



# Trade Resources for Small Business Exporters

## Government Resources to Increase Your International Sales

As a small business, you have many federal government resources available to help you increase international sales. These resources can enable your company to enter new markets, increase sales in existing ones, extend credit with little risk and improve cash flow.

### Access Market Opportunity Information

You can receive specific intelligence on the export prospects for your product in a potential market with USA Trade Online. Specific U.S. export and import information on more than 18,000 commodities worldwide can be found 24 hours a day, seven days a week at 800.549.0595 or <http://www.usatradeonline.gov>.

To obtain fast, customized market research to answer your international business questions, visit Custom Market Research at <http://www.export.gov>.

**Locate International Distributors and Buyers** The U.S. Commercial Service can help you find qualified international buyers, partners or agents without having to travel. Trained specialists can deliver detailed company information on international companies that have expressed an interest in your company's products and services. Visit International Partners, Trade Leads and Gold Key sections at <http://www.export.gov>.

### Extend Credit and Protect Against Nonpayment

The Export-Import Bank of the United States (Ex-Im Bank), an independent U.S. government agency, has a broad variety of insurance products especially for small businesses that are helpful in:

- **Marketing:** Extend competitive credit terms to international buyers. Increase your sales by meeting – or beating – your competition by offering attractive credit terms to your credit-worthy international buyers. This can reduce the need for costly letters of credit and cash-in-advance requirements.
- **Mitigating Risk:** Insure receivables against nonpayment by buyers. This insurance protects you against nonpayment by your international buyers due to both commercial reasons (e.g., insolvency, bankruptcy and default) and political reasons (e.g., war, revolution and transfer risk). The policies offer a very high percentage of coverage, between 90% and 100%, usually with no first-loss deductible.
- **Financing:** Arrange attractive financing with your lender by using insured foreign receivables as additional collateral.

## Obtain Working Capital to Maximize Borrowing Potential

The Ex-Im Bank working capital line of credit enables U.S. exporters to obtain loans that facilitate the export of goods or services. These pre-export loans, made by commercial lenders and backed by our guarantee, provide you with the liquidity to accept new business and compete more effectively in the international marketplace. Of interest, your insured foreign receivables may be added as eligible collateral, hence increasing your line of credit. You may also discount insured receivables with your lender to receive cash-in-hand before the due date of the receivable.

For more information, please call 800.565.3946 to connect to a local Export Finance Manager. Visit <http://www.exim.gov> Follow us on <http://www.twitter.com/eximbank/us>

