



WIPP is a national nonpartisan public policy organization, advocating on behalf of nearly 1 million women-owned businesses representing 67 business organizations. WIPP provides timely economic policy information and identifies important trends and opportunities to its membership.

www.WIPP.org



Export NOW:

The Small Business Administration – Your Guide to Exporting



SBA Office of International Trade Resources

Women Impacting Public Policy



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Office of International Trade

Currently, 28 million small businesses create 2/3 of jobs; SBA contributes in the following ways

1

Capital

- \$90B portfolio of loan guarantees through 5,000 lenders
- \$2.6B in growth capital via Small Business Investment Companies (SBIC)

2

Contracting

- Ensuring 23% of federal contracts go to small firms
 - \$100B annually

3

Counseling

- Free counseling to 1M entrepreneurs, small businesses per year
 - 68 field offices, 1,000+ small business and women development centers, 13,000 SCORE volunteers

4

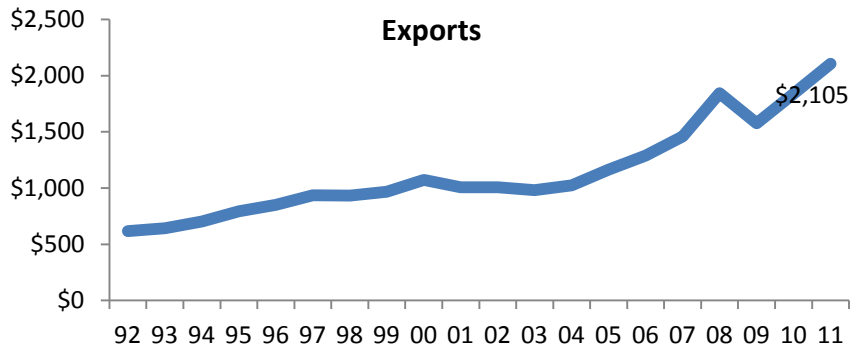
Exporting

- Since FY 2009, 6,000+ international trade-related loans greater than \$3 billion supporting over \$6.2 billion in exports
- State Trade and Export Promotion (STEP) Program

Exporting, the sale of goods or services to a foreign country, is up 33% in the US, and continuing to grow

Annual U.S. Exports, Imports

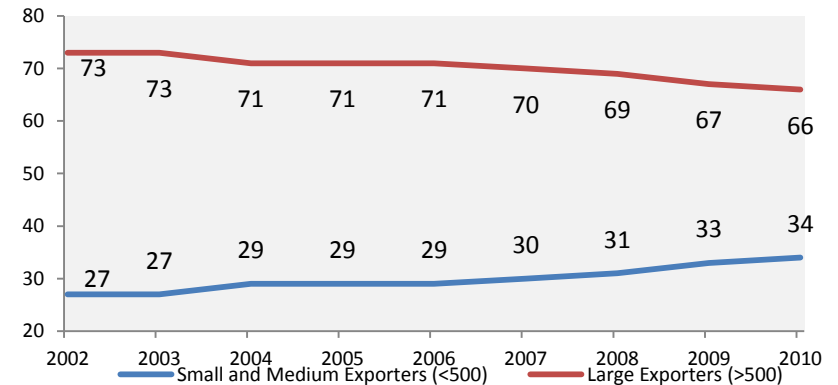
(\$ millions)



- As of October 2012, exports are at \$180.5B, on track to surpass the 2011 mark.
- 2011 saw the largest export numbers ever, and also exceeded the \$2T mark, at \$2.1T.
- Exports up 33% since '09, with 15% annual increases every year
- The US is on track to more than double exports by 2015
 - \$1.6T in '09 to \$3.2T in '15
- Exports ran at \$175M per month in '11, \$150M in '10
- In 2011 related-party trade accounted for 40.5% (\$1,484.5B) of total goods trade (\$3,667.5B).

Contribution of Total \$ Value of Exports

% Contribution to Export Dollars



- Small businesses constitute 34% of total export dollars
 - Contribution of small exporters to total dollars up annually since '06
 - Number of small business exporters increased by 6% from 2009-2010 (current #: 286k)
 - Small exporters now represent approximately 97.8 % of all exporters, up from 97.2% in 2009
- Data lags are present with 2010 Census most recent available, (exports only began to rev up post 2009).*

Census data indicates that women-owned exporting firms yield higher revenue, growth, and labor productivity

From 2007 Census Survey of Business Owners, conducted every five years:

- About **19,700 women-owned firms** identified as exporters out of **7.8 million** women-owned firms.
- Those firms sold **\$15.1 billion** in merchandise exports.
- The average firm exported **\$767,000 in merchandise**, or about **5 percent** of receipts.
- **SME exporters, including women-owned SMEs, outperform their non-exporting SME counterparts**

Women-owned business type	# of employees	Avg. annual receipts	Productivity (receipts per employee)
Exporting	42	\$14.5 MM	\$389,757
Non-exporting	8	\$117,036	\$107,288

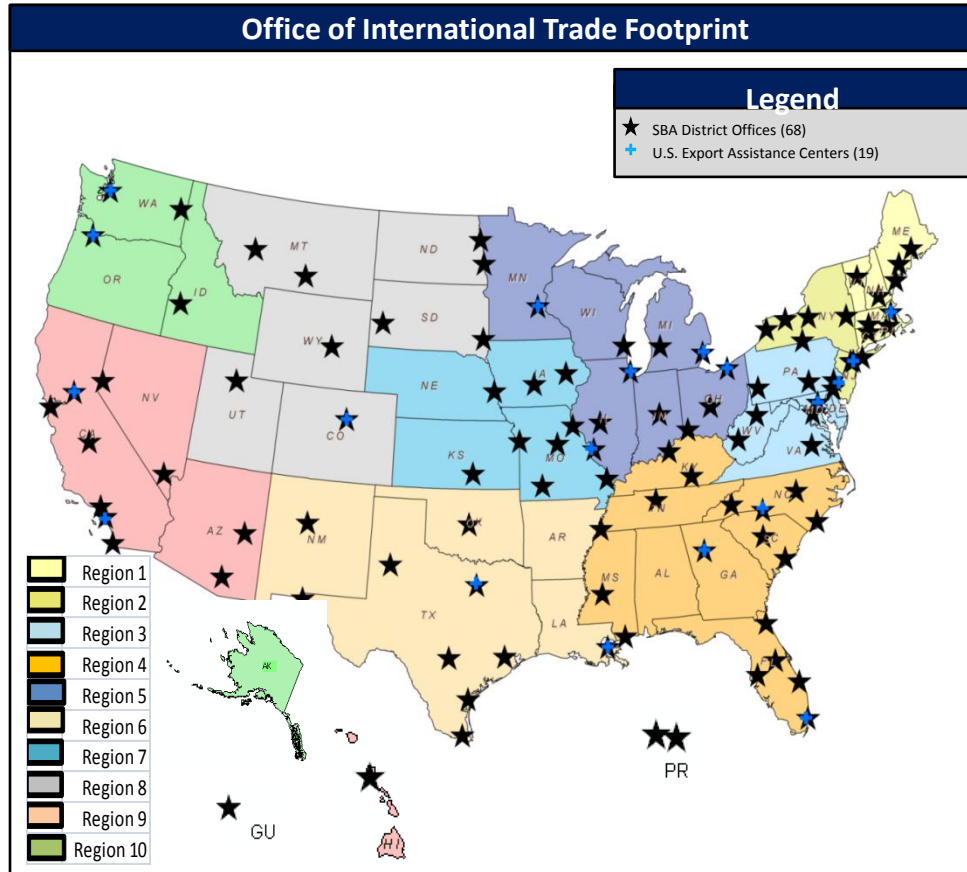
OIT is available to assist you through trade finance, matchmaking, counseling, and technical assistance

OIT Assistance	Description
1 Identify potential exporters	<ul style="list-style-type: none">• Coordinated Federal National Outreach campaign to reach out to potential exporters• Leverage SBA resources partners to encourage and recognize potential small business exporters, including Small Business Development Centers (900+); Service Core of Retired Executives Centers (350+), and Women Business Centers (100+), among others
2 Prepare exporters for success	<ul style="list-style-type: none">• Create “Export Outreach Teams” for SBA resource partners in conjunction with federal/state agencies (Commerce, SBA, Export-Import Bank) and SBDC’s• Enhanced and centralized online training resources through www.export.gov• Exporter Business Planner launched August, 2011 http://www.sba.gov/content/export-business-planner
3 Connect SMEs to opportunities	<ul style="list-style-type: none">• Export Matchmaker Trade Fair and Conferences held across the country for small business manufacturers, distributors, and suppliers• FTA Web Tool to provide small businesses with easy access to tariff information
4 Support existing exporters	<ul style="list-style-type: none">• Comprehensive interagency export finance, grants, and insurance options from SBA, Export-Import Bank, OPIC, TDA and USDA, among others<ul style="list-style-type: none">– For example, since FY2009 SBA has supported over \$3 billion in lending for small business exports

SBA offers three loan programs to finance trade and export-related activities, including attendance at foreign trade shows

	Export Working Capital Program (EWCP) – 7(a) Loan	International Trade Loan (ITL) – 7(a) Loan	Export Express
Max Maturity	3 years	10 years for working capital; up to 25 years for real estate	7 years for working capital; up to 25 years for real estate
Max loan amount	\$4.5M max guaranty; \$5M max loan	\$4.5M max guaranty; \$5 M max loan	\$500,000
Max guaranty	90%	90%	90% for <\$350K; 75% over \$350k to \$500k
Eligible borrowers	Sole proprietorships, partnerships, and corporations; one year in business OR management and exporting experience.	Expansion or development of an export market OR business adversely affected by import competition AND upgrading facilities or equipment improves competitive position.	Entering or expanding in an export market. Applicant must have been in business for at least 12 months(requirement can be waived if applicant has management expertise and lender does conventional underwriting).
Use of proceeds	Inventory acquisition and production costs; purchase of goods for resale; delivery of services; support foreign accounts receivable; support stand-by letters of credit with reduced (25%) collateral	Facilities, equipment, working capital, real estate; debt financing is allowed if the original debt qualified for ITL financing.	Export transaction-specific line of credit, including standby letters of credit; general lines of credit; export business development expenses.; term loans for working capital, machinery, equipment, or real estate
Collateral	First priority security interest in export inventory and accounts receivable; personal and corporate guarantees; letters of credit or foreign credit insurance	Available collateral (liquidation value) to loan amount.	Same as lender's requirement for similar non-SBA guaranteed loans.
Other fees	.25% guaranty fee for 12-month loan; 2.0-3.75% on loans over 12 months; lender pays .55% annual on outstanding balance	.25% guaranty fee for 12-month loan; 2.0-3.75% on loans +12 months; lender pays .55% annual on outstanding balance	.25% guaranty fee for 12-month loan; 2.0-3.0% on loans over 12 months; lender pays .55% annual on outstanding balance

WIPP SMEs can use SBA's field networks for its technical, financial, and business development export-related needs



Partnerships with SBA field offices are possible through the following organizations:

- U.S. Export Assistance Centers
- District International Trade Offices
- Small Business Development Centers

Contact your state's State Trade and Export Promotion (STEP) Program to apply for a grant.

USG resources are available to WIPP through [export.gov](https://www.export.gov), where small businesses can immediately begin exporting

Register on [EXPORT.GOV](https://www.export.gov) to find:

- Market research and trade leads from the US Commercial Service
- Finance information from the Export Import Bank and Small Business Administration
- Agriculture export assistance from USDA

A Basic Guide to Exporting

- The nuts-and-bolts information you need to meet the challenges of the global economy.
- Real-life principles of exporting; samples of forms needed; and detailed information on how to obtain guidance.

Business Counseling

- Small Business Development Centers (SBDCs) in every State offers assistance with exporting and international trade. [asbdc-us.org](https://www.asbdc-us.org)
- Ask for a “certified export assistance counselor”

The Export Business Planner

- SBA’s online tool that helps you build your own Export Business and Marketing Plan: identify markets, understanding financing options, and calculate sales forecasts. [sba.gov/exportbusinessplanner](https://www.sba.gov/exportbusinessplanner)

You can also:

Apply for a STEP Grant: [SBA Step](https://www.sba.gov/step)

Access trade statistics: [usatradeonline.gov](https://www.usatradeonline.gov)

Follow Hot Markets: [ustr.gov/enews](https://www.ustr.gov/enews)

FTA Tariff Tool: [export.gov/fta/ftatarifftool](https://www.export.gov/fta/ftatarifftool)

Questions?

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U.S. Small Business Administration

www.sba.gov/international





Get Involved!

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