



U.S. Small Business Administration

# SBA Export Express

## U.S. Export Assistance Center

The U.S. Small Business Administration's resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

Working in partnership with the U.S. Commercial Service and the Export-Import Bank of the United States, SBA staff provide potential and existing exporters with a unified, one stop approach to export expansion through 18 U.S. Export Assistance Centers nationwide.

For more information and to locate a U.S. Export Assistance Center near you, please visit [www.sba.gov/international](http://www.sba.gov/international)

*All SBA programs and services are provided on a nondiscriminatory basis.*

## Fast and Easy Loans for Small Exporters

Small business exporters are taking advantage of the world market and selling billions of dollars of goods and services overseas every year. In fact, 70% of all exporters have fewer than 20 employees. If you are one of these businesses, or would like to join in this growing trend, and you think you are too small to receive government sponsored export financing, think again!

## Streamlined financing up to \$500,000

SBA Export Express offers flexibility and ease of use to both borrowers and lenders. It is the simplest export loan product offered by the SBA and allows participating lenders to use their own forms, procedures and analyses. The SBA provides an answer in 36 hours or less.

## Who is eligible to receive Export Express financing?

Any business that has been in operation, although not necessarily in exporting, for at least 12 full months and can demonstrate that the loan proceeds will support its export development activity is eligible for Export Express.

## What can the loan funds be used for?

Loan proceeds may be used for business purposes that will enhance a company's export development. Export Express can take the form of a term loan or a revolving line of credit. As an example, proceeds can be used to fund participation in a foreign trade show, finance standby letters of credit, translate product literature for use in foreign markets, finance specific export orders, as well as to finance expansions, equipment purchases, and inventory or real estate acquisitions, etc.

## How do I apply?

Interested businesses should contact their existing lender to determine if they are an SBA Express lender. Lenders that participate in SBA's Express program are also able to make Export Express Loans. Application is made directly to the lender. The lenders use their own application material in addition to SBA's Borrower Information Form. Lenders approve the request and then submit a limited amount of eligibility information to SBA's National Loan Processing Center.