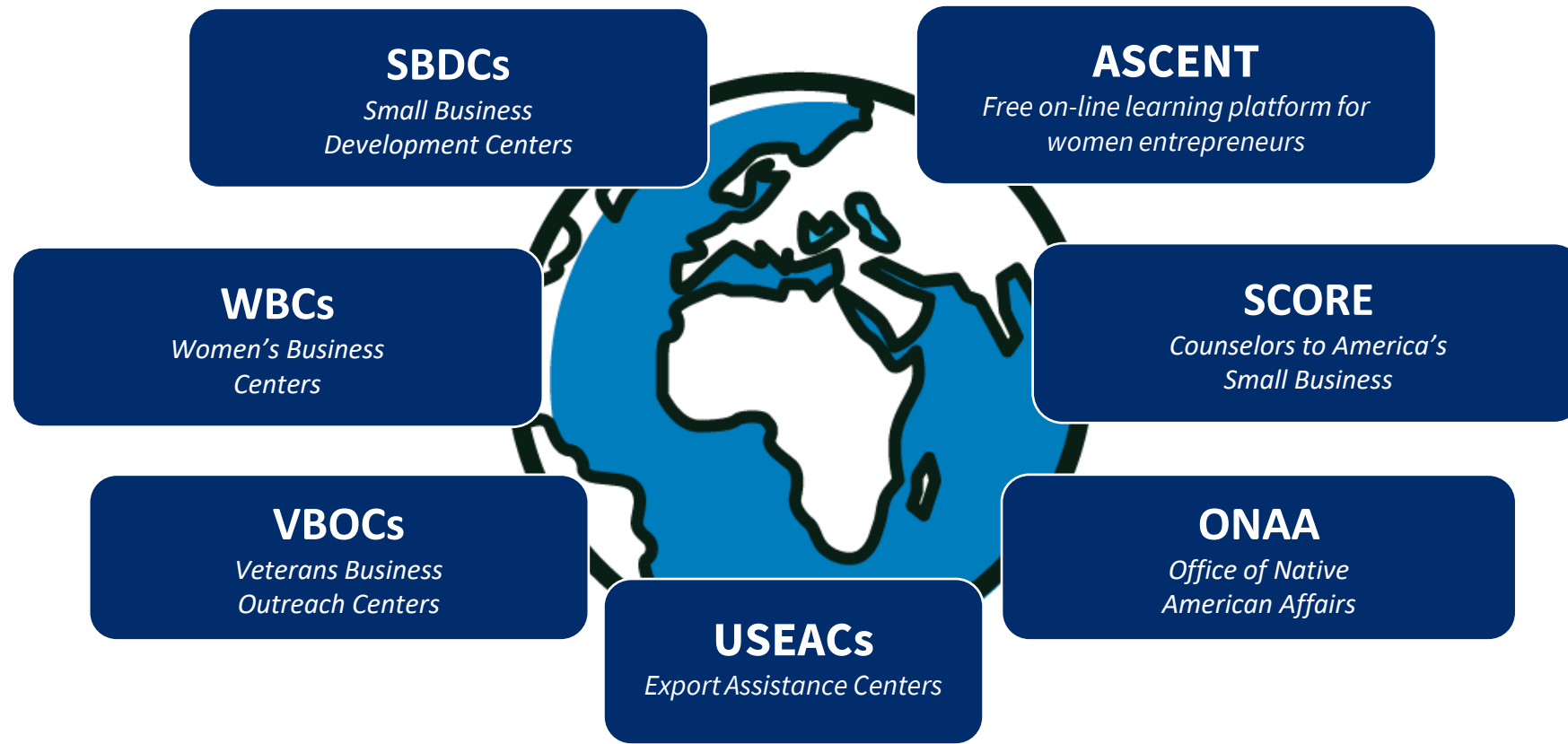
**SBA directly supports small businesses and small business resource providers in all 50 states and U.S. territories.**



**START • GROW • EXPAND • RECOVER**

# Counseling & Training: SBA Assistance Ecosystem

SBA District Office and Resource Partners are “on ramps” to local small business ecosystems and empower small businesses to reach their capacity



*Public-private partners team with SBA Regional, District Offices, and [www.sba.gov](http://www.sba.gov)*

# Challenges of Getting a Business Loan

Banks will not loan you the money unless they can be reasonably assured you can repay the loan

- 5 Cs of credit are the basic tools banks use to arrive at a credit decision:
  - **Character** –Credit History
  - **Capacity** –Debt-to-income ratio; Ability to repay the loan
  - **Capital** –The amount of money a loan applicant invests in the business
  - **Collateral** –Assets that can back or act as security for the loan
  - **Conditions**–loan conditions such as purpose, maturity, etc., and conditions outside of the loan applicant’s control

# Benefits of SBA Loans

- SBA does not lend directly but offers loan guaranty to banks
- Loan guaranty serves as a credit enhancement to incentivize banks to lend to small businesses that are not meeting the banks' requirements
- Examples of Credit Enhancement:
  - **Character** –Expands acceptable range of credit scores
  - **Capacity**–Lower debt-servicing ratio may be possible
  - **Capital** –Lower debt to equity ratio may be possible
  - **Collateral** –Insufficiency but collateralized to the extent possible
  - **Conditions** –Longer maturities, better pricing, type of business, etc.

# SBA Financing: Qualifiers

## Business Qualifiers

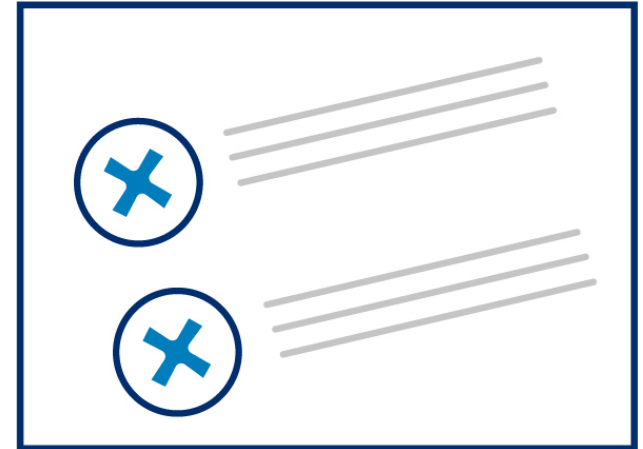
- For-Profit Business – ability to create jobs for the economy
- Independently owned and operated
- Meet SBA size requirement [www.SBA.gov/size-standards](http://www.SBA.gov/size-standards)
- Business owner must be a U.S. citizen or a legal resident.



# SBA Financing: Disqualifiers

## Businesses Ineligible for Financing

- Lending /Relending Activities
- Non-profit Institutions
- Real Estate Investment
- Pyramid Sales / Multi-Level Marketing Plans
- Illegal Activities
- Probation/Parole/Pending Criminal Charges
- Default on Federal Government Debt
- No sales to “prohibited countries”, i.e., listed in ExIm Bank’s [Country Limitation Schedule](#) (Cuba, Iran, N. Korea, Syria) or [OFAC-sanctioned](#) parties



# Lender Match



**1.**  
**Describe  
Your Needs**



**2.**  
**Interested Lenders  
Reply Within 2 Days**



**3.**  
**Talk to  
Lenders**



**4.**  
**Apply for a  
Loan**

Find an SBA-approved lender that's right for you by visiting

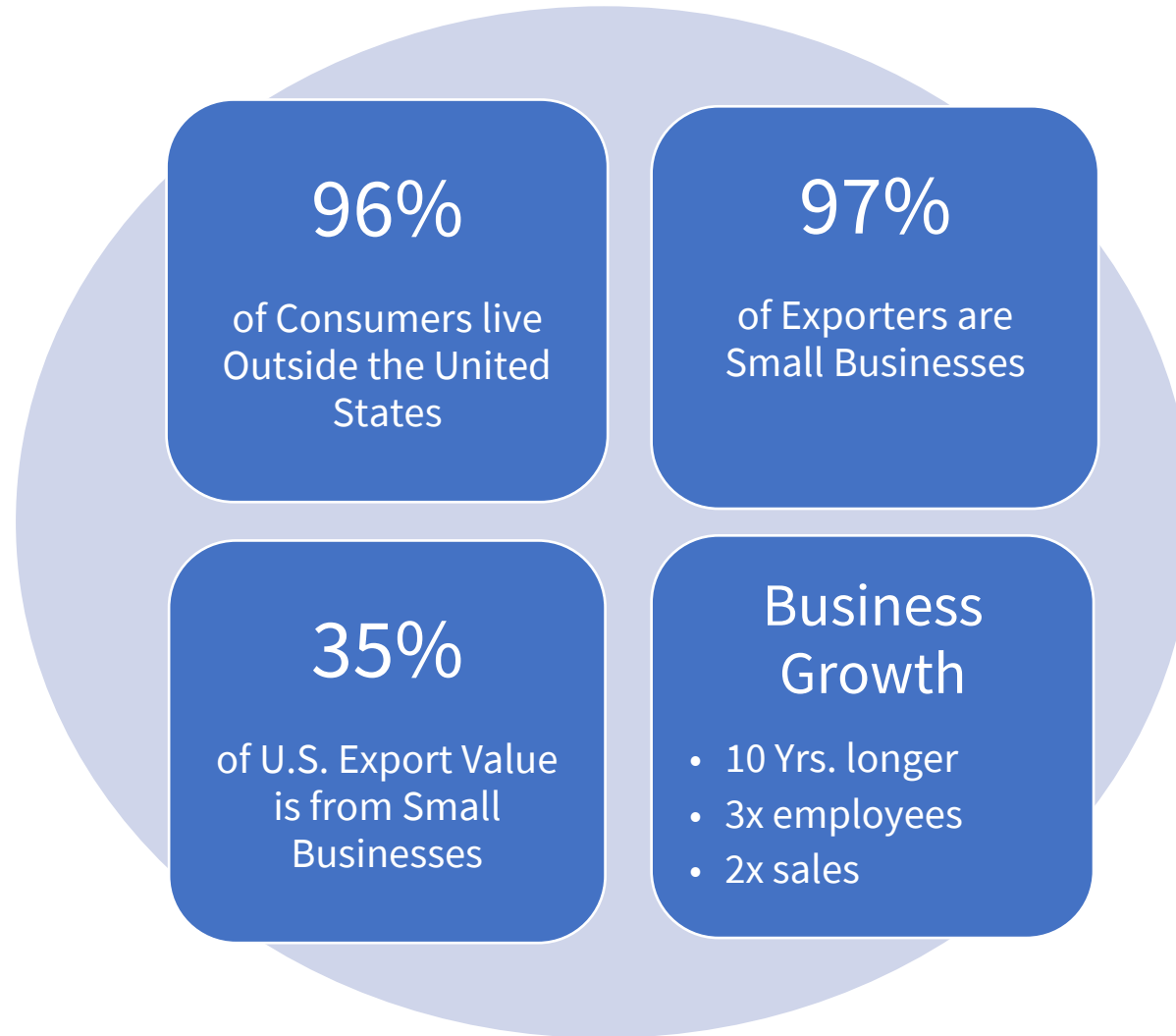
[SBA.gov/LenderMatch](https://SBA.gov/LenderMatch)

# SBA Partner Loan Programs

The following programs can assist **exporters and non-exporters alike**. Programs are delivered through economic development organizations and can provide funds for business related purposes

- **MicroLoan Program** – intermediary lenders which are non-profit community- based organizations with experience in lending as well as management and technical assistance
  - Smaller-size loans of up to \$50,000
- **Community Advantage Loan program** – mission-oriented lenders, primarily non-profit financial intermediaries focused on economic development, lend funds directly and guaranteed by SBA
  - Mission-oriented lenders provide loans of \$350,000 or less
- **SBA 504 Program** – long term financing for equipment and Real Estate with focus on economic development and job creation; low down payment and long-term fixed interest rates
  - Long-term fixed rate financing for capital improvements and debt refinance

# Small Businesses are capitalizing on international sales opportunities



# The Opportunity: International Trade and Exporting

- Opportunity to **grow revenue and diversify customer base**
- **95% of the world's consumers and two-thirds of all purchasing power are located outside the United States.**
- For small businesses, becoming an active participant in the \$80 billion global trade economy presents a tremendous growth opportunity because:
  - U.S. exporters are **more financially stable**, expand faster, and create higher paying jobs.
  - Businesses that export are **more resilient**—they are less dependent on any one market.
  - Exporting also **stabilizes sales** for those who make seasonal products.

# How the SBA Defines Exporting

“An export transaction is the production and payment associated with the **sale of goods or services to a foreign buyer.**” (SOP 50 10 8 p 395)

- 1. Domestic-to-Foreign Export:** a transaction in which the borrower sells to a foreign buyer and the goods leave a United States port; This definition also includes digital, services, and other intangible transactions in which no physical goods are being shipped.
- 2. Foreign-to-Foreign Export:** a transaction in which the borrower sells to a foreign buyer, but the goods do not leave a United States port of export; In Foreign-to-Foreign Export transactions, related inventory is ineligible.
- 3. Indirect export:** the Borrower’s direct customer is located in the United States, that customer will be exporting the items/services it purchased from the Borrower to a foreign Buyer; documentation will be required.

# SBA Export Loan Programs

The following programs are designed exclusively for those companies that meet SBA's exporter definition.

- **Export Express Program**
  - Revolving lines of credit and/or term loans up to \$500,000 that will support new or increased export sales. Standby Letters of Credit can be supported with 25% collateralization
- **International Trade Loan Program (ITL)**
  - Term Loan up to \$5,000,000 for qualified business expenses that will help expand exports or compete against imports (90% guaranty)
  - Export Business Plan required
- **Export Working Capital Program (EWCP)**
  - Monitored lines of credit for export working capital to support new or increased export sales (foreign A/R and inventory). Support for Purchase Order financing. Standby Letters of Credit are also supported with 25% collateralization

# Export Express

Delegated loan program for **loans and lines of credit for under \$500,000 supporting new or increased exports**

- Eligibility and credit review delegated to participating banks
- Use of proceeds includes real estate and equipment purchases, debt refinance, permanent working capital, business acquisition, standby letters of credit

## Pros

- Flexible
- Quick Turnaround time
- Streamlined processing

## Cons

- \$500,000 is Maximum
- Additional documentation pertaining to export sales needed

# International Trade Loan (ITL)

Term loan where loan proceeds will **expand existing export markets or develop new export markets**

- Can support debt refinance, business acquisition, permanent working capital and to acquire, construct, renovate, modernize, improve or expand facilities and equipment to be used in the United States to produce goods or services for export
- Maximum loan amount \$5 Million

## Pros

- Longer terms/maturities
- Start-ups possible
- Enhances the ability to access financing

## Cons

- **Export business plan required**
- Higher guaranty percentage will result in larger SBA fee versus regular 7(a)

# Export Working Capital Program (EWCP)

## Working capital line of credit to fulfill export orders

- Supports loan needs up to \$5 million
- Revolving Lines of credit with multiple structures
  - Transactions Based -Purchase order financing
  - Asset-Based -Monthly Borrowing Base
    - Availability on foreign Accounts Receivable up to 90%
    - Availability on export inventory up to 75%
- Standby Letters of Credit with just 25% collateral
- Collateral is limited to export-related working assets

### Pros

- No US content requirements
- Military sales eligible
- Domestic receivables eligible for conventional financing

### Cons

- On-going monthly reporting and documentation provided by exporter to lender



U.S. Small Business  
Administration

**MADE IN AMERICA**

*Restoring U.S. Manufacturing*

# Made in America Manufacturing Initiative



## Cutting red tape for small manufacturers

The Office of Advocacy is uniquely empowered to help small manufacturers with their regulatory concerns.



## Increasing access to capital

Reduce barriers to access the SBA 504 loan program and Expand the use of the 7(a) Working Capital Pilot program.



## Taking your manufacturing business global

Help small businesses export their products on a global scale.

# 7(a) Working Capital Pilot (WCP) Program

## **Working capital** line of credit to fulfill **manufacturing orders**

- Supports loan needs up to \$5 million with 75% SBA guarantee
- Revolving Lines of credit with multiple structures
  - Transactions Based -Purchase order financing
  - Asset-Based -Monthly Borrowing Base
    - Availability on domestic Accounts Receivable up to 85%
    - Availability on inventory up to 60%
    - Availability on foreign receivables up to 70%
- Standby Letters of Credit with just 25% collateral

### **Pros**

- No US content requirements
- Military sales eligible
- **Combined line for both domestic and foreign receivables**

### **Cons**

- On-going monthly reporting and documentation provided by exporter to lender

## SBA EXPORT FINANCE MANAGERS

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# Questions?



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# Helpful Links

- Find SCORE resources for small businesses at [www.score.org/templates-resources](https://www.score.org/templates-resources)
- Find more SCORE live and recorded workshops and courses at [www.score.org/get-business-training](https://www.score.org/get-business-training)
- Book an appointment with a SCORE mentor at [www.score.org/find-mentor](https://www.score.org/find-mentor)





Funded in part through a cooperative agreement with the U.S. Small Business Administration.

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