



WORKING CAPITAL LOAN GUARANTEE

A Smarter Export Finance Solution for Community Lenders

Smaller lenders can now support local exporters with less risk, less operational burden, and no need for a dedicated trade finance team.

Barriers Removed for Community Banks

Historically, many community lenders avoided export finance because asset-based lending required ongoing collateral monitoring and specialized expertise. Under EXIM's enhanced Working Capital Loan Guarantee (WCLG) program, EXIM now manages collateral monitoring directly, dramatically reducing operational burden for community lenders.

What is the WCLG?

EXIM's Working Capital Guarantee Program enables lenders to provide working capital loans to U.S. exporters, with EXIM guaranteeing up to 90% of the loan amount.

- ✓ Fulfill export orders
- ✓ Purchase materials and inventory
- ✓ Support international growth
- ✓ Improve cash flow tied to export activity



Community Lender Enhancement Initiative

- ▶ **Managed Collateral Monitoring**
EXIM assumes responsibility for monitoring borrowing base certificates and collateral documentation.
- ▶ **No Field Exams for Loans ≤ \$2M**
Smaller export loans become easier and more cost-effective to originate.
- ▶ **Greater Flexibility for Global Sales**
Reduced transaction friction for exporters operating globally.
- ▶ **10% U.S. Content Requirement**
Now even more exporters qualify, especially businesses with global supply chains.

<i>Traditional Export Finance</i>	<i>New EXIM Community Lender Model</i>
Bank handles collateral monitoring	EXIM handles collateral monitoring
Specialized export finance staff required	No dedicated trade finance staff needed
Smaller export loans difficult to justify	Smaller loans become practical and cost-effective
Higher operational burden	Streamlined administration and reduced workload

Supporting Community Lenders

- ▶ **90% Federal Guarantee**
Substantially reduce credit exposure on qualifying export loans.
- ▶ **No Dedicated Export Finance Team Required**
EXIM now handles collateral monitoring responsibilities.
- ▶ **No Prior Export Finance Experience Required**
Community lenders can participate without building specialized infrastructure.
- ▶ **Grow Your Small Business Portfolio**
Support exporters in your market with a scalable lending solution.
- ▶ **Simplified Administration**
Reduced field exam requirements and streamlined processes lower operational complexity.

How the Program Works

- 1 Identify an Exporter**
A lender works with a U.S. small business engaged in export activity.
- 2 Originate the Loan**
The lender provides a working capital line secured by export receivables and inventory.
- 3 EXIM Provides the Guarantee**
EXIM guarantees up to 90% of the loan's value.
- 4 EXIM Handles Collateral Monitoring**
EXIM manages ongoing collateral review and documentation oversight.
- 5 Your Borrower Grows Internationally**
Your institution strengthens relationships while supporting local economic growth.

Eligibility at a Glance

<i>For Your Institution</i>	<i>For Your Borrowers</i>
Community banks and smaller lenders	U.S.-based exporters
SBA preferred lenders welcome	Export-related receivables and inventory
No export finance background required	Active or anticipated export sales
Eligible lenders may qualify for Level 1 Delegated Authority, allowing approval of loans up to \$2M	Minimum 10% U.S. content



Low, fixed-rate
fee structure



Support underserved
and rural exporters



Strengthen local
job creation



Expand business
relationships



Access EXIM
support resources



Ready to learn more?

Schedule a call with EXIM's Lender Account Management team to learn how you can support local exporters through the Community Lender Enhancement Initiative.



grow.exim.gov/community-lender



LAM@exim.gov



exim.gov