

CONNECTING YOU TO GLOBAL MARKETS

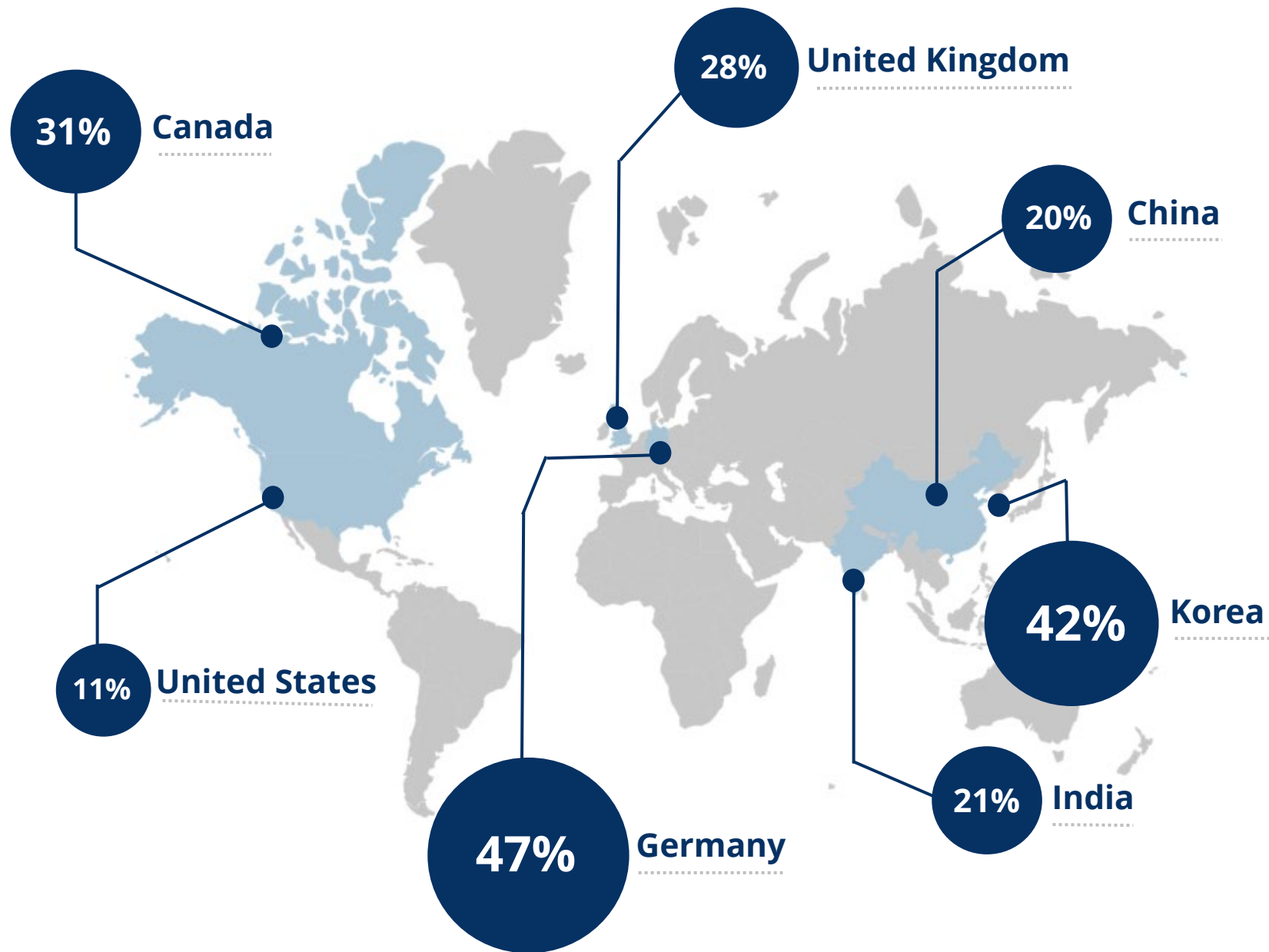
Exports Matter

More than **70%** of the world's purchasing power is **outside** of the United States.
Competitors are **increasing** their global market share while the U.S. is underperforming.

Opportunity

With only 11% of the United States GDP generated by exports, it's safe to say we have a lot of room for growth.

The U.S. Commercial Service works to fill that space





\$134 Billion

Exports facilitated by U.S. Commercial Service.
Additional \$40 billion facilitated by inward investment. (FY22)

The background of the slide is a dark blue color. In the upper right, there is a faint, stylized world map with a grid of dashed lines and small square markers. In the lower left, there is a stack of several shipping containers, alternating in color between red and blue. The main title is centered in the middle of the slide in a large, white, sans-serif font.

32,000+ Exporters

The number of U.S. export clients assisted last year. (FY22)
85% small and medium size businesses.

A group of five business professionals, three women and two men, are seated in a row on modern, light-colored chairs. They are all dressed in professional business attire, including blazers, button-down shirts, and trousers. The background is a bright, modern office space with large windows and a grid-like pattern. The overall tone is professional and positive.

625,000 Jobs

Supported by U.S. Commercial Service trade and investment efforts. (FY22)

Companies that export, grow faster.

And

- Generate more revenue and are more profitable,
- Are less likely to go out of business,
- Have higher levels of productivity,
- Are more competitive,
- Are more innovative.



State Impact



147,000 Jobs

Supported by exports from Pennsylvania companies.



12,752 Companies

In Pennsylvania sell to customer's all over the world.



88 Percent

Of Pennsylvania's exporters are small or medium sized companies.



\$49.8 Billion

Goods exports from Pennsylvania in 2022.

Let our global network work for you.

Worldwide Recognition

As the U.S. government, we can open doors that no one else can in markets around the world.

Global Network

Our unmatched global network with trade experts in more than 75 countries around the world can provide you with on-the-ground knowledge and connections.

Results Driven

Our expert, in-person counseling is unparalleled and designed to help you succeed in global markets.



The world is open for your business.

Our global network of experienced trade professionals is located throughout the United States and in U.S. Embassies and Consulates worldwide. Whether you're looking to make your first export sale or expand to additional markets, we offer the expertise you need to connect with opportunities and increase your bottom line.

Our Services



Export Counseling

- Learn about the export process and develop effective market entry and sales strategies.
- Find out about export documentation requirements and import regulations of foreign markets.
- Learn about U.S. government export controls, compliance and trade financing options.



Market Intelligence

- Analyze market potential and foreign competitors.
- Obtain useful information on best prospects, financing, laws, and cultural issues.
- Conduct background checks on potential buyers and distributors.



Business Matchmaking

- Connect with pre-screened potential partners.
- Promote your product or service to prospective buyers at trade events worldwide.
- Meet with international industry and government decision makers in your target markets.



Commercial Diplomacy/Advocacy

- Address trade obstacles to successfully enter international markets.
- The Advocacy Center can facilitate coordinated U.S. government engagement with foreign governments to protect U.S. business interests.



Our Global Presence

The U.S. Commercial Service, creates jobs in the United States and strengthens U.S. economic and national security by promoting U.S. exports, and ensuring market access and a level playing field in international trade for U.S. companies.

Strategically located in **106 U.S. and 127 foreign locations** in 80 countries, our global network of trade and investment professionals are well-positioned to help U.S. companies succeed internationally and ensure that U.S. businesses and commercial interests have a robust advocate and first line of defense against unfair foreign trade practices and market access barriers.

U.S. Commercial Service Offices Worldwide



Your Local Office

Companies can find assistance locally in more than 100 Commercial Service offices nationwide.

U.S. Commercial Service, Pittsburgh

1000 Liberty Avenue, Suite 807
Pittsburgh, PA 15222
trade.gov/Pennsylvania-Pittsburgh

Your Export Team

U.S. Commercial Service - Pittsburgh

Ryan Russell
Director

Ryan.Russell@trade.gov

LeeAnne Haworth

Sr. International Trade Specialist

LeeAnne.Haworth@trade.gov

SAP&DC

Export Assistance Program



Funded in part by DCED's Office of International Business Development

Global Opportunities for Growth

- ▶ Pennsylvania offers one of the largest, most comprehensive state sponsored export development programs in the United States!
- ▶ Pennsylvania products and services travel to 232 markets worldwide
- ▶ Confidential and customized programs and services to PA businesses of all sizes



DCED

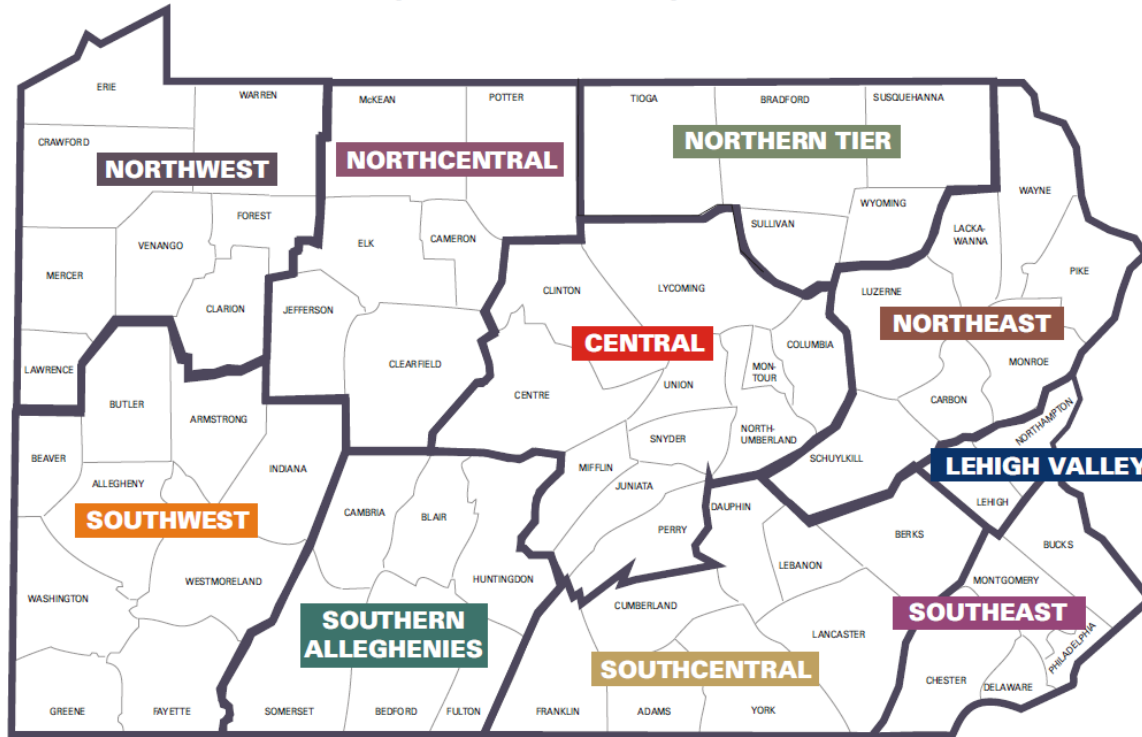
Office of International Business Development



- ▶ Department of Community & Economic Development's (DCED) Office Of International Business Development (OIBD) directs Pennsylvania's Export Assistance Program.
- ▶ By partnering with the Regional Export Network (REN) and managing a global network of Authorized Trade Representatives (ATR's).

PENNSYLVANIA REGIONAL EXPORT NETWORK

Regional Contact Agencies



THE REGIONAL EXPORT NETWORK(S) (REN) ARE BROKEN INTO 10 REGIONS ACROSS THE STATE OF PA.

- TWO ARE WORLD TRADE CENTERS (WTC)
- ONE IS A SMALL BUSINESS DEVELOPMENT CENTER (SBDC)
- 7 ARE LOCAL DEVELOPMENT DISTRICT (LDD'S)

PA's Export Assistance



A Three-Tiered Approach...

1. Office of International Business Development (OIBD)
2. Regional Export Network (REN)
3. PA Authorized Trade Representatives (ATR)

Regional Export Network

Services Include: (but, not limited to)

- Individual Export Counseling
- Export Compliance Assistance
- Pre-market Research and Strategy
- Regional Events & Educational Seminars
- Referrals to Export Partners
- Product Classification
- Payment Procedures
- Documentation Assistance
- Licensing Assistance

Generally FREE of Charge

PA Authorized Trade Reps

PA has 13 Authorized Trade Representatives Strategically placed over the world.

- ▶ ATR's provide access to over 44 countries/markets
- ▶ They are contracted by the State of PA to assist PA companies with their export initiatives



Pennsylvania's Export Assistance Program

Global Business Connections


Pennsylvania's Authorized Trade Representatives

- **13 offices, 44 countries**

Office Location	Territory
Australia	Australia, New Zealand
Canada	Canada
China	China
Czech Republic <i>Central & Eastern Europe</i>	Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Serbia, Slovak Republic, Slovenia, Ukraine
Germany	Austria, Germany, Italy, Switzerland
India	India
Israel <i>Middle East region</i>	Egypt, Greece, Israel, Jordan, Turkey
Mexico	Mexico
Netherlands	Belgium, Netherlands
Singapore <i>ASEAN</i>	Indonesia, Malaysia, Philippines, Singapore, Thailand, Vietnam
South Korea	South Korea
Taiwan	Taiwan
United Kingdom	Denmark, Finland, Ireland, Norway, Sweden, United Kingdom

PA ATR's

Services Include: (but, not limited to)

- Market potential for product or service in a particular country
 - Market entry strategy
 - Marketing materials
 - Competitive market analysis
 - Competitive pricing information
 - Company and competitor profiles
 - Distributor/Agent/Representatives Searches
 - Company background checks
 - And much more
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PA Export Grant Program

GAP (Global Access Program)

- ❖ Assists companies up to \$10K per Federal Fiscal Year to reimburse 75% of eligible expenses associated with specific export promotion activities.
 - Trade Shows/Missions
 - Meetings with perspective clients overseas
 - Certifications such as ISO's

This program is administered by OIBD and funded in part through the SBA



BTW2PA

Bringing The World To Pennsylvania

Meet one-on-one with our 13 ATR's

March 18, 2024

Blair County Convention Center

QUESTIONS?

Please feel free to contact me with any questions.

Joyce Hoffman

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(814)-949-6527

Thank you!

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U.S. Small Business
Administration

SBA Export Loan Programs

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SBA Office of International Trade

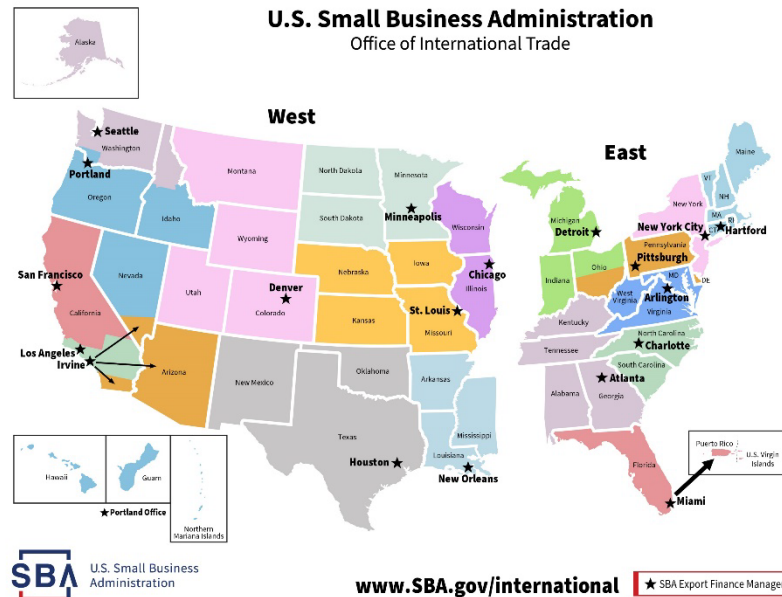
Office of International Trade (OIT) Mission

To increase the number of U.S. small business exporters and increase the volume of U.S. exports; *The Office of International Trade works to enhance the ability of small businesses to compete in the global marketplace.*

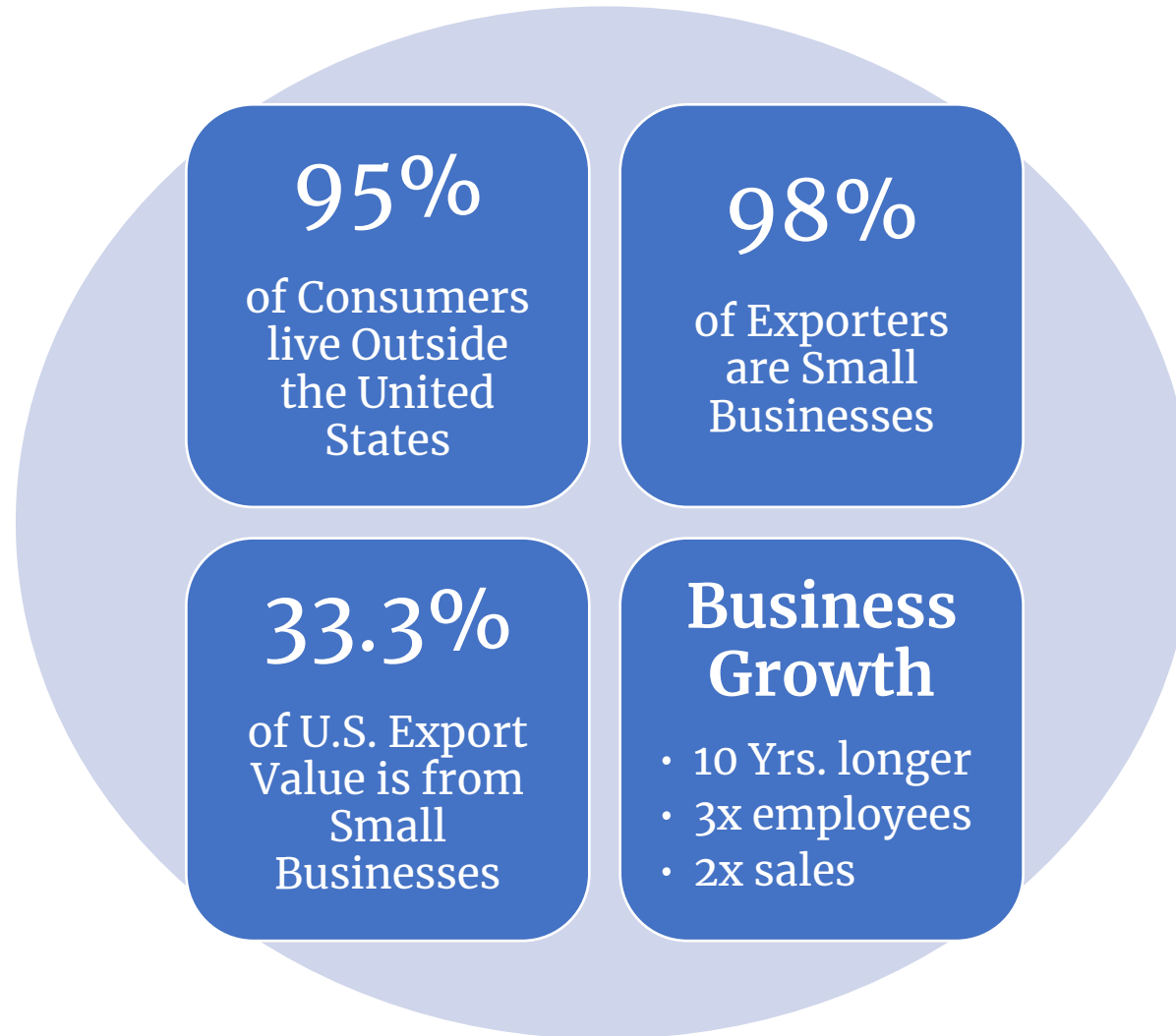
Key Area of Works

Export Finance Managers (EFM)

- Provide local support/trainings to lenders to make and service SBA export guaranty loans
- Process and underwrite Export Working Capital Program (EWCP) Loan application
- Provide counseling and training to support small business export opportunities
- Help small business exporters gain access to the capital they need

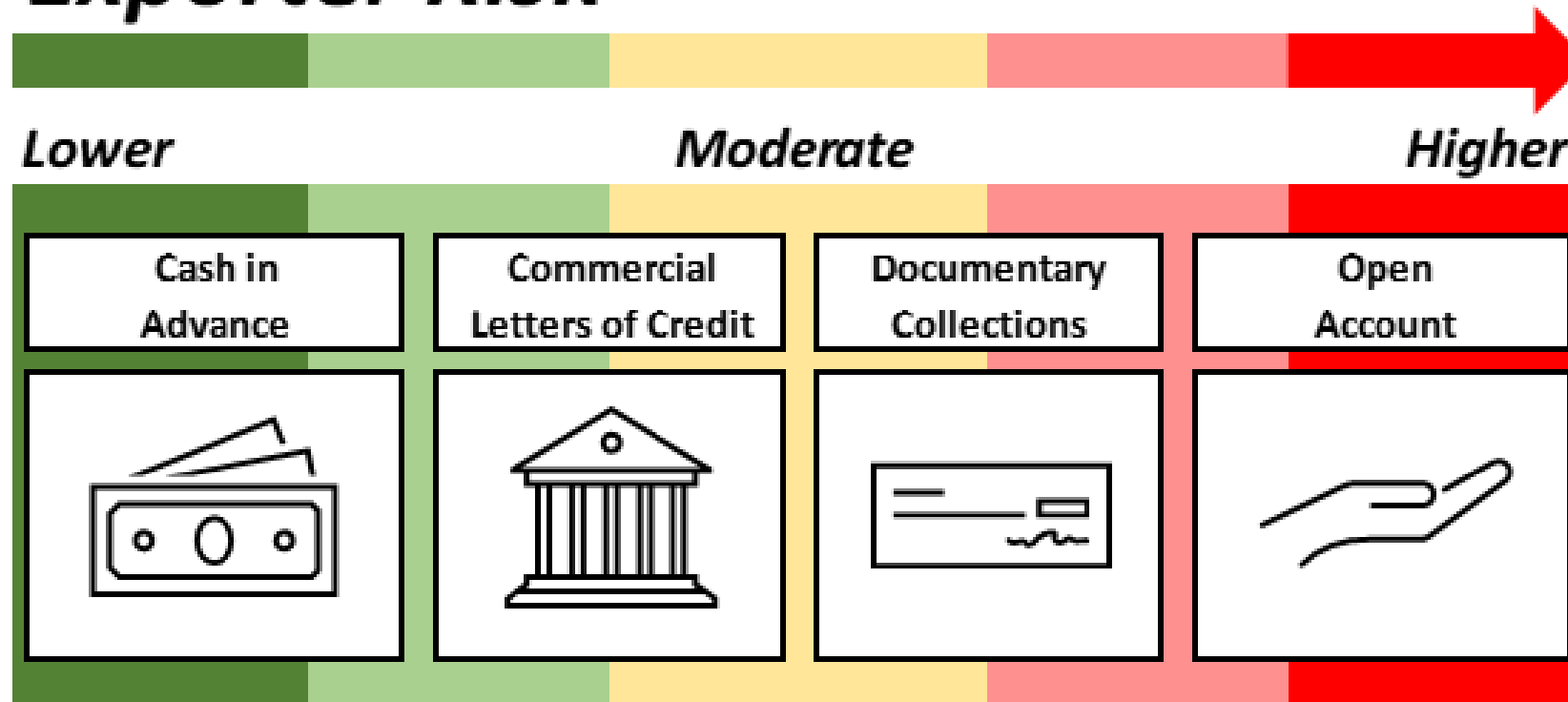


Small Businesses are capitalizing on international sales opportunities



International Payment Terms

Exporter Risk



SBA Export Loan Programs*

Export Express (EE): (Avg. \$264,200)

- Flexible; can be structured as term loan or line of credit.
- 90% guarantee for loans up to \$350M
- 75% guarantee for loans between \$350M and \$500M

Export Working Capital Program (EWCP): (Avg. \$2.1MM)

- Monitored lines of credit up to \$5MM; 90% guaranty
- Asset-based or Transaction-based structure
- Support for Standby Letters of Credit with 25% collateral
- *For experienced exporter with higher working capital needs.*

International Trade Loan (ITL): (Avg. \$2MM)

- Term financing up to \$5MM; 90% guaranty
- Used for capital assets, permanent working capital, refi, acquisitions
- For existing exporter or Applicant has realistic plan to become an exporter

FY24' No SBA fees for loans \$1,000M and under

Permanent 90% guaranty of the Export Loan Programs allow a bank to set aside **only 28% of the capital required for a conventional loan.*

Indirect Exports – applies to all SBA export loans

- Applicants who produce products or services that enter the export channel, but do not directly export their products:
 - Manufacturers using an Export Trading Company
 - Suppliers to other domestic manufacturers that export directly:
supply chain financing solution
- Can be supported by all **three** of SBA's core export loan programs: EWCP, Export Express, International Trade Loan

SBA Export Loans provides Solutions

- Loan guaranties, just like the widely used 7(a) and SBA Express loans
 - Same eligibility as other SBA loans
- Highest guaranty available to incentivize the lender – 90%
- Flexible structuring
- Competitive Tools for borrowers



U.S. Small Business
Administration

Thank You!

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Copies of this presentation are available
Export Loan Fact Sheets are available
e-mail request to Edward.schick@sba.gov

Thank you!



INTERNATIONAL
TRADE
ADMINISTRATION

U.S. COMMERCIAL SERVICE

trade.gov/export-solutions