

# Business Opportunities

## Get Credit To Increase Foreign Sales

(NAPSA)—Small businesses can make a lot of money exporting. Over 240,000 U.S. small businesses sold more than \$450 billion of their goods and services in foreign markets last year, according to the U.S. Small Business Administration.

Small businesses can obtain financing from the Export-Import Bank of the United States to increase foreign sales, minimize risk of buyer nonpayment and improve cash flow. A federal agency that provides financial products to support U.S. exports, the bank has helped thousands of U.S. small businesses make billions of dollars in foreign sales.

"There's never been a better time for smaller U.S. companies to get into exporting," said James Morrison, president of the Small Business Exporters Association. "With the dollar trading lower, new markets opening up and financial backing available from Ex-Im Bank, you can offer foreign buyers a really attractive package of products, pricing and financing."

JQ American, a small California company, learned about the bank at a Department of Commerce seminar and has since used the bank's products to develop a multimillion-dollar export business.

"Ex-Im Bank helped us increase our foreign sales and also land the largest deal in our company's history," said JQ American Director and CEO Jamal Qureshi.



**Small businesses can use specially tailored financial products to help increase foreign sales, minimize risk and improve their cash flow.**

The bank's products help small-business exporters to:

- Compete in the global marketplace;
- Increase revenue from foreign sales;
- Minimize the risk of nonpayment by foreign buyers;
- Extend longer repayment terms to foreign buyers; and
- Increase working capital and improve cash flow.

The bank offers export-credit insurance, working capital loan guarantees and buyer-financing products to support exports of U.S. goods and services.

To learn more, you can call (800) 565-EXIM (3946) or visit [www.exim.gov/smallbiz/index.html](http://www.exim.gov/smallbiz/index.html).