



NVBDC Services Committee

Export Readiness Financial Training



NVBDC.ORG

Today's Agenda

- Opening Remarks
- Presentation from U.S. Small Business Administration (SBA)
- Presentation from EXIM Bank
- Real-World Export Insights featuring Buck Wheeler
- Wrap-Up



In 2026, NVBDC is launching new international initiatives to expand global market access and exporting opportunities for certified veteran-owned businesses.



Connects NVBDC-certified Veteran-Owned Businesses with global buyers and distributors.



Offers financing, insurance, and loan guarantees to help VOBs compete globally.



Supports veteran-owned businesses with export loans and international training.

Expands NVBDC's international network across 195 countries.



NVBDC

Why Exports Matter

More than 70% of the world's purchasing power and 95% of world consumers are outside of the United States. Competitors are increasing their global market share while the U.S. is underperforming.

A person wearing a denim shirt is sitting at a wooden table in a warehouse or office setting, using a handheld scanner to scan a box. The background shows shelves with boxes and a window. The entire image has a blue overlay.

Companies that export,
grow faster.

And are less likely to go out of business.

Meet Our Presenter



Miguel Peñaloza

Finance Manager
U.S. Small Business
Administration (SBA)



Access to Capital Taking Your Business Global

April 2026



U.S. Small Business
Administration

[U.S. Small Business Administration (SBA)

SBA was created in 1953 as an independent agency of the federal government to:

- Aid, counsel, assist and protect the interests of small business concerns
- Preserve free competitive enterprise
- Maintain and strengthen the overall economy of our nation
- Has 68 District Offices

SBA directly supports small businesses and small business resource providers in all 50 states and U.S. territories.



Made in America Manufacturing Initiative



Cutting red tape for small manufacturers

The Office of Advocacy is uniquely empowered to help small manufacturers with their regulatory concerns.



Increasing access to capital

Reduce barriers to access the SBA 504 loan program and Expand the use of the 7(a) Working Capital Pilot program.



Taking your manufacturing business global

Help small businesses export their products on a global scale.

[SBA Supports U.S. Manufacturers

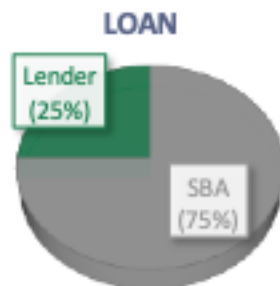
- [Sept 4, 2025 - SBA Announces the Manufacturers' Access to Revolving Credit Loan Program \(MARC\)](#)
- [Sept 18, 2025 - SBA Waives Loan Fees for Small Manufacturers in Fiscal Year 2026](#)
 - Zero upfront fees for 7(a) Manufacturing loans up to \$950,000
 - Zero upfront and annual service fees for all 504 manufacturing loans
- [March 31, 2026 – “Made in America Loan Guarantee”](#) leverages a 90% federal guarantee, will help manufacturers expand facilities, hire workers, and increase production

[7(a) & 504 Loan Products

7(a)

SBA provides a guarantee of select small business loans made by participating lenders

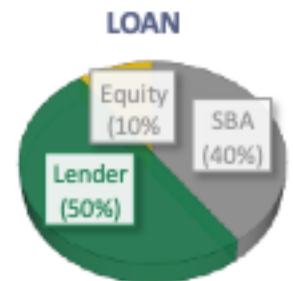
- Max loan amount: \$5 million
- Wide range of application:
 - Equipment / Fixtures
 - Owner-occupied real estate construction
 - Debt Refinancing
 - Change of Ownership
 - Lines of Credit



504

Supports job creation and economic development through guaranteed debentures

- Max loan amount:
 - SBA: \$5 million (*\$5.5mn for manufacturers*)
 - Total Project Size: \$13 million
- Supports investments in fixed assets
 - Building Construction, acquisition, renovation
 - Land acquisition and improvements
 - Machinery & Equipment



• SBA offers Surety Bond and Microloans too •

SBA International Financing Programs

- **Export Express** – Flexible line of credit for export business development and working capital needs (\$500,000 limit)
- **Export Working Capital / Working Capital (Pilot)** – Asset-based working capital program to help fulfill your international & supply chain orders; can support both accounts receivable and purchase order financing; and support the issuance of letters of credit (\$5 million limit)
- **International Trade Loan (ITL)** - Term loan program for expanding your production capacity, re-financing debt, and reshoring. Can support permanent working capital and expand exporter capacity through capital investment (\$5 million limit)



Learn more and receive no-cost export finance counseling from an **SBA Export Finance Manager** at www.sba.gov/international

[ITL – Import Competition - Industries*

- **Manufacturing NAICS**
 - Sectors 31, 32, 33
- **Food Supply Chain - NAICS:**
 - 1111 - Oilseed and Grain Farming
 - 1112 - Vegetable and Melon Farming
 - 1113 - Fruit and Tree Nut Farming
 - 1121 - Cattle Ranching and Farming
 - 1122- Hog and Pig Farming
 - 1123 - Poultry and Egg Production
 - 1124 - Sheep and Goat Farming
 - 1125 – Aquaculture
 - 1129 - Other Animal Production
 - 1141 – Fishing
 - 1151 - Support Activities for Crop Production
 - 1152 - Support Activities for Animal Production
- **Food Supply Chain – NAICS (cont.):**
 - 423820 - Farm and Garden Machinery and Equipment Merchant Wholesalers
 - 4244 – Grocery and Related Product Merchant Wholesalers
 - 424420 – Packaged Frozen Food Merchant Wholesalers
 - 4245 – Farm Product Raw Material Merchant Wholesalers
 - 424910 – Farm Supplies Merchant Wholesalers
 - 445110 – Supermarkets and Other Grocery Retailers
 - 484220 –Specialized Freight Trucking, Local
 - 484230 –Specialized Freight Trucking, Long Distance
 - 493120 – Refrigerated Warehousing and Storage
 - 493130 – Farm Warehousing and Storage

*** As determined by the SBA Administrator**



U.S. Small Business
Administration

7(a) Working Capital Pilot Program

Working Capital for Small Businesses



SBA's 7(a) Working Capital Pilot (WCP) provides a critical line of credit program to manufacturers, contractors, wholesalers, service providers.

WCP supports **domestic and/or international orders** under a single line

Provides liquidity necessary to:

- Take on new business
- Maintain strategic inventory levels
- Expand international sales
- And favorable advance rates

[Finance Managers | U.S. Small Business Administration](#)

Maximum Loan Amount:

\$5 million dollars

Working Capital Support for:

- Revolving asset-based working capital
- Project and contract financing
- Purchase order and pre-shipment financing
- Standby letters of credit
- Government contract financing

SBA Guarantee:

75% for loans greater than \$150,000, 85% for loans up to \$150,000.

Term:

Varies according to the borrower's need, up to a maximum of 60 months. You'll have access to our free online lead generation tool – Lender Match. Speak with your local SBA Lender Relations Specialist for registration information.

[Grants to Help You Reach International Buyers



The **State Trade Expansion Program** or STEP provides grants to U.S. states/territories to help small businesses to go international.

Eligible Uses of Funds include:

- Training workshops
- In-person and Virtual trade missions
- Services to support foreign market entry
- International Partner Search
- Website optimization for global sales
- Translate websites to attract foreign buyers
- Designing marketing media and more

Visit sba.gov/STEP to find out if your state/territory is participating in STEP.

[Business Loan Readiness

- ✓ General Eligibility
 - Borrower must be a for-profit business
 - Must be “small” based on SBA Size Requirements
 - Must be 100% owned by a US Citizen
 - Personal guaranty of all 20% owners
- ✓ Bankability
 - Reasonable assurance of repayment
 - Credit history
 - Business Plan
 - Use of Funds
 - Projections
 - Risk Mitigation

Counseling & Training: SBA Assistance Ecosystem

SBA District Office and Resource Partners are “on ramps” to local small business ecosystems and empower small businesses to reach their capacity



<https://www.sba.gov/local-assistance/find>

SBA Lender Match – Connect you with Lenders



How it works

1. Describe your needs

Answer a few questions about your business in as little as five minutes.

2. Get matched in two days

Access a curated list of lenders who express interest in your loan.

3. Talk to lenders

Compare rates, terms, fees, and more.

4. Apply for a loan

Submit loan applications and paperwork. You're well on your way to securing a business loan!

Get ready

Before you start talking to lenders, have a look at the abbreviated checklist below to see if you're ready for a traditional SBA loan.

Business plan

Most lenders expect a business plan when you apply for startup funding. If you need to create one, follow our free business plan guide.

Amount and use of funds

Know how much capital you need and how it will help your business. You can't use an SBA approved loan to flip a house.

Credit history

Lenders use credit scores to determine credit risk and interest rates. SBA helps guarantee some loans that otherwise may not qualify.

Financial projections

Show you understand your business' finances, how the funds will be used, and how you'll pay back the loan.

Collateral

Many lenders require you to use another asset to guarantee your loan. This can be a home, car, inventory, or other property you own.

Industry experience

Industry experience isn't required, but it's helpful. Firsthand knowledge about your industry can make your lender feel confident about making a loan.



Contact Information

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U.S. Small Business Administration

Office of Manufacturing & Trade

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Q & A



Meet Our Presenter



Jonathan Brady

Senior Business
Development Officer
EXIM Bank





EXIM BANK

Solutions to Support Your Export Growth

Insights from the Emerging Exporter Business
Development Division

Prepared for: NVBDC Webinar – April 8, 2026



Who We Are

EXIM is a U.S. federal government agency



Established
in 1934



Headquartered in
Washington, D.C.



12 Regional Offices
nationwide

Our Mission: Facilitate U.S. jobs by supporting the growth of U.S. exports. Fill gaps and complement private-sector financing. Level the playing field for U.S. companies competing for global sales.





OUR FINANCING Makes the Difference



Level the playing field
and compete globally



Minimize the risk
of buyer non-payment



Supplement
commercial financing



No company or transaction is too small

EXIM has supported sales of just a few thousand dollars



Why Should You Export?

- Only 5% of the world's buying power is inside of the United States
- Companies that export are more profitable*
- Emerging businesses are more likely to have connections to overseas markets

*U.S. Commercial Service Basic Guide to Exporting

EEBD Division



Why Do Only 1% of Companies Export?

Fear of the unknown... **RISK!**

EEDD Division



WHAT WE DO

Ways EXIM Can Help

1

Improve competitiveness
by insuring export
receivables

2

Assist in obtaining
pre-export working
capital financing

3

Support capital equipment
exports with term loans
for international buyers

Helping American Businesses
Win the Future



OUR PRODUCTS

Cover the Spectrum

Pre-Export Financing



Post-Export Financing



Working Capital
Loan Guarantee
Make More in
America (MMIA)



Insurance
Guarantees
Direct Loans

EEDB Division



Working Capital Loan Guarantee

BENEFITS

- Pay for materials, equipment, supplies, labor, and other inputs to fulfill export orders.
- Provides 90% guarantee of repayment to the lender.
- More attractive advance rates than conventional financing.

EEBD Division



Export Credit Insurance

BENEFITS

- **Risk Protection**
Protects against buyer nonpayment due to commercial risks and political risks.
- **Sales Tool**
Allows exporter to offer competitive credit terms to foreign buyers, generally up to 180 days, some products may qualify for 360-day terms.





SHORT-TERM

Export Credit Insurance



Multi-Buyer

(entire export portfolio)

95% coverage, no deductible (for “small business” policies only), pay-as-you-go, some buyer approval authority may be given to exporter



Multi-Buyer Select Risk

(a negotiated portfolio)

95% coverage, first-loss deductible, pay-as-you-go, some buyer approval authority may be given to exporter



Single-Buyer

(single or multiple shipments to one buyer)

90% coverage, no deductible



Direct Express Select

Direct Express Select policy covers receivables generated by international sales.

- Direct Express Select is an insurance policy for underserved businesses
- The policy covers the account receivable created by selling to an international buyer on open account credit terms.
- With a policy in place, your company can offer open account credit terms (60 days, 120 days, etc.) to win new customers and increase sales to existing buyers, while reducing the risk of nonpayment.



Direct Express Select Benefit Details

Direct Express Select's exceptional in-house customer service team is ready to expertly assist you from policy explanation to application, addressing any of your concerns along the way.

- 95% coverage
- No deductible
- No application or policy issuance fees
- Dedicated in-house servicing teams
- Pay-as-you-ship premiums





What is Covered?

Commercial Risks:

- ✓ Insolvency
- ✓ Bankruptcy
- ✓ Protracted Default

Political Risks:

- ✓ War, revolution, insurrection
- ✓ Currency transfer risk
- ✓ Cancellation of import or export license

⊘ Disputes with the buyer are **not** covered

WE SUPPORT

A Variety of Industries



Manufacturing



Construction Equipment



Medical Equipment



Mining



Power-generation



Aircraft & Avionics



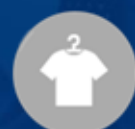
Services



Renewable Energy



Agribusiness



Wholesale/Retail



Oil & Gas



TOOLS FOR EXPORTERS

Country Limitation Schedule

- ✔ EXIM Bank conducts business in most countries throughout the world.
- ✔ Restrictions may apply based on political or economic conditions and are highlighted on the Country Limitation Schedule.
- ✔ Open in over 180 countries



EEBD Division



A Few Restrictions



- No military or defense-related products or obligors (*exceptions apply*)
- Must leave from the United States
- U.S. content policy



The Make More in America Initiative

New as of April 2022:

EXIM can now offer its financing for domestic projects, with a focus on reshoring supply chains

Coverage Details:

- › No U.S. content requirement. Instead, 25% export nexus
- › More flexible structure (e.g., repayment terms)
- › Every 5.3 jobs are eligible for up to \$1 million in support

Example of Eligible Projects:

- › U.S. company exports 25% of U.S. production
 - Export nexus of 15% for small business, transformational export areas and climate related transactions
- › Company sells 50% of production to a company who exports 30% of their productions

Contact: Domestic.Finance@exim.gov

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China & Transformational Exports Program

Purpose: Support the extensions of loans, guarantees, and insurance at rates and on terms that are fully competitive, to the extent practicable, with those provided by China, in order to:

- › **Directly neutralize** competing subsidies provided by China through official export credit, tied aid or blended finance, or
- › **Advance the comparative leadership** of the US with respect to China in strategic industries

A stylized world map in shades of blue, overlaid with a network of white dots and lines, representing global connectivity and trade.

EEDB Division



Stay Connected to EXIM

LinkedIn: <https://www.linkedin.com/company/eximbankus>

X (formerly known as Twitter): <https://twitter.com/eximbankus>

Instagram: <https://www.instagram.com/eximbankus>

Facebook: <https://www.facebook.com/eximbankus>

Truth Social: <https://truthsocial.com/@EximBankUS>

EXIM Blog: <https://grow.exim.gov/blog>

EEBD Division



Additional Resources & Assistance



Insurance Brokers: Broker Locator

<https://www.exim.gov/resources/insurance-broker-locator>



Delegated Lenders: Working Capital

<https://www.exim.gov/resources/delegated-authority-lenders>



Regional Export Promotion Program (REPP) Members: REPP Locator

<https://www.exim.gov/resources/repp-locator>



EEBD Landing Page: Request a Consultation, Upcoming Events, and On-Demand Webinars

[Meet the Emerging Exporter
Business Development Team |
EXIM.GOV](#)



Jonathan Brady

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Sr. Business Development Officer
Office of Small Business (OSB)



SCHEDULE A CONSULTATION



[HTTPS://GROW.EXIM.GOV/CONSULTATIONREQUEST](https://grow.exim.gov/consultationrequest)

EEBD Division

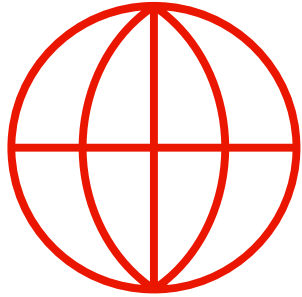


Q & A

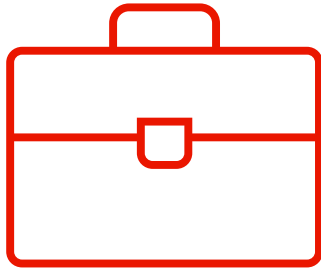


Real-World Export Insights

Perspectives From...



**In-Country
Resources**



**Veteran Business
Owners**



**Corporate
Representatives**



Veteran Business Owner Perspective



Buck Wheeler
President & CEO
EZ Animal Products





Q & A



Veteran-to-Veteran LinkedIn Group



A place for NVBDC Certified SD/VOB's to connect, build relationships and share business successes and challenges.

Corporate Members are encouraged to join and participate in the conversation!



NVBDC – Digital Readiness Webinars

In Partnership with the Diverse Supplier Development Corporation (DSDC) & DeltaPoint Partners

- **Pivoting to the Private Sector for Procurement Opportunities**
Wednesday, February 25 – *Access the recording at nvbdc.org*
- **Marketing 101**
Tuesday, March 24 – *Access the recording at nvbdc.org*
- **Private Sector Capability Statements: Best Practices**
Wednesday, April 22 – 11:00 a.m. to 1:00 p.m. ET
- **LinkedIn, Facebook and Instagram Profiles**
Wednesday, May 13 – 11:00 a.m. to 1:00 p.m. ET
- **Creating a Website Funnel Page**
Thursday, June 11 – 11:00 a.m. to 1:00 p.m. ET



**View All Events &
Register Today!**

NVBDC.org/events



We value your feedback!



Scan here or visit
bit.ly/49cMMKn

Please take a moment to complete our post-event survey. It only takes a few minutes and helps us improve future programming, resources and engagement opportunities.

Your input helps us better serve the Veteran business community!



Meet the Team



John ("JT") E. Taylor
Services Committee Chairman
NVBDC Board of Directors



David Brazda
Co-Treasurer, NVBDC
NVBDC Board of Directors



**Annette Stevenson, US Army
Veteran, CPSD, C.P.M.**
NVBDC Board of Directors
Services Committee



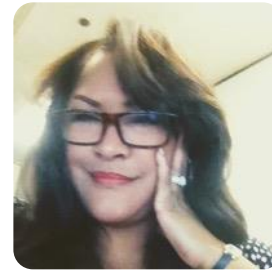
LTC (Ret) Kathryn M. Poynton
Director, MVO Task Force
NVBDC Board of Directors



Tammi Hart
Senior Vice President, NVBDC
Services Committee



Joann ("Jo") Cobb
Certification Analyst,
Certification Committee
Services Committee



Toni Moses
Relationship Manager,
Certification Committee
Services Committee





Thank You For Joining Us Today!

Export Readiness Financial Training

