



U.S. Small Business  
Administration

# **SBA Tools for Small Business Exporters and Global Supply Chains**

**Office of International Trade**

**June 22, 2020**

# Agenda

- I. **Welcome-** Loretta Greene, SBA Associate Administrator, Office of International Trade
- II. **Updates on SBA Disaster Assistance in Response to the Coronavirus** – Michele Schimpp, SBA Acting Associate Administrator for International Trade
- III. **Debt Relief in the CARES Act and Other Assistance for Manufacturer Exporters** – Michele Schimpp, SBA
- IV. **Growing Global Sales with the help of SBA Export Financing** – Bill Houck, SBA Regional Export Finance Manager
- V. **Q & A**

# SBA Disaster Assistance in Response to the Coronavirus

	<p><b>Paycheck Protection Program</b> This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program.</p>	<p><a href="https://www.sba.gov/PaycheckProtection">SBA.gov/PaycheckProtection</a> Apply through <u>lender</u> Find a lender close to you at the above link</p>
	<p><b>EIDL Loan &amp; Advance</b> This loan and advance provides up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties.</p>	<p><a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance">SBA.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance</a> Apply online at: <a href="https://www.sba.gov/Disaster">SBA.gov/Disaster</a></p>
	<p><b>SBA Express Bridge Loans</b> Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.</p>	<p><a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans">SBA.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans</a> Apply through current SBA Express lender</p>
	<p><b>SBA Debt Relief</b> The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.</p>	<p><a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief">SBA.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief</a></p>

# SBA Debt Relief

- Principal, interest, and fees paid by SBA
- Current **and NEW** loans issued prior to September 27, 2020
- For a period of six months.
- <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>

# The SBA Can Keep You Competitive

1



## Business Intelligence for Changing Times

Find a Local Advisor at  
[sba.gov/local](https://www.sba.gov/local)

2



## Grants to Reach International Buyers

See if your state/territory  
offers grants at  
[sba.gov/international](https://www.sba.gov/international)

3



## Financing for Your International & Supply Chain Sales

Contact your local export  
finance manager at  
[sba.gov/international](https://www.sba.gov/international)

# Business Intelligence for Changing Times

## SBA's White Glove Service

- Meet privately with SBA senior trade and technical staff to discuss unique needs
- Quickly access to accurate information, guidance on eligibility requirements
- Receive introductions and professional referrals to Federal, State or local resource partners

## How to Schedule White Glove Service and SBA's International Trade Hotline?

- Call SBA toll free at (855) 722-4877 or send an email to [international@sba.gov](mailto:international@sba.gov)

# Grants to Reach International Buyers



The **State Trade Expansion Program** or STEP provides grants to U.S. states/territories to help small businesses to go international.

Your small businesses may qualify for a grant and/or training to:

- Cover expenses to:
  - Participate in virtual trade missions
  - International Partner Search Plus Virtual Introductions
  - Website optimization for global sales
  - Obtain services to support foreign market entry including market research and initial market check to determine opportunities
  - Training workshops (e.g. ExporTech)
- Translate websites to attract foreign buyers
- Design marketing media and more



Visit [sba.gov/international](https://www.sba.gov/international) to find out if your state/territory is participating in SBA's State Trade Expansion Program.

# Overcome Financing Challenges

**SBA can work with your lender to help you overcome financing challenges such as:**

- Canceled or reduced buyer credit insurance coverage
- Reduction in lines of credit or working capital financing
- Demand by foreign buyers for advanced payment or performance guarantees
- Supply chain issues: extended payment terms from OEMs

# Financing Your International & Supply Chain Sales

Loan options for direct and indirect exporters (AKA supply chain):

- **Export Express** for business development
  - \$500,000 limit
- **Export Working Capital** to fulfill your international & supply chain orders
  - \$5 million limit
- **International Trade Loan** for expanding your production capacity, re-financing debt, and reshoring
  - \$5 million limit

# Financing Your International Sales

Examples of uses:

- Offer **payment terms** to customers to make your bid more competitive
- Proactive **marketing**
- Purchase **machinery or equipment** to meet international demand for your product
- Finance **international purchase orders**
- Issue a **bid bonds, advanced payment or performance guarantees** to secure an international contract.



Contact your local export finance manager at [sba.gov/international](https://www.sba.gov/international)

# SBA Reshoring & Pivoting Assistance

- Expand/Build Production Facilities & Warehousing for Export
- Building New Supplier Networks
- Creating In-house Design & Prototyping Capabilities
- Change in Ownership
- Consulting and Professional Services
- Intellectual Property Protection

# Get Help From SBA

## Search for local help

- For export finance, and help navigating SBA resources, find your nearest Export Finance Manager at [www.sba.gov/international](http://www.sba.gov/international) or [William.Houck@sba.gov](mailto:William.Houck@sba.gov)
- For grants, find your State Trade Expansion Program (STEP) at [www.sba.gov/STEP](http://www.sba.gov/STEP)
- To find an SBA district office, SBDC, SCORE, VBOC or WBC, please visit [www.sba.gov/local-assistance](http://www.sba.gov/local-assistance)

**Call** SBA toll free (855) 722-4877 or **Email** [international@sba.gov](mailto:international@sba.gov) with your trade questions

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# Q&A

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