



Contrarian Metal Resources, Inc., was formed in 2001 from the creativity, technical competence and entrepreneurship of Jim Halliday and Fred Deuschle, friends who joined forces in pursuit of their dream. Since then, CMR, located in Pittsburgh, has helped architects, panel manufacturers, fabricators and contractors succeed in creating sustainable buildings with high-performance materials.

In April 2008 the company received an Export Working Capital Program loan for \$2 million from Enterprise Bank in Pittsburgh to purchase raw materials. The loan enabled Contrarian to purchase supply material needed to build the stainless steel roof at the Doha Airport in Qatar.

Why should a small business considering or currently exporting work with SBA? According to Halliday, "SBA remains one of the U.S. government programs that got it right. SBA does not cost the taxpayer; rather it contributes to the economy by fostering an environment that supports entrepreneurship and job creation by guaranteeing commercial loans that would otherwise not be written."

**Learn about your financing options**

- Loan guarantees enable financial institutions to provide loans to small businesses that would not otherwise qualify for financing.
- Major fixed-asset loans provide for the purchase of land and buildings.
- Surety bond guarantees aid small and minority construction contractors.
- Equity investing matches venture capitalists with small businesses.

The SBA does not offer grants to start or grow a business.

**Investigate federal contracting and subcontracting opportunities**

- Working side-by-side with federal agencies and major prime contractors across the U.S., the SBA helps ensure that small businesses have maximum opportunity to compete for and win a fair share of government contracts and subcontracts.
- Specialized audiences include service-disabled veterans, women, disadvantaged individuals, and others.
- Contracting opportunities for small businesses in distressed or HUBZones, historically underutilized businesses areas.

**Disaster recovery**

Low-interest loans help businesses, home owners and renters in declared disaster areas to restore primary residences, repair or replace uninsured personal property, recover from economic injury and temporarily assist when an owner or key employee is part of a national call-up of the Reserves.

**Your voice in government**

The SBA's Office of Advocacy an independent voice for the small business community inside the federal government, ensures rules and regulations do not unfairly burden small entities and researches the role of small business in the economy and the impact of government regulation.

Small businesses facing excessive or unfair federal regulatory enforcement, should contact the SBA's Office of the National Ombudsman. The Ombudsman accepts comments directly or through regional hearings and then reports to Congress on the fairness of the federal government's actions and responsiveness to small business.



Thomas Gross, president of Dynamic Manufacturing in Weidman, Mich., needed financing to expand in overseas markets. He contacted John O'Gara, SBA's export manager at the Detroit Export Assistance Center.

O'Gara and his counterparts across the country provide counseling to entrepreneurs not only to identify export opportunities but also to understand the risks and the rewards. In the case of Dynamic Manufacturing, a designer and manufacturer of wood chipping machinery exporting to 26 countries, O'Gara worked with a local community

bank, Isabella Bank, to structure a \$2 million working capital loan to fund export of machinery to Russia. "Working with John and the SBA was wonderful. We were told what our timeframe would be, and what kind of turnaround to expect, and it happened," said Gross.

**U.S. EXPORTS**  
customers \* profits \* success

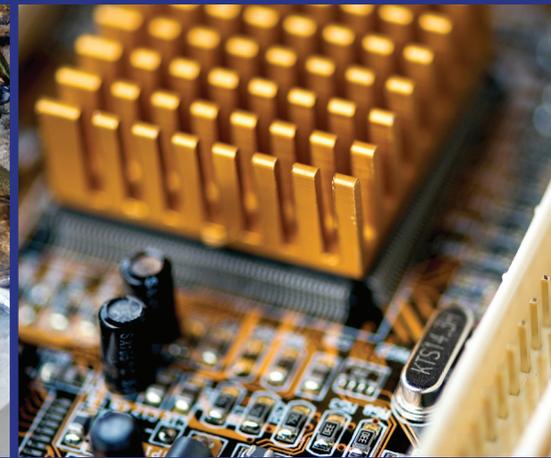
All SBA programs and services are provided to the public on a nondiscriminatory basis.

MCS-0048



**TAKE YOUR BUSINESS GLOBAL**

**INTERNATIONAL TRADE**



## EXPLORING INTERNATIONAL TRADE – TAKE YOUR BUSINESS GLOBAL

Many businesses think they are too small to compete in the world market. In fact, 97 percent of all exporters are small businesses. While 96 percent of the world's customers reside outside the United States, most U.S. companies never think of foreign markets and do not realize that foreign sales opportunities are now well within reach.

Every year the U.S. Small Business Administration and its nationwide network of resource partners help millions of small businesses start, grow and succeed. SBA can help you get started and succeed in the global market through its trade education programs and international loan guarantees.

SBA can also help you manage and expand your business, compete for government contracts, recover from disaster, and be your voice across the federal government.

You can access SBA help online 24 hours a day at <http://www.sba.gov> or visit one of our local offices for assistance.

### What is the first step to exporting?

The first step is to develop a realistic export marketing plan. *Take Your Business Global – A Guide to Exporting* provides businesses with a step-by-step approach to developing an export-marketing plan. It is available online at <http://www.sba.gov/international>.

SBA also offers free online small business export training. Go to <http://www.sba.gov/training> and click on Business Management.



Small businesses are finding export opportunities around the world, including war-torn Iraq. Tamara Quinn, president and CEO of AIX Global LLC, headquartered in Nashville, Tenn., was born in Iraq. She was able to capitalize on her background and previous experience working as a contractor in Iraq in 2004 to become an exporter of medical supplies and equipment. Financing to cover AIX's business export efforts was provided through SBA's Export Working Capital Program. John Nevell, an SBA export manager in Chicago, said Quinn's company presented a unique challenge because the transaction involved a letter of credit through one of Iraq's smaller banks. "SBA can be flexible and fast-moving to help small businesses compete in the export market," said Nevell. With Nevell's help, Quinn received a \$1 million loan guaranteed by First American Bank in Illinois.

### What financing is available for exporting?

The SBA offers export loan guarantee programs to assist existing and potential exporters. All of SBA's export loan programs work in conjunction with participating lenders. The SBA guarantee provides lenders with a credit enhancement to make loans on terms and conditions that would otherwise be unavailable to a small business.

The Export Working Capital Program is designed to meet the short-term working capital needs of small exporters. The SBA provides up to 90 percent guarantee with a maximum loan amount of \$2 million. The guarantee fee on loans of 12 months or less is only ¼ of 1 percent. Loan funds may be used for working capital to support direct or indirect export sales or to provide foreign receivable financing.

The Export Express Program is a streamlined program for loans up to \$250,000. Funds may be used for any purpose that will increase a company's ability to export.



Made in the U.S.A. takes on a special meaning for Dan's Fish, Inc., a Wisconsin exporter of Great Lakes fish and caviar.

Owner Dan Schwarz, received a grant from the state to study ways of improving sales from the state's fishing industry. But as Dan's business grew to \$1.6 million, the company needed additional working capital to support further expansion including hiring more employees and buying more raw material. Baylake Bank of Sturgeon Bay, Wis., loaned Dan's Fish \$500,000 under SBA's

Export Working Capital Program. With additional capital, sales grew 300 percent to \$4.8 million. In addition to lines of domestically sold frozen fish, Dan is now also successfully exporting 99 percent of his caviar line produced in Wisconsin to Scandinavia and even to Russia.

Dan Schwartz was recognized as Wisconsin's 2009 Small Business Exporter of the Year during National Small Business Week.

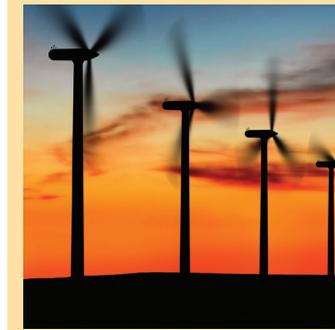
### Where can I go for more help?

United States Export Assistance Centers, located nationwide, provide one-stop trade promotion, financing and export insurance programs. The SBA, the U.S. Commercial Service and the U.S. Export-Import Bank work together to support small businesses interested in exporting.

To locate the nearest SBA senior trade promotion and finance specialist go to <http://www.sba.gov/international>.

You'll find resources from across the U.S. government including market research, trade leads and export finance information at <http://www.export.gov>.

To watch a video interview with an SBA trade specialist and hear from small business owners who are successfully expanding their businesses through exporting, go to <http://www.sba.gov/strategiesforgrowth>.



Southwest Windpower, located in Flagstaff, Ariz., recognized the potential for worldwide distribution of wind generators when it began producing battery-charged small wind generators in 1987.

Andrew Kruse, executive vice-president for business development, discovered SBA resources while looking online for information about exporting. An SBA export counselor advised Kruse on how the Export Working Capital Program could be used to expand his business.

Today, Southwest Windpower distributes products to more than 120 countries. Nearly half of its 2008 sales of \$425 million came from international markets. Southwest Windpower was recognized in 2009 as SBA's National Exporter of the Year during national Small Business Week.

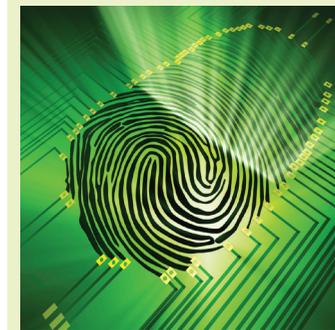
### How else does SBA help small businesses?

#### Counseling and assistance

Business experts, including SBA's district offices serving every state and territory; nearly 400 offices of SCORE — Counselors to America's Small Business; more than 950 Small Business Development Centers; and more than 110 Women's Business Centers, can help you start and grow your business. Locate offices near you at <http://www.sba.gov>.

#### See if you qualify for special-emphasis programs

- women
- veterans
- Native American, Hawaiian and Alaskan entrepreneurs
- socially and economically disadvantaged citizens



Nano-Master, Inc., of Austin, Texas, needed an infusion of working capital to complete a large order and to finance cost of goods and tools to be shipped. In 2008, Nano-Master received a \$300,000 Export Working Capital revolving line of credit through American Bank of Commerce in Austin.

A state-of-the-art provider of single wafer-thin processing equipment, Nano-Master partners with leading technology companies worldwide to distribute and market its products.

Biröl Kuyel, the firm's president and CEO, says the SBA loan made a difference to his company because it allowed him to accept agreeable payment terms on his shipping orders. Nano-Master is projecting export sales to be \$1.5 million within the next 12 months.