EXIM
EXPORT-IMPORT BANK OF THE UNITED STATES

FINANCIAL SUPPORT FOR U.S. SMALL BUSINESSES

Grow exports sales with confidence!

EXIM empowers exporters of U.S. goods and services to win sales that otherwise would go to foreign competitors. As the official export credit agency of the United States, EXIM provides financial support to ensure a level playing field for U.S. businesses competing in the intense global marketplace.

Whether a small business needs working capital to fulfill sales orders, protection against buyer nonpayment, or the ability to extend credit to buyers, EXIM has a solution. In fact, small business transactions represent 90 percent of all transactions. No deal is too small, and EXIM provides support in more than 180 countries.

EXIM SOLUTIONS IN A SNAPSHOT

Nonpayment Protection

EXIM's export credit insurance provides payment coverage for both commercial and political risks of up to 95 percent of the sales invoice. Small businesses can count on EXIM to protect their international sales to a single buyer or an entire portfolio of foreign buyers.

Extend Credit

This insurance also empowers U.S. companies to offer competitive open account terms to their buyers (typically up to 180 days), instead of requiring them to pay cash in advance or secure letters of credit.

Working Capital

EXIM guarantees a commercial lender's loan, providing U.S. businesses access to the vital funds needed to fulfill sales orders. These funds can be used to purchase finished products, raw materials, and equipment. It can also cover labor and overhead costs and standby letters of credit used as performance or bid bonds.

Term Financing

EXIM's lender loan guarantee gives them the assurance to provide loans to foreign buyers. With this support, the buyer can typically obtain lower interest rates and longer repayment terms to buy U.S. capital goods and services.

NEXT STEP: Contact EXIM's export finance regional directors to answer your questions and expedite your EXIM application.

800.565.3946 [EXIM]
exim.gov

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