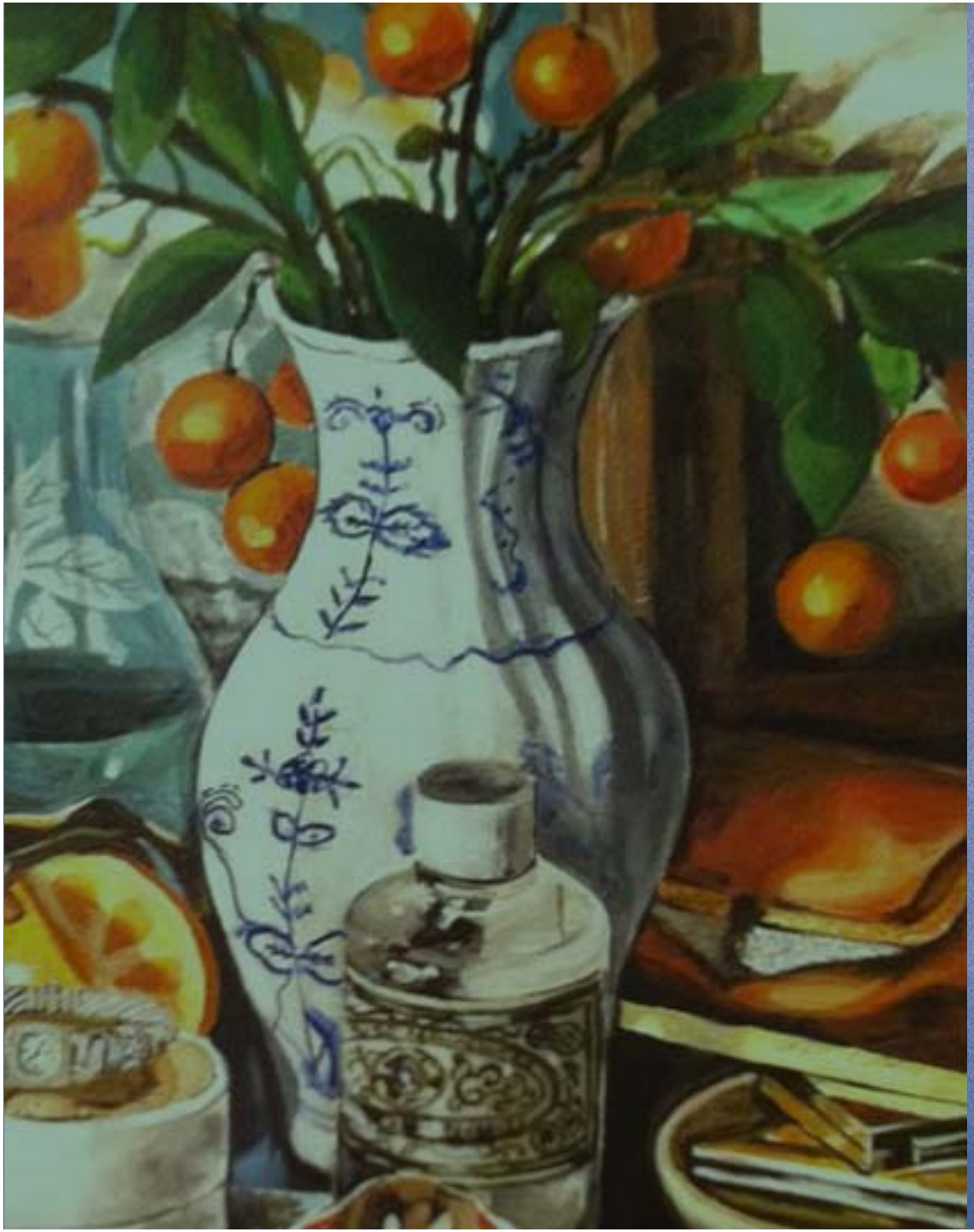


International Trade May be Easier Than You Think!

Connecting Women to Power
Business Conference
Friday, June 28, 2013

GOVERNOR'S OFFICE OF BUSINESS AND ECONOMIC DEVELOPMENT
(GO-BIZ)
STATE OF CALIFORNIA
OFFICE OF GOVERNOR EDMUND G. BROWN JR

GOVERNOR'S OFFICE OF BUSINESS AND ECONOMIC DEVELOPMENT (GO-BIZ)

STATE OF CALIFORNIA v OFFICE OF GOVERNOR EDMUND G. BROWN JR

- GO-Biz was created in 2012
- Serves as a single point of contact for economic development and job creation efforts for California
- Works through FIVE main areas

- Business Investment Services
- Permit Streamlining
- Small Business Assistance
- Innovation & Entrepreneurship
- International Affairs and Business Development

International Affairs & Business Development

- STEP Program
- EB5 Investor Program
- Manage China Trade Office
- Identify Issues with Goods & People Movement in California
- CA International Economic Information (Statistics database and policy information)

- Contact:

Abigail "Abby" L. Browning

International Policy, Planning & Partnerships

Governor's Office of Business & Economic Development

916 – 322 – 0694

Abby.Browning@gov.ca.gov

2013 Connecting Women to Power
Business Conference

Julie Anne Hennessy

Director, U.S. Commercial Service
U.S. Department of Commerce

Connecting Women to Power Business Conference

June 28, 2013

CSU, Dominquez Hills

Let the U.S. Commercial Service connect you to a world of opportunity.

With offices throughout the United States and in U.S. Embassies and consulates in more than 75 countries, the U.S. Commercial Service of the U.S. Department of Commerce's International Trade Administration utilizes its global network of trade professionals to connect U.S. companies with international buyers worldwide.

Our Global Network of Trade Professionals Opens Doors for your Business!

- The U.S. Commercial Service provides U.S. companies unparalleled access to business opportunities around the world.
- As a U.S. Government agency, we have relationships with foreign government and business leaders in every key global market.
- Our trade professionals provide expertise across most major industry sectors.
- Every year, we help thousands of U.S. companies export goods and services worth billions of dollars.

We Work with You to Connect Your Company with the Right Opportunities Abroad.

Our experienced trade professionals help you enter international markets in the most efficient, targeted way. We assess your export potential, understand your needs, and provide the right mix of U.S. Commercial Service capabilities to achieve your exporting goals.

U.S. Commercial Service Business Approach

Our Proven Expertise Makes Doing Business Internationally Easier.

Whether you are looking to make your first export sale or expand to additional international markets, we have the expertise you need to tap into lucrative opportunities and increase your bottom line.

- Trade Counseling. Get the information and advice you need to succeed.
- Market Intelligence. Target the best trade opportunities.
- Business Matchmaking. Connect with the right partners and prospects.
- Commercial Diplomacy. Ensure your products and services have the best possible prospects for success in international markets.

Proven Expertise: Business Matchmaking

Connect with the right partners and prospects.

- Partner Search.
  - Find pre-screened potential partners and get detailed company reports; determine the marketability of your product or service.
- Personalized Business Matchmaking.
  - Meet with potential buyers, sales representatives, and business partners.
  - Leverage customized market briefings.

- Trade Missions.
  - Participate in business development missions led by senior U.S. government officials.
  - Meet with distributors, government and industry officials, prospective customers, and U.S. Embassy officials.

Proven Expertise: Business Matchmaking

Connect with the right partners and prospects.

- Trade Shows.
  - Use our International Buyer Program to meet with pre-screened buyers at major U.S. trade shows.
  - Exhibit in the U.S. Pavilion at our Certified Trade Fairs.
  - Let us distribute your marketing literature at global trade shows.

- In-Country Promotions.
  - Leverage customized venues to reach potential partners and buyers.
  - Advertise in our official catalog of U.S. suppliers sent to nearly 400,000 international companies.
  - Feature your company on our local-language Web sites.

Thank you!

Julie Anne Hennessy
Director, Los Angeles (West)
T: 310.235.7206
julieanne.hennessy@trade.gov

http://export.gov

U.S. Commercial Service—
Connecting you to global markets.

2013 Connecting Women to Power
Business Conference

Martin Selander

International Trade Specialist

US Small Business Administration
US Export Assistance Center

U.S. Small Business Administration

International Trade Finance Programs
Connecting Women To Power Conference
Calif State University Dominguez Hills
Carson CA
June 28, 2013

Martin Selander
International Trade Specialist
U. S. Small Business Administration
U. S. Export Assistance Center
2303 Martin Court #315
Irvine CA 92612
(949) 660-8935

Serving exporters of Southern California, Nevada, and Hawaii

Local SBA District Offices

SBA Los Angeles District Office
330 North Brand Blvd #1200
Glendale CA 91203
(818) 552-3210

SBA Santa Ana District Office
200 West Santa Ana Blvd #700
Santa Ana CA 92701
(714) 550-7420

U.S. Small Business Administration

Additional information available on line

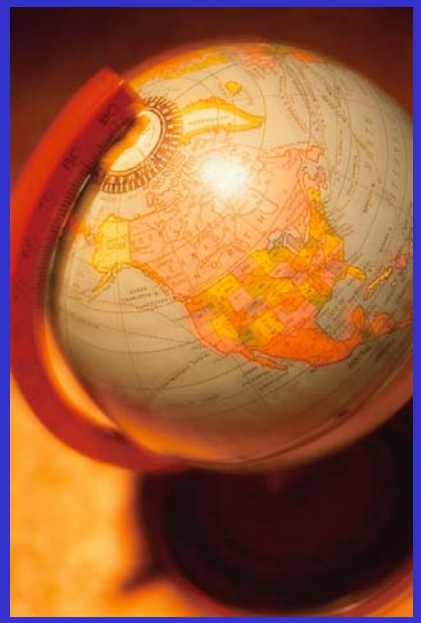
www.sba.gov/oit

Including copies of all required application forms and detailed program information

SBA Export Finance Assistance Programs:

- **Export Working Capital Program**
- **SBA Export *Express***
- **International Trade Loan**

Export Working Capital Program



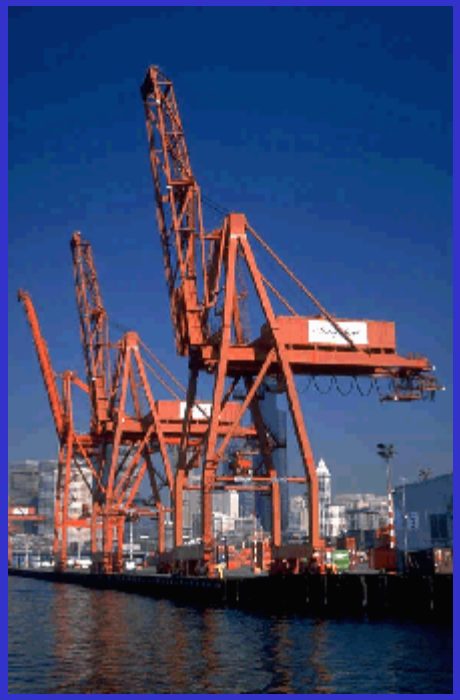
- **Pre-Shipment Guarantee**

  Loan proceeds to acquire/produce goods or services for export

- **Post-Shipment Guarantee**

  Funds advanced to exporter subsequent to shipment, collateralized by accounts receivable due from foreign buyers

Export Working Capital Program



Short Term +Transaction Based

Loan repayment from assignment of payment proceeds from foreign buyer:

-Letter of Credit
-Open Account

Unlike more traditional financing, loan repayment not based upon borrower cash flow or profitability

Export Working Capital Program
Features

- Single Transaction;
or Revolving Credit Line may be established to support multiple export sales orders

- Maximum gross loan limit $5,000,000. (no minimum). Maximum 90% SBA guaranty to the lender

Export Working Capital Program
Collateral

- A) UCC lien on raw materials / inventory / product purchased with SBA funds
- B) Assignment of contract proceeds
- C) Personal guaranty
- D) Additional collateral may be required on a case-by-case basis.

Export Working Capital Program

Eligibility & Features

- Exporter must demonstrate ability to perform / i.e. in business 12 months (Note other “non-export” SBA loans are available from SBA District Office)
- Service & Trading companies are eligible- applicant does not necessarily have to be a manufacturer
- Country limitation schedule- some countries/buyers are precluded from support, check with us
- Credit Insurance
- Applications processed at SBA USEAC

SBA Export *Express*

- Provides financing to small businesses whose borrowing needs are too small to be profitably met by traditional SBA programs

- "Small" = maximum loan $500,000 (no minimum)
- Flexible use of proceeds

SBA Export *Express*
Provides many incentives/advantages to the Lender to support smaller loan requests

- No SBA application forms
- No SBA underwriting or credit review (eligibility review only)
- Bank approval transmitted on line to SBA national processing center in Sacramento
- SBA turnaround 24-36 hours max, often sooner

SBA Export *Express*
Eligibility

- Lender to obtain a brief narrative from applicant to clarify how loan proceeds will be utilized.
- Applicant in business for at least 12 months.
- Proceeds are to be used to develop or expand applicant's export markets.

SBA Export *Express*
Use of Proceeds

- Finance Export Development activities supported by U.S. Department of Commerce Commercial Service
- Other marketing costs such as participation in a foreign trade show or translation of product literature for use in foreign markets.
- Real Estate acquisition or construction to support production of goods for export.
- Acquisition of machinery or equipment (i.e. computers, vehicles, forklifts, etc) to be used in the production of goods for export.
- Permanent long term working capital infusion

SBA International Trade Loan -Long Term Financing

- Maximum loan amount $5,000,000
- Provides long term financing for small business engaged or preparing to engage in exporting
- Applicant must establish that the loan proceeds will expand an existing export market or develop new ones
- Examples: purchase fixed assets, such as land and building, expand or renovate existing facilities, purchase machinery and equipment, permanent working capital, debt refinance in limited cases
- Application package must be submitted from lender to SBA (does not allow for streamlined faxing of application as in the Express program)

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U. S. Export Assistance Center
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2013 Connecting Women to Power
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Alison Germack Gatchev

Director of Corporate Development
Overseas Private Investment Corporation

U.S. Overseas Private Investment Corporation

How OPIC Can Support Your Business

As the U.S. Government's development finance institution, OPIC supports American businesses investing in emerging markets to address critical development challenges from clean water and sustainable energy to infrastructure, agriculture and access to finance.

Since 1971, OPIC projects in developing countries have supported 277,000 American jobs and resulted in significant procurement of U.S. goods and services. Business owners in virtually all 50 states have benefited from OPIC's support and many small businesses have used OPIC finance and insurance tools to expand into emerging markets. Almost three-quarters of all OPIC's projects last year involved an American small business.

Agency Profile

- **Current portfolio:** $16.4 billion
  - ◊ $10.7B Investment Finance
  - ◊ $2.6B Investment Funds
  - ◊ $3.1B Political Risk Insurance
- Active Projects in more than 100 countries
- 220 Employees
- **Management:** Elizabeth Littlefield, CEO; Mimi Alemayehou, EVP

Based on Fiscal Year 2012 data

OPIC's experience doing business in emerging markets is unrivaled and its financial support helps U.S. businesses and investors gain entry to places where there is a growing class of consumers and growing demand for goods and services. More than half the projects that OPIC supports are with small businesses.

OPIC works with the private sector to stimulate investment in challenging frontier markets by providing solutions to common problems such as lack of financing, and political and regulatory risk. OPIC tailors its products and services to meet the needs of individual clients and projects.

What We Offer

Investment Finance

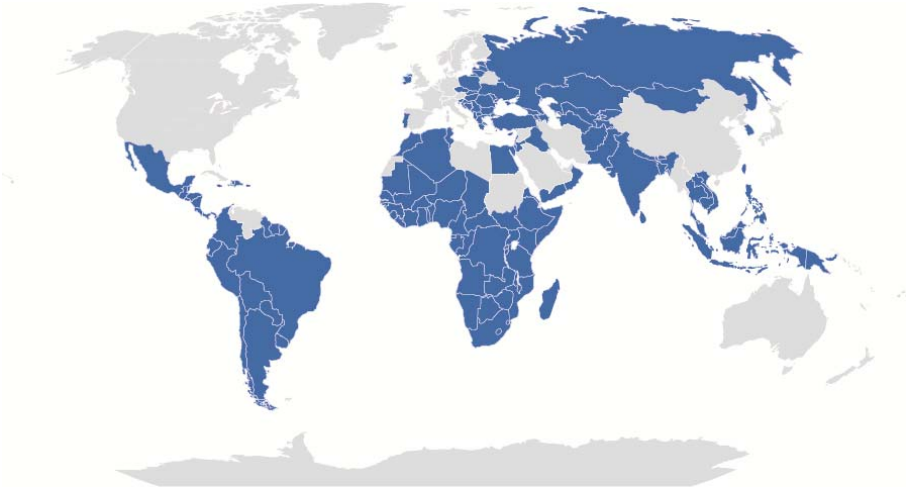
Direct loans and guarantees of up to $250 million for tenors as long as 20 years; specific programs for small and medium size businesses

Political Risk Insurance

Coverage of up to $250 million for protection against risks including currency inconvertibility, governmental interference and political violence including terrorism

Investment Funds

Senior debt financing for emerging market private equity funds selected through an open and competitive process



A World of Opportunity

OPIC is open for business in 160 developing countries around the world. For a complete list and additional information, visit the *Where We Operate* page on our website, at www.opic.gov.

Does Your Project Qualify for OPIC Financing or Insurance Support?

This checklist will help you determine if you may be eligible.

Is your project in a country in which OPIC can do business? OPIC programs are available in 160 developing countries. Please visit the *Where We Operate* page on our website, www.opic.gov/doing-business-us/OPIC-policies/where-we-operate to see the complete list.

Does a U.S. citizen or business have meaningful involvement in the project? Eligible projects must have significant U.S. ownership or involvement. For more information about how this is determined, visit the *Investor Screener* on our website, www.opic.gov/doing-business-us/our-investor-screener.

Have you sought private sector financing? OPIC does not compete with private sector lenders. If a private sector lender is willing to provide financing for a project on commercially viable terms, then OPIC encourages the project sponsor to use a private sector provider. If private sector funding is not available, the project may be eligible for OPIC support.

Are the project sponsors contributing an adequate level of equity to the project? Investors must demonstrate their capability to contribute sufficient equity to the project so that excessive leverage does not jeopardize the project's financial viability.

Do you have a successful track record in the industry? All projects must be within the demonstrated competence of the project's management team through a recent, proven record of success in the same or closely related business.

Does your project include activities that OPIC is prohibited from supporting? OPIC is categorically prohibited from supporting activities that may have an irremediable impact on the environment, an adverse impact on the U.S. economy or employment, or an adverse impact on public health and safety. Before applying, please review the list of categorically prohibited sectors on OPIC's *Investor Screener* webpage.

"Working with OPIC was key. Simply, there were no other sources of funding available to us at the time … That's what OPIC gives American small businesses – instant credibility in a foreign market. With OPIC's backing, people know you are serious."

Shyam Rajadhakashya
Vice President, DLZ Corporation
On working with OPIC to expand into developing markets

Will your project be managed in compliance with International Labor Organization worker rights standards? OPIC has a statutory requirement to ensure that the projects it supports are established and maintained in compliance with internationally-recognized worker rights standards. Every project is reviewed for its compliance.

For more information, visit www.opic.gov.