

## GUIDANCE FOR COMPLETING EXIM'S MAKE MORE IN AMERICA (MMIA)/DOMESTIC FINANCE APPLICATIONS

The Export-Import Bank of the United States (**EXIM**) developed its standard long-term guarantee or loan application (**Application**) to support export finance transactions. However, the Application is also used in domestic Make More in America (**MMIA**) transactions. Applicants may be uncertain how to complete it for MMIA transactions. This high-level guide is not exhaustive: it assists applicants with only those sections of the Application that may be unclear for MMIA transactions.

## **Participant Roles**

The same entity may play multiple roles in an MMIA transaction. For example, where EXIM is financing an expansion to a factory that exports goods, the exporter, borrower, end-user, and buyer may all be the same (or related) entities.

**Exporter:** The exporter is the US entity that is (or will be) exporting the US goods that are linked to EXIM's financing support. Where the end-user will sell to *multiple* domestic entities who will then export, the end-user should be identified as the exporter.

**Borrower:** The borrower is the entity that will borrow the funds from EXIM or the guaranteed lender.

**End User:** The end user is the operator of the facility financed with EXIM's support (such as a manufacturer or mining company.)

**Buyer:** The buyer is the entity that enters into a contract(s) for goods and/or services that will be financed by the EXIM-supported loan or guarantee.

**Supplier:** Suppliers refer to entities who contract with the buyer to provide goods and/or services to the EXIM-supported project. These can include engineering, procurement and construction (EPC) contractors or major equipment suppliers. They do not need to all be identified at time of Application, but successful Applications will generally have visibility into such suppliers.

## **Transaction Description**

**Description of Goods and Services:** This section should describe the export product the enduser will produce, not what the EXIM-supported funding will be spent on.

**Purpose of the Transaction:** This section should describe what the EXIM financing will be used for (e.g., construction of a manufacturing facility).

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<sup>&</sup>lt;sup>1</sup> Note: in EXIM's export finance transactions, the exporter is never the borrower or end-user. However, in domestic finance or MMIA transactions, it is likely that the borrower will often be the exporter (or at least a related party).