



Reducing Risk. Unleashing Opportunity.



Expanding Global Opportunities for Minority & Women-Owned Businesses: “Caribbean Connections” Webinar Series Part 1

May 23, 2017

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Who We Are - What We Do



Ex-Im Bank is an independent agency of the U.S. Government

- Established in 1934
- Headquartered in Washington, DC
- Twelve Regional offices

Mission: To create and sustain jobs by increasing U.S. export sales



No Cost to Taxpayers

\$284 million returned to U.S. Treasury in FY 2016
(\$7 billion over last 20 years)



EXIM Bank Supports Small Business!



FY2016

- Authorized over \$2.6B to support U.S. small businesses
 - 52% of total (\$5B)
- 2635 small business transactions
 - Nearly 90% of total (2899)
- 52,000 jobs supported
 - 1.4 million in past 8 years

Taking the Fear Out of Exporting

- Should I enter that new market?
- When and will I get paid?
- How will I get cash to make the product?
- I made the big sale, but will my buyer be able to obtain financing?



Our Financing Makes the Difference

- Minimize risk
- Level the playing field
- Supplement commercial financing





We Support a Variety of Industries



- Manufacturing
- Construction Equipment
- Medical Equipment
- Mining
- Power-generation
- Aircraft and Avionics
- Services
- Renewable Energy
- Agribusiness
- Wholesale/Retail
- Oil & Gas

Ex-Im Bank Financing Covers the Spectrum



Pre-Export
Financing

Post-Export
Financing



Working Capital Guarantee

**Insurance
Guarantees
Direct Loans**



How Can Export Import Bank Products Assist You?



Funds to Fulfill Orders	Working Capital Guarantee
Risk Protection Extension of Credit	Receivables Insurance
Buyer Financing	Medium and Long-Term Insurance & Loan Guarantee



Working Capital Guarantee



- Funds to pay for raw materials, labor, supplies, etc.
- 90% guarantee to lenders for export-related working capital loans
- Advances are supported by export-related:
 - Inventory up to 75%
 - Receivables up to 90%
- Transaction specific or revolving loans
- Term is generally one year (renewable) and may be up to three years.
- No minimum or maximum amount



Export Credit Insurance



- Protects U.S. exporters up to 95% against non-payment by foreign buyers due to:
 - Commercial Risks
 - Political Risks
- Allows exporters to offer competitive credit terms to foreign buyers
 - Generally up to 180 days, some 360 day terms
 - Obtain additional financing
- Single-Buyer or Multi-Buyer Policies
 - Small Business / Express Insurance



Foreign Buyer Financing (Customer Finance for U.S. Exporters) – Medium Term



- Generally used for buyer financing of capital equipment:
 - 85% financed, 15% cash down payment
 - Repayment up to 5 years, exceptionally 7 years
 - Amounts of \$10 million or less
- Financing can be accomplished through the following Ex-Im products:
 - Lender guarantees
 - Credit Insurance
 - Direct Loans (few)



Public Policy (Charter) Restrictions



- No Military or Defense-related products or obligors (exceptions apply)
- U.S. Content (ST: 50+%; MT: 85% U.S.)
- Restricted Countries (CLS)
- Economic Impact
- Shipping
- Additionality



Call Ex-Im, If You...



...have a **foreign buyer that wants credit terms...**

...export routinely but **your growth in foreign sales is limited because of risks of non-payment?**

...are **losing export opportunities** because you will only accept a L/C or cash pre-pay?

... are encountering **cash flow problems due to increased foreign sales?**

...have a **buyer that needs several years** to pay for capital equipment?





Additional Resources



- Additional resources and assistance in applying for Ex-Im Bank products are available from:

- Insurance Brokers
- Regional Export Promotion Program (REPP) Members
- Delegated Lenders

www.exim.gov/tools-for-exporters

- US Export Assistance Centers (USDOC and SBA)

www.export.gov



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