



**THE
TEXAS
EXPORTERS
RESOURCE
GUIDE**

**PUBLISHED BY
THE EXPORT COUNCILS OF TEXAS**
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WHAT IS THIS GUIDE?

The Texas Exporters Resource Guide provides an overview of the marketing and finance programs available to expand your export sales. It provides a summary of programs provided by these resources, key featured articles on exporting, key contacts, web-sites and other pertinent information that can help your company export successfully.

WHO PROVIDED THIS GUIDE?

To help you plan for success, the Texas Export Councils published this Exporters Resource Guide. The generous support of our private sector partners – our advertisers – made possible the production of this Exporters Resource Guide.

HOW TO USE THIS GUIDE?

For your company to take advantage of international trade, this handbook provides the various state and federal organizations involved in export assistance. The contacts in this handbook provide various programs to assist Texas companies expand globally.

The information provided in the Texas Export Resource Guide is subject to change. Please contact the resources outlined in the Guide for the latest export information. Inside this Resource Guide are state and federal programs for exporters:

• MARKETING ASSISTANCE:

International Small Business Development

Centers (ISBDC) – The first point of contact for starting an export/import business or building your export business. They provide education seminars on importing and exporting and business counseling. They prepare you to use the next tier of state and federal export assistance programs.

State of Texas - Office of the Governor-Economic Development and Tourism, Mexico Office and Texas Dept. of Agriculture

– State of Texas provides marketing programs to assist Texas exporters expand into new international markets. Programs include catalog shows, inbound and outbound trade missions and more.

U.S. Export Assistance Centers (USEAC), of the U.S. Commercial Service (USCS) – For the established business looking to expand export sales globally. Maintains a worldwide network of offices, has programs to find partners in overseas markets and provides export counseling and guidance.

• FINANCING ASSISTANCE:

SBA's Export Finance Programs (SBA) – Provides various types of financing and loan guarantees for companies that export.

Export-Import Bank of the United States (ExIm) – Provides various types of financing and loan guarantees for an exporting company.

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A MESSAGE FROM THE TEXAS EXPORT COUNCILS

Our **TEXAS EXPORTERS RESOURCE GUIDE** has been designed to give Texas exporters the latest and best information possible to help you compete in international markets. This publication is part of our ongoing effort to reach out to small and mid-sized businesses throughout the State of Texas.

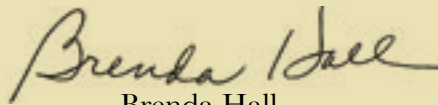
Our goals in helping Texas exporters include:

- Increasing the opportunities for Texas businesses to export.
- Providing education opportunities to learn “how to” export.
- Provide the avenues of finance and counseling needed to export successfully.
- And to serve as a voice to our local communities educating them in the benefits of free trade as a benefit to economic wellbeing.

The resources compiled in this guide provide the services and programs available to support both the new to export and experienced exporting companies.

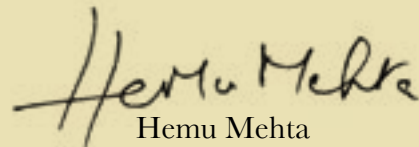
These resources have an abundance of knowledge to help Texas companies compete successfully in the international markets. The Export Councils of Texas wish to thank our advertisers for making this publication possible.

– Sincerely –



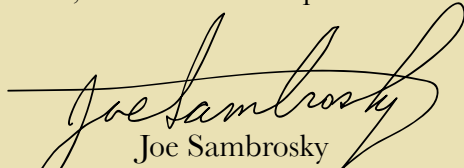
Brenda Hall

Chair, Camino Real Export Council



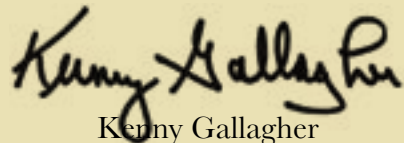
Hemu Mehta

Chair, Houston Export Council



Joe Sambrosky

Chair, North Texas Export Council



Kenny Gallagher

Chair, West Texas Export Council

Export Councils of Texas

Export Councils are organizations of leaders from the local business community, appointed by the Secretaries of Commerce, whose knowledge of international business provides a source of professional advice for local firms. For more than 25 years, Export Councils have served the United States by assisting companies in their local communities export, which has stimulated our country's economic growth and creating new and higher-paying jobs for their communities. Closely associated with the Commercial Service's Export Assistance Centers, the 56 Export Councils (four in Texas) combine the energies of more than 1,500 (100 in Texas) exporters and private and public export service providers throughout the United States.

Export Councils (ECs) volunteer their time to sponsor and participate in numerous trade promotion activities, as well as to supply specialized expertise to small and medium-sized businesses that are interested in exporting. They create and participate in seminars on exporting basics and trade finance, host international buyer delegations, and design “how-to export” guides to help firms export. In order to help small businesses succeed in the world economy, ECs also provide mentoring programs to help firms. Active on the national and local level, ECs work tirelessly to educate their local communities about international trade. They continue to speak out on national trade policy issues through a variety of means, including the issuance of trade policy recommendations at their annual national conference. See more details on U.S. Export Councils at: www.us-dec.com. For members in Texas and more about the Texas ECs, www.exporttexas.com.

M. RAY PERRYMAN

During the first 50 years of Texas' statehood, the primary growth engines of the state were cotton and beef. Around the turn of the century, with the discovery of oil in the southeastern portion of the state, the energy industry was born. By July 1931, more than 3,000 wells had been drilled in East Texas. As the Black Gold Rush expanded, the Permian Basin in West Texas became the largest oil producing region in the continental US.

Over the next few decades cattle, cotton, and oil were key contributors to the state's economy. In the 1970s, several major events occurred that played important roles in redefining the economy. Texas bank holding companies began an aggressive era of acquisitions and growth; the transportation sector rapidly expanded; real estate boomed, and oil prices skyrocketed from a price-control era cost of \$3 per barrel to almost \$40 per barrel.

From 1973 to 1981, the Lone Star State experienced economic expansion though the national economy faced substantial difficulties. As the Texas economy soared, personal income and retail sales almost tripled, real gross product increased 40%, population expanded by some 3 million people, and more than 2.2 million jobs were added across the state.

Worldwide overproduction of oil in 1982 caused petroleum demand and prices to decline markedly. Banks that had prospered mightily from energy lending found themselves in trouble and in search of new avenues for generating profitable activity. Many turned to the burgeoning real estate market that was

buoyed by new tax laws which encouraged development almost irrespective of the health of the underlying economy.

In 1986, federal tax law changes eliminated many tax advantages of real estate and oil well investments. Financial institutions, already weakened by the decline in the energy sector, soon became overburdened with nonperforming real estate loans. Jobs losses were measured in the thousands, and some giant corporations went bankrupt or were taken over by mega-mergers.

The nation experienced a recession in 1991-1992 which dampened business activity somewhat. By the middle of the decade, Texas was recovering at a more rapid pace than other areas of the country. Broad-based economic growth was enhancing diversity, and production in high-tech equipment, air transportation, healthcare, and aircraft manufacturing was growing.

During the 1990s, Texas exceeded national norms in all major performance indicators, ranking first in creating jobs within the construction; transportation, communications, and utilities; manufacturing; and wholesale and retail trade sectors. Much of the overall growth was due to the development of a substantial presence in microelectronics, computers, telecommunications equipment, and other technology sectors.

Texas was also a leader in securing new corporate locations and business expansions. By the new millennium, Texas was firmly established as a center for growth and opportunity.

The strength of the state's economy faced severe tests early in the 21st

century as the nation was hit by a recession, the shock of September 11, 2001, the collapse of various dot-com entities, and myriad corporate scandals. General economic uncertainty adversely affected investment spending, and the global economic downturn negatively impacted the state's exports.

During this timeframe, thousands of jobs were lost as numerous businesses downsized or eliminated some operations. Many people had to change professions. Facing declining equity values, some retirees reentered the workforce, and other individuals postponed their retirement plans.

Over the next few years, the roller-coaster economy that the nation experienced tested the resilience of Texans who were able to successfully meet the challenge. The health of the state economy slowly gained strength with advancements in employment and manufacturing. Although high tech remained weaker than in the past, activity increased significantly.

The energy sector was an important component of business activity even though diversification over the previous two decades had reduced the state's reliance on it as an economic base. The housing market was also a solid contributor to the economy.

The combination of these factors created a spirit of optimism that translated into greater momentum for future achievements.

Though stifled by the national downturn in the 2001-2002 period, the Lone Star State has since seen a notable turn-

around in terms of major corporate locations, job growth, and output gains. This trend is expected to continue in the years ahead with improvements in key sectors driving broad-based expansion across Texas.

From 2004 to 2009, the compound annual growth rate (CAGR) for the state's real gross product is forecast to be 4.15%. Over this short-term period, advancements in employment should continue with all industrial sectors projected to see moderate gains in the number of workers. The anticipated CAGR for employment in Texas is 1.96%.

Predictions for other key indicators include population with a 1.80% yearly

advancement; real personal income by place of residence experiencing a 3.65% annual hike, and retail sales seeing a per annum gain of 6.30%.

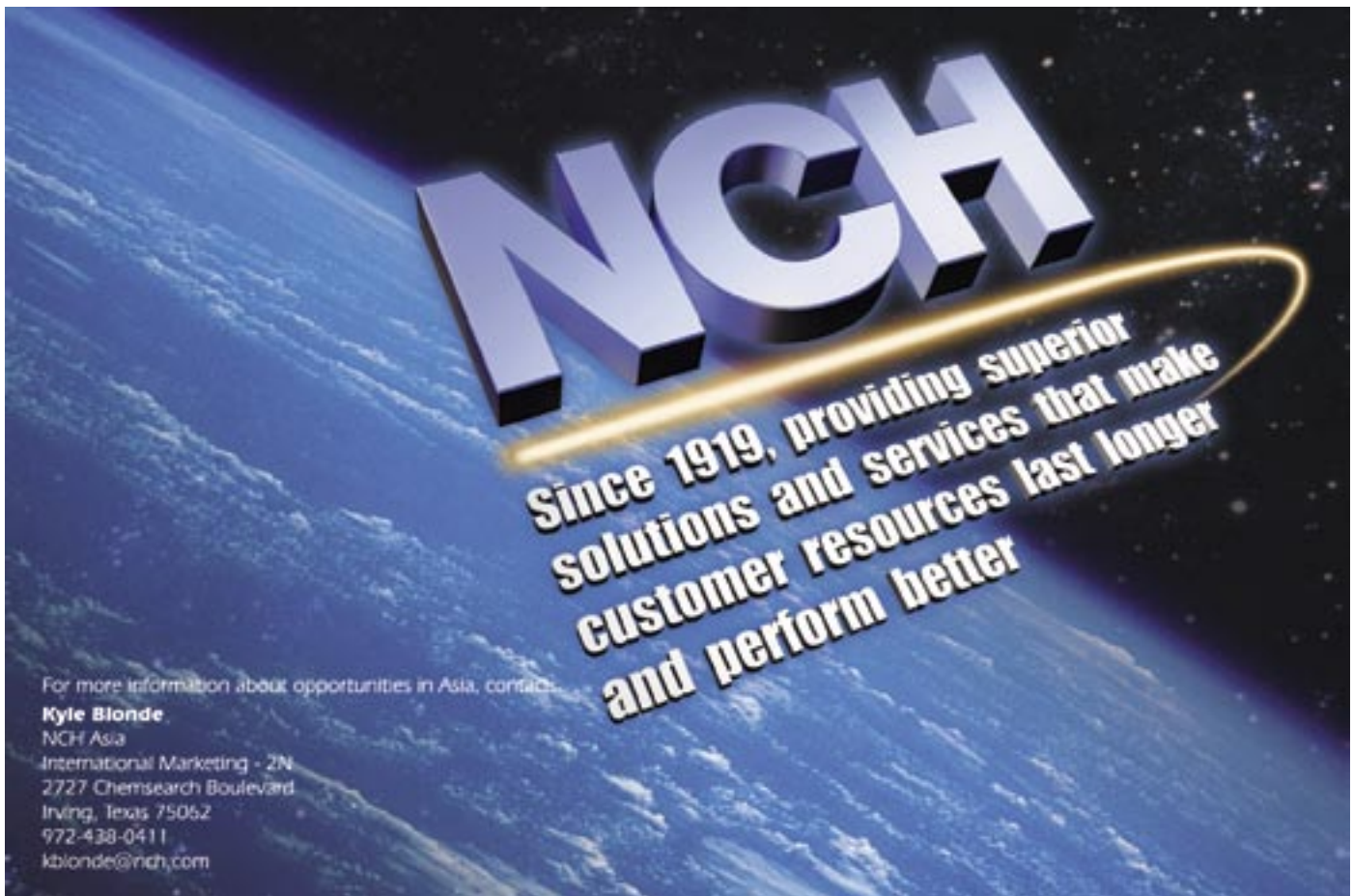
The major cities of the state are anticipated to remain as the key source of economic opportunity for the Lone Star State. These centers of growth are expected to enhance prospects for all Texans.

Small to mid-size businesses are key economic growth engines and will continue to play vital roles in the future development of the Texas economy. Although businesses will undoubtedly face varied challenges, they will benefit significantly from technological advancements, entrepreneurial endeavors, and

innovative undertakings. As a result, the economic outlook for these operations is very favorable with moderate expansion forecast over the short term.

Although the future for the Texas economy is challenging, opportunities for continued growth and success in all areas are promising.

Dr. M. Ray Perryman is President and Chief Executive Officer of The Perryman Group (www.perrymangroup.com). He also serves as Institute Distinguished Professor of Economic Theory and Method at the International Institute for Advanced Studies.



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kblonde@nch.com

TEXAS ON TOP IN EXPORTS, TEXAS LEADS THE NATION

RANDALL KEMPNER

2002 was a landmark year for Texas. For the first time in decades, the state rose to the top spot in total value of merchandise exports. (See Chart I) After years of trail-

Who buys Texas Products?

Like the U.S. as a whole, Texas's largest trade partners are our neighbors to the South and North. Mexico received 39% of Texas' exports while Canada received nearly 11%. Texas accounted for 42%

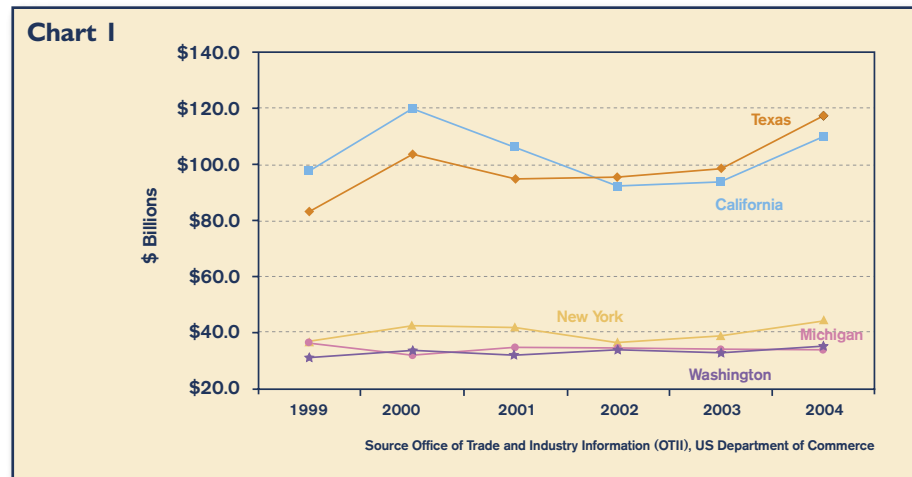
creation associated with transportation and logistics.

Growth in exports to traditional partners like Mexico and Canada pales in comparison to the boom Texas has been experiencing with two Asian partners: South Korea and China. From 1999 to 2004, exports to South Korea, more than tripled from 1.5 billion to 5.0 billion. Exports to China quadrupled from \$900 million in 1999 to 4.4 billion in 2004. Electronics and computers are the main exports to China along with significant shipments of agricultural and food products.

Who Exports?

Texan firms, large and small, are actively participating in the export game. Well known international companies like Dow, ExxonMobil, National Instruments, Samsung, and Texas Instruments have major plants in Texas that export products throughout the world.

Dallas based Texas Instruments, one of the world's leading semiconductor manufacturers, exports over a billion dollars a year from the state. According to Zak Karamally, TI's Director for



ing California in the export game, Texas rose to the top based on its strong growth performance in computers and electronic products, chemicals and our most traditional industry, petroleum products.

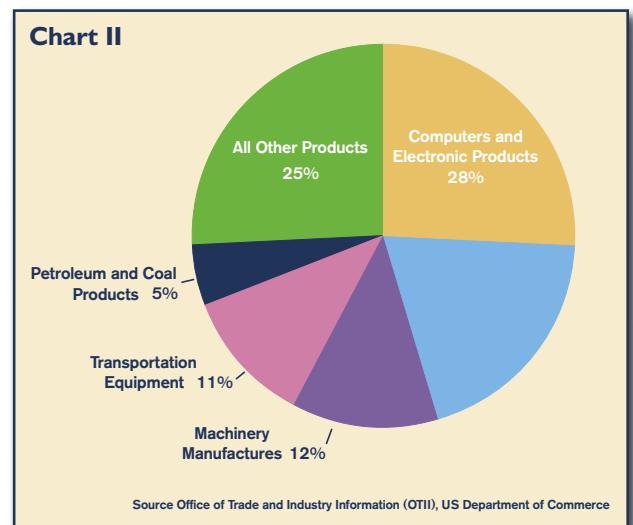
Increases in machinery and transportation equipment exports also helped boost Texas to the top. (See Chart II)

Over the past two years Texas's export performance has continued to pace the nation as the economy has picked up. Last year, Texas exported more than \$117 billion in products, 14.3 % of total U.S. exports. Over the 1999-2004 Texas was the 20th fastest growing U.S. export state, posting a 7.1% annual growth rate.

On a per capita basis, Texas is the third most prolific exporting state-- and despite significant population increases, the state increased its per capita exports over the period. In 2004, Texas firms exported over \$5,200 per resident.

of total U.S. exports to Mexico. Texas showed healthy annualized growth of around 4% for each of these traditional partners. (See Chart III)

In the case of Mexico, Texas has become the preferred trans-shipment point for products produced throughout the U.S.. Many electronic products are partially assembled in Texas and other states and then sent on to Mexico for full assembly in Maquiladora plants. As a result, the full impact of the export industry is not felt in Texas as often the employees that manufactured the product live outside of the state. However, even in cases where goods were produced elsewhere, Texas benefits because of the large investments and job

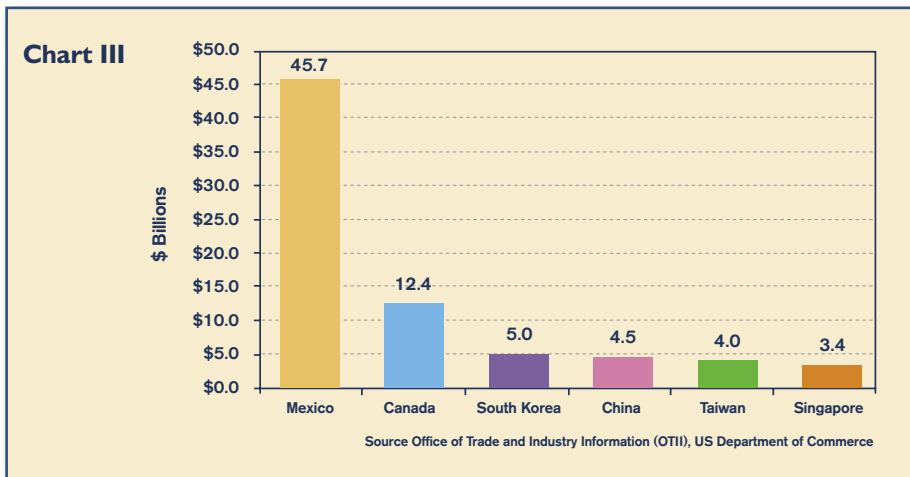


International Trade and Compliance, "Texas offers a fertile ground for exporters. In the Dallas area, TI benefits in particular from the very strong air cargo infrastructure at DFW Airport and Alliance Field in Fort Worth."

Mensor has been following its manufacturing client base as it sets up operations around the world. According to Mensor Sales and Marketing Manager, Lee Graham, the move to exports has had a positive impact on domestic sales.

transportation equipment are expected to experience growing international demand over the next few years. As China and India grow, many agricultural commodities - products like cotton, meat and hides -- are also expected to see increased demands and price levels. And since CAFTA, the Central American Free Trade Agreement, passed Congress, Texas exports will receive an additional push. Many of the main imports of the Central American and Caribbean countries come from Texas's product line - agricultural goods, information technology, and manufactured products.

With the expansion of global trade relations and the hard work of Texan business people, there is every reason to believe that Texas will maintain its top export ranking for years to come.



Karamally believes TI will continue its growth in Texas produced exports for the foreseeable future.

But it's not only the corporate titans who are involved in international trade. According to the most recent federal government data, over 31,000 Texas firms exported in 2001. Ninety-one percent of them were classified as small and medium sized businesses - though many expect to grow by expanding their export operations.

Consider San Marcos based Mensor Corp, a small designer and manufacturer of precision pressure products, like digital gauges and barometers. Over the past three years, they have nearly tripled exports and continue to broaden their export activities. Exports now represent 43% of sales and the company is targeting 50%.

He explains, "some of Mensor's key customers have become global players and require Mensor to be able to provide worldwide support and service for our products. If Mensor had not focused on international sales, domestic business could have suffered in the long term. Serving our international clients, however, has also helped us to find new local customers in our export markets."

Echoing Texas as a whole, Mensor's growth markets include Mexico, Korea, and especially China. Much of focus has been on Asian markets, including China and Korea. After the U.S., China is now the largest user of Mensor products.

Looking Forward

The forecast is positive for continued Texas export growth. Many of our major export industries - electronic equipment, chemical products, and

Randall Kempner
Board Member, Center for International Business and Education Research
University of Texas at Austin
And President, Prosperity Strategies

Out in front.

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INTERNATIONAL SMALL BUSINESS DEVELOPMENT CENTERS

International Small Business Development Centers are the result of a cooperative partnership between the Small Business Administration and the educational community, the private sector, state and local governments. International Small Business Development Centers are often called International Trade Centers. They provide a wide range of international trade assistance and export counseling to small and mid-size businesses. They provide resources, information and hands-on guidance in easily accessible branch locations.

There are three Centers in Texas, each providing specific services:

University of Houston - International Trade Center (UH ITC)

Since 1988, the University of Houston - International Trade Center (UH ITC) has helped small and medium sized

Texas companies explore and develop export business activities. Whether you are a new to export or an experienced exporter interested in pursuing new opportunities, the UH ITC can help you by evaluating your company's export readiness and your potential in foreign markets, as well as to assist you, at no cost, in the preparation of export loan applications. They offer low cost seminars on international topics and networking events for clients from the 32 county-area in Southeast Texas they serve.

The UHITC provides assistance with the creation of business plans, and market entry strategies while helping companies find foreign business opportunities according to your capabilities. Their services also allow clients to leverage the well-established relationships they have with international businesses and Consulate Generals in the Houston area.

The UH ITC offers:

- Free Business Consulting on a variety of export related crucial elements, such as company and products/services export readiness foreign market research, export logistics service provider referrals, terms and form of payments, etc.
- Specialized international business training.
- International business research library.
- Free preparation of loan applications for SBA's Export Financing Programs and other sources of capital.

Contact information

University of Houston - International Trade Center UH SBDC Network

2302 Fannin, Suite 200z
Houston, TX 77002
Tel: 713-752-8404
Fax: 713-756-1515
sbdctc@uh.edu



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Dedicated to globalizing Business Education and Research

The International Trade Center SBDC (ITC-SBDC) provides counseling and training on international trade issues, particularly importing and exporting, to businesses in the 49-county North Texas SBDC region. Whether your company is a novice or experienced in international trade, the office services that enhance your ability to export and import. The ITC-SBDC provides:

- A clearinghouse of information on export/import issues.
- The link to valuable resources at local, state, national and international levels.
- An initial assessment of what you need to successfully import or export.
- Help sort through the maze of bankers lawyers, government agencies, consultants or brokers who offer international trade services.
- Access to various subscription-based services that provide a wealth of trade data.

Don't risk not being up-to-speak in the dynamic global marketplace, get:

- Free one-on-one counseling
- Online counseling
- Low-cost training
- Market intelligence

The International Trade Center SBDC is a recipient of the prestigious President's "E" Award for Excellence in Export Services. The center is here to make sure your international business is a success!

Contact information

International Trade Center SBDC
 1950 Stemmons Fwy, Suite 5067
 Dallas, TX 75207
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 Fax: 214-748-7937
www.iexportimport.com



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South-West Texas Border Region International Trade Center

The South-West Texas Border Region International Trade Center is focused on creating international sales impact for its clients through no cost consulting/research services and timely training programs. Their team of experienced consultants, which include NASBITE Certified Global Business Professionals, combine trade experience with a fierce passion for client success. Consulting services are 100% confidential and offered at no cost. Their clients include start-ups to experienced global traders that receive services and training on:

- Company & product export readiness
- Global market research & analysis
- International target markets
- International pricing, financing and payment methods
- Foreign market entry & distribution options
- Trade logistics & international documentation
- Locating, evaluating & selecting international buyers.

- International marketing plan development
- NASBITE Certified Global Business Professional exam preparation

Their training is designed to provide timely trade knowledge that translates into higher quality service for clientele and skills for capitalizing on trade opportunities. All of the seminar programs are presented at a professional level, interactive and extremely hands-on so that participants learn the realities of successful exporting. In 2004, our services created an impact of over \$42 million dollars in international sales for our clients - let us create impact for you.

Contact information

The International Trade Center (ITC)
South-West Texas Border SBDC
 501 West Durango Blvd.
 San Antonio, TX 78207
 Tel: 210- 458-2470
 Fax: 210-458-2491
www.texasrtrade.org

Office of the Governor, Economic Development & Tourism (EDT) Division is a state agency and the marketing arm for the State of Texas for business and tourism. Its mission is to "Market Texas and assist communities to maximize economic development opportunities in a global economy." EDT benefits businesses in the export arena by actively marketing Texas and assisting businesses with exporting products and services to international markets. EDT also provides businesses and communities with research and data services.

As a part of EDT, the International Business & Recruitment Program (IBR) focuses on working with Texas companies to help them expand their businesses worldwide by providing the following services to promote their products and services to international buyers and partners.

In addition to assisting Texas companies with promoting their products and services the IBR Program also focuses on international recruitment of companies from international markets. The plan is to market the state as a business location. The new additional program activity is to market Texas by attending trade shows and trade missions, conferences and seminars - both nationally and

internationally. These types of program activities, coupled with strategic partnerships between communities, businesses, and other local, state and federal agencies, play a key role in how IBR markets Texas. The main goal of these activities is geared towards creating financial investment and job creation in Texas.

International Trade Missions:

These are organized to match your company with potential business partners in foreign countries. You travel with our staff and we arrange the appointments for you in advance. Cost varies by destination.

International and Domestic Trade Shows:

These shows are where your Texas company and products are showcased at a industry specific show or internationally at a U.S.A. Pavilion. You can travel and attend yourself or have our staff showcase your products. Cost varies by show.

Inbound Buyer Missions: We host in-bound delegations which include potential foreign buyers. We introduce and host receptions where you can meet these participants.

Multi-State Catalog Events: A low-cost option to traveling, where we showcase your product or service literature in fast-growing export markets around the world. Let us do the legwork and send you the leads. Cost varies by event.

Seminars: Topics ranging from country specific or educational on exporting are sponsored with our partner organizations around the state. Cost varies by event.

Trade Counseling: Trade Advisors at the Office of International Business offer services to companies so they can target prospects for export growth in Asia/

Pacific, Europe/Africa/Middle East and the Americas. The Trade Advisors also organize trade events in specific regions of the world that promote the exposure of Texas businesses. No fee for counseling or referrals.

The International Business & Recruitment Program also connects companies with other trade counseling and training programs available through International Small Business Development Centers and U.S. Export Assistance Centers. Companies that are beginning to export or have specific exporting hurdles to overcome can get assistance from the International Small Business Development Centers in conjunction with the Office of International Business in the areas of permitting, customs, financing, or market analysis.

Trade Leads: Trade leads from our participation at trade shows, missions and catalog shows develop inquiries for other Texas products. We disseminate these directly to companies and through our economic network of communities in Texas. Trade leads from the U.S. Department of Commerce, Trade Opportunity Program, are available to Texas businesses at www.export.gov/eac/trade_leads.asp

Publications: The International Business & Recruitment Program also recommends some useful publications to aid exporters. These include Global Texas, Highlights of Texas Exports, and the Texas Directory of Multinational Companies, ordering information on our web-site. Information packets are available that cover topics like Export Intermediaries, Foreign Trade Zones, Getting Started in Export/Import and NAFTA Resources by calling 1-800-888-0511.

Gain Access To Global Markets

Intertek provides testing, certification, market planning and liaison services to global exporters. For details, visit www.intertek-etlsemko.com or call 1-800-WORLDFAB.

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Database: The agency also provides access to searchable databases. Those relating to international trade include: "NAFTA Center" includes fact sheet, organizations, statistics, custom regulations and country reports. "State Comparison" is where Texas economic statistics including trade is compared to other U.S. states. "Texas Country Information" includes international trade export statistics, investment statistics and sister cities. The web-site for this information is found on www.bidc.state.tx.us

Partnerships: The Office of International Business has cooperative agreements with the U.S. Department of Commerce, International Trade Administration, and the Japan External Trade Organization to help Texas exporters and to make sure businesses are represented abroad. The U.S. Department of Commerce, International Trade Administration have provided a resource for exporting through the Trade Information Center at <http://www.trade.gov/tic/> or 1-800-USA-TRADE.

Please check our web-site for the current Calendar of International Trade Events. Contact us to find out how we can best serve you:

Contact information

**International Business & Recruitment Program
Economic Development & Tourism Division**

Office of the Governor
P. O. Box 12428, Austin, TX
78711-2428

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Fax: 512-936-0080

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e-mail: ibi@austincc.edu www.austincc.edu/intlbus

THE STATE OF TEXAS NAFTA OFFICE IN MEXICO CITY

The State of Texas-NAFTA Office is a business consulting office for the State of Texas that advises small and mid-size Texas companies in every industrial sector on issues related to exploring the potential for exporting their products or services to Mexico. Their overall objective is to help Texas companies to gain substantial knowledge of potential distributors, client/end-users or reps for their products as well as of the market situation for their products in Mexico.

The State of Texas-NAFTA Office for Business provides the following services for Texas companies and communities:

- Agent/distributor search; end-user/client search; joint venture partner search,
- Trade mission promotion including business meeting arrangement with pre-qualified Mexican companies,
- Promotion of investment opportunities in Texas communities through "Invest in Texas" seminars,

- Information, contacts and lists from the Mexico office commercial library, databases and other sources; government liaisons and general business orientation,
- State of Texas NAFTA Office for Tourism provides sales and marketing activities to the tourism industry.

Contact information

State of Texas NAFTA Office

Paseo de la Reforma 325 PB

Colonia Cuauhtemoc

06500 Mexico D.F.

Tel: 011-525-514-8100

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www.governor.state.tx.us/divisions/ecodev/international/nafta/

www.traveltex.com



To make the most of Texas' marketing and export opportunities, the Texas Department of Agriculture (TDA) works with farmers, ranchers, commodity organizations, cooperatives and businesses through the GO TEXAN campaign to promote all Texas agricultural products - from food, fiber and wine to forestry and horticulture - to increase sales of these products both at home and abroad.

To help Texans respond to international opportunities, The Texas Department of Agriculture:

1. Works with industry groups such as commodity associations and producer/processor organizations to create cooperative, industry specific marketing programs.
2. Works directly with producers and processors to provide export guidance and consulting, including helping identify appropriate federal assistance programs.
3. Helps foreign buyers source Texas products and matches them with appropriate suppliers.
4. Conducts a variety of trade activities to help Texans gain entry into the global marketplace.



Contact information

Texas Department of Agriculture
International Marketing Division
State Coordinator for
International Programs
Tel: (512) 463-7469

The following programs are available for those interested in exporting:

The Branded - Market Access

Program (MAP) is a federal matching reimbursement program. It reimburses a company for up to 50 percent of its expenses related to export endeavors.

The Foreign Agricultural Service (FAS) and the Southern U.S. Trade Association (SUSTA) administer this program.

TDA actively recruits companies to participate in the program and provides guidance to companies to fill out the application and to identify approved expenses and activities.

Reimbursable activities include: advertising, trade shows, travel and per diem cost related to foreign trade shows, promotions and labeling.

Basic Eligibility Criteria:

- A company must be considered a small business based on Small Business Administration (SBA) regulations (this is based on Standard Industrial Classification-(SIC)-Codes.
- A company can find out its SIC code by visiting www.sbaonline.sba.gov/regulations/siccodes.
- A company must have a product that is at least 50 percent U.S. agricultural, excluding water and packaging (salt is not considered agricultural by FAS rules).

- A company must have total gross sales (domestic & export) in the previous calendar year exceeding \$100,000.
- The product must be a branded product, not bulk.

To see if your company qualifies for the MAP Branded program, visit www.susta.org/services/map.html.

Applying

For questions about the MAP Branded program or the application process contact, the State Coordinator for International Programs at:

P.O. Box 12847
Austin, TX 78749
Tel: (512) 463-7469
Fax: (512) 463-9968
E-mail: terry.ovalle@agr.state.tx.us

The Export Readiness Training Program (ERT)

The ERT Program is a year-long educational program designed to provide export training to small, new-to-export agricultural growers and processors. The training prepares companies for their first export experience (e.g., a trade show, a trade mission or an international sale). It will help develop an international business plan and teach the basics of exporting, including marketing product(s), locating interested buyers, preparing a contract, financing a sale and shipping product(s). This program is a joint project between the Texas Department of Agriculture, the San Antonio Small Business Development Center - International Trade Development Offices, and the Southern U.S. Trade Association.

To qualify for the ERT program, companies must have:

- exportable food or agricultural product(s)
- a product already available in the domestic market
- financial statements for the last three years prepared in accordance with generally accepted accounting procedures available for review.
- printed marketing materials available for the product(s)
- less than one year of active export experience
- staff willing to commit to actively entering an export market within one year
- the drive and desire to commit to the work requirements and full attendance in the training program
- 500 or fewer employees (if you are a processor) or 100 or fewer employees (if a producer)
- \$1,000,000 dollars in sales

Applying

Texas Department of Agriculture partners with the San Antonio Small Business Development Center - International Trade Center (ITC) Office. To obtain an application please contact the ITC office at 210-458-2470.

Go Texan Partner Program (GOTEPP)

TDA's GO TEXAN Partnership Program can be utilized to offset international marketing expenses such as trade show participation, in-store promotions, point of sale materials and more. Contact (512) 463-7731 or www.gotexan.org for more information.

The mission of the International Affairs Department (IAD) of the City of San Antonio, Texas, is to develop and implement programs that promote San Antonio as a center for international trade. Due to the City's strategic location, situated midway between the East and West coasts of the U.S. and less than 200 miles from the Mexican border, San Antonio has become a world-class logistics and distribution hub and crossroads for international business and trade.

We facilitate international business development by developing diplomatic and foreign government relationships, particularly with the seven Sister Cities located in Mexico, Japan, Spain (Canary Islands), Korea, and Taiwan; promoting two-way trade between San Antonio companies and counterparts in other countries, with a strong focus on Mexico; marketing internationally San Antonio's target driver industries - biosciences/healthcare, aerospace/aviation, telecommunications, information technology, logistics & transportation, and tourism-related business; and coordinating other international related events.

Specific business services include the following:

Casa San Antonio: three trade offices in Mexico known as "Casa San Antonio" and located in Guadalajara, Monterrey and Mexico City. The offices assist San Antonio companies interested in exporting products and services to Mexico, as well as Mexican companies that want to do business in

the US. The office provides business matchmaking, trade mission and individual business visits services, market research, referrals, and it facilitates two-way trade and investment opportunities. Since its inception in 1991 with the first office in Guadalajara, the Casa program has generated over \$97.7 million in trade.

San Antonio Export Leaders

Program: An innovative eight-month program where the participants meet international leaders and receive the tools, training, consultation, and coaching necessary to be successful in the international market. The sessions include topics such as marketing/pricing, customs & transportation, export financing & legal issues, and two trade missions to Mexico for one-on-one business meetings. Since its inception in 2000, sixty-six companies have participated.

For more information, contact us at (210) 207-8100 or

www.sanantonio.gov/iad



U.S. EXPORT ASSISTANCE CENTERS (USEAC)

U.S. Export Assistance Centers provide small and medium size businesses with assistance in export marketing, trade finance, and local export promotion. U.S. Export Assistance Centers work closely with federal, state and local organizations to provide top rate service in assisting local companies compete globally. U.S. Export Assistance Centers provide direct counseling to firms interested in expanding their international activities and to companies who are just starting to venture abroad.

The U.S. Commercial Service

(USCS) The Commercial Service is the global business solutions unit of the Department of Commerce. We offer U.S. companies:

- Wide and deep knowledge of markets and industries.
- A unique global network.
- A focus on small and mid-sized businesses.
- The clout and cachet of the U.S. government.

U.S. Commercial Service is the main component of the U.S. Export Assistance Centers network. The mission of the U.S. Commercial Service is to promote the export of goods and services from the U.S., particularly small and medium businesses, and protect U.S. business interests abroad. The International Trade Specialists in more than 100 U.S. cities and 80 countries provide in-depth export consulting and customized business solutions.

The U.S. Commercial Service is an experienced leading-edge worldwide organization helping you meet the challenges of a global economy. Whether you're exporting for the first time or want to increase your exports to new markets, U.S. Commercial Service provide customized, end-to-end solutions to help you compete and win in the global marketplace. U.S. Commercial Service

will work with your company providing counseling to identify your requirements and establish a plan to help achieve your specific objectives. We can help your business compete and win in the global marketplace. The U.S. Commercial Service offers four ways to grow your international sales:

- world-class market research
- trade events that promote your product or service to qualified buyers
- introductions to qualified buyers and distributors
- counseling through every step of the export process

World Class March Research

Market Research Library -Accurate, up-to-date information lets you target the best international markets. Our comprehensive market research includes overviews on doing business in more than 120 countries and profiles of 110 industry sectors. You can also get updates on new regulations, currency fluctuations, business trends, and government-financed projects. This market research is available at www.export.gov.

Customized Market Research (CMR) provides timely, customized reliable answers to your specific inquiries about a market and its receptivity to your products or services.

Trade Events that Get Results:

International Buyer Programs (IBP) Find new international business partners at U.S. trade shows with the International Buyer Program. The IBP recruits more than 125,000 foreign buyers and distributors to 32 top U.S. trade shows per year. U.S. Commercial Service trade specialists arrange meetings for U.S. exporters and international delegates and provide export counseling at the show's International Business Center. ShowTime provides in-depth counseling at these events where you

meet with the Specialists traveling from the foreign countries.

U.S. Pavilions certified by the U.S. Commercial Service increase your chances of finding new business. Certified U.S. Pavilions offer one-on-one business matching, business counseling from trade specialists, and special exhibit services designed to help U.S. exporters maximize returns from trade shows and make more international sales. Exhibiting at a trade show abroad can lead to tremendous export opportunities for U.S. companies. This is why the Trade Fair Certification Program was created: to help companies like yours make important exhibiting decisions and free you of many of the concerns you may have about exhibiting outside the United States.

Trade Missions - Meet face-to-face with prescreened international business contacts in promising markets with U.S. Commercial Service trade missions. Trade missions save you time and money by allowing you to maximize contact with qualified distributors, sales representatives, or partners in one to four countries. Every year, the U.S. Commercial Service also supports dozens of trade missions organized by state economic organizations, elected officials, chambers of commerce, and industry associations through our Certified Trade Mission program.

Catalog Exhibitions - Looking for an affordable, low-risk way to promote your products and services in promising markets around the world? Increase your company's international sales potential by showcasing your products and services with the International Catalog Exhibition Program. U.S. Commercial Service trade specialists located in international markets will translate your company profile into the local language, display your marketing materials, collect sales leads from interested local buyers,

and then assist you as you follow up with the local contacts.

Single Company Promotions - provides meeting space and carefully screened invitation lists to help you present successful seminars featuring for firm's products or services. Fee varies per scope or work.

Finding International Partners:

Let our international network locate the most qualified buyers and partners for your U.S. made products or services.

International Partner Searches (IPS) - Find qualified international buyers, partners, or agents without traveling overseas. U.S. Commercial Service specialists will deliver detailed company information on up to five prescreened international companies that have expressed an interest in your company's products and services.

Gold Key (GKS) - Save time and money by letting the U.S. Commercial Service help you find a buyer, partner, agent or distributor. The Gold Key Service provides you with one-on-one appointments with pre-screened potential agents, distributors, sales representatives, association and government contacts, licensing or joint venture partners, and other strategic business partners in your targeted export market.

Commercial News USA, (CNUSA) - Promote your products and services to more than 400,000 international buyers in 145 countries. Commercial News USA is a product catalog distributed by U.S. embassies and consulates worldwide, and has a proven track record of high response rates and solid sales results.

www.thinkglobal.us/index.html

Trade Leads - View announcements from qualified international companies looking to source U.S. products and services and advertise government tender projects through our trade leads

database. All of our trade leads are pre-screened by our U.S. embassy or consulate staff overseas and are provided for U.S. exporters on www.export.gov

International Company Profiles (ICP) - Prevent costly mistakes with quick, low-cost credit checks or due-diligence reports on international companies. Before you do business with a prospective agent, distributor, or partner, the International Company Profile will give you the background information you need to evaluate the company.

Counseling and Advocacy:

Advocacy - Get a competitive edge with U.S. Commercial Service advocacy. U.S. diplomats and other officials help your company when unanticipated problems arise – resolve payment issues, settle disputes, win contracts, and overcome regulatory hurdles. Support can include government-to-government meetings by U.S. Commercial Service officers and ambassadors with high-level foreign government officials, in addition to direct intervention with international companies.

Platinum Key Service - Get long-term, comprehensive, customized support to achieve your business goals. The Platinum Key Service is solution-oriented and custom-tailored to your needs. Identify markets, launch products, develop major project opportunities,

resolve market entry questions, and receive assistance on regulatory matters. Our in-country trade specialists will work closely with you to identify needs, provide progress reports, and ensure timely resolution.

Counseling - Increase your export sales and enter new international markets with U.S. Commercial Service export counseling. Our trade specialists work directly with our team of experts overseas in getting you the information and advice that you need to succeed. International Trade Specialists at U.S. Export Assistance Centers can help businesses in several areas:

- Identifying viable markets for your products.
- Creating a market entry strategy
- Facilitate and help implement those strategies with distribution channels, pricing considerations, and exposure through trade shows and missions.
- Aide businesses in finding financing through federal government programs, along with providing access to state and local entities.

Contact your nearest U.S. Export Assistance Center to access these services and expand your international sales, see listing of Texas offices below. To find information on all federal export services and programs: www.export.gov.

U. S. Export Assistance Centers located in Texas: www.buyusa.gov/southcentral

- **North Texas USEAC**
Grapevine, TX
TEL: 817-310-3744
www.buyusa.gov/northtexas
- **Austin USEAC**
TEL: 512-916-5939
www.buyusa.gov/austin
- **Fort Worth USEAC**
TEL: 817-212-2673
www.buyusa.gov/fortworth
- **Houston USEAC**
TEL: 281-449-9402
www.buyusa.gov/houston
- **San Antonio USEAC**
TEL: 210-228-9878
www.buyusa.gov/sanantonio
- **West Texas USEAC – Midland, TX.**
TEL: 432-552-2490
www.buyusa.gov/westtexas
- **South Texas USEAC – McAllen, TX.**
TEL: 956-661-0238
www.buyusa.gov/southtexas

HOW TEXAS EXPORTERS CAN STAY OUT OF TROUBLE

Since 9-11, Texas exporters have faced increased regulatory burdens and heightened enforcement activity. As the largest exporting state in the union, Texas companies must educate themselves and proactively address export compliance issues. In doing so, Texas exporters can transform these government-imposed burdens into competitive business advantages and expand their export activities. Avoiding the common misperceptions set forth below will allow Texas exporters to continue to lead the United States in exporting for many years to come.

We can sell our products to anyone we want.

No you can't. The Department of the Treasury maintains an extensive list of parties to whom you cannot sell U.S. goods and to whom your distributors, branches and certain subsidiaries cannot sell (unless a license is obtained). The

Departments of Commerce and State also maintain lists of denied persons and debarred parties who have been stripped of export privileges. These lists have been created based on foreign policy and national security concerns. An exporter must determine whether its direct or indirect customer is on one of these lists prior to engaging in any transactions. The U.S. takes sales to prohibited parties very seriously, and selling to a prohibited party can lead to significant fines and possible loss of export privileges.

We know the names of our customers. That's all the law requires.

That's not all the law requires. Not only are exporters expected to "know" the identity of their customers, they must also know the end-use and ultimate end-user of their products. An exporter must also know the final destination of the

exported goods and all such knowledge must be properly documented. The Bureau of Industry and Security has published its "Know Your Customer Guidelines," and the knowledge requirement for exporters is far greater than simply knowing their names.

We only sell our products domestically so the export laws don't apply.

That's not the case. A number of the prohibited parties on the lists maintained by the U.S. government include the names of persons and entities located in the U.S. and in friendly countries. Thus, selling U.S.-origin items to certain parties even in the U.S. or allied countries may result in significant violations of U.S. export control laws. Likewise, downloads and internet sales can also be exports. Additionally, U.S.-employed foreign national workers are subject to export



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**Strasburger & Price, LLP's
Foreign Trade
Compliance Team
Can Help
Your Company Transform
Government-Imposed Burdens
Into Competitive
Business Advantages**



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*Douglas N. Jacobson also serves as the principal of the Law Offices of Douglas N. Jacobson, LLC.

control laws even if the employer does not manufacture products or export products overseas. Exposing a foreign national worker in the U.S. to technology, technical data, or software source code that is controlled by Department of Commerce regulations is considered an export.

Our products and services are distributed and sold world-wide and therefore are not covered by export control laws.

There's no world-wide sales exception to U.S. export controls. In fact, the U.S. export control regime specifically targets the world-wide distribution of U.S.-origin items. Export control laws also apply to the re-export of U.S. goods. With very limited exceptions, "once a U.S.-origin item, always a U.S.-origin item." Even if your product is sold to be incorporated into a foreign-made product, a very careful analysis must be completed taking into account the end-user, end-use and final destination of that product and the amount of U.S.-origin content in the final product. Exporters must realize that the wrongful re-export of U.S. goods by foreign distributors can create liability not just for the re-exporter but also for the exporter, as well as jeopardize both of their export privileges.

Once our products reach the destination country, we don't have to worry anymore about U.S. export laws.

Remember, the law follows the goods. There are also very specific regulations that apply to re-exports of U.S. products from one foreign country to another, as well as to the transfer of certain items from one party within a foreign country to another party in the same foreign country. Likewise, when U.S. citizens depart the U.S. they remain subject to U.S. export control laws and must abide by these laws.

Our company does not export to "sanctioned" countries or prohibited parties, so we have no U.S. export control issues. The U.S. export control regime is comprehensive and applies to all U.S.-origin items regardless of destination, including our Canadian and Mexican neighbors. An exporter must be concerned with the extent to which export controls apply to the destination country and take the necessary steps to prevent the diversion of its products to sanctioned countries and prohibited parties. Sanctioned countries and prohibited parties are subject to very complex rules regarding export of U.S. goods. Companies have paid substantial fines and penalties for sending things such as chicken parts, oil field equipment, lamp shades and furniture to embargoed countries.

Because we don't make any military products, we don't have to worry about U.S. export control laws.

Not so. Remember, U.S. export controls apply to all products, not just highly technical or sophisticated goods. While the restrictions vary by product, most products do not require the same level of scrutiny as the export of military products. However, products that have a predominant military use are likely to fall within the jurisdiction and licensing authority of the Department of State. Exporters need to be extremely careful if their products are primarily commercial but have some military applications. They may require a license for export from the Department of State or the Department of Commerce. Due to national security concerns, violations of military export controls are likely to result in severe penalties and negative publicity.

Under the NAFTA we don't have to worry about export controls. We can ship whatever we want to Mexico.

While the North American Free Trade Agreement has served to facilitate trade with Mexico and Canada by reducing import tariffs and addressing other non-tariff trade barriers, it does not reduce the export control obligations of U.S. companies doing business with Mexico or Canada. There have been a number of recent, high profile violations by U.S. companies that have shipped products to Mexico without required export licenses.

We use third party providers, including freight forwarders, to handle all our exports. They, not us, are liable for any export violations that occur.

All parties involved in an export transaction can be liable for violations of export controls. Couriers, freight forwarders, and others in the export supply chain may assist the exporter with its export obligations and documentation, but the exporter cannot delegate its responsibility for its own export obligations. Freight forwarders have been identified recently as specific enforcement targets by U.S. government enforcement agencies. Exporters need to carefully select, oversee and scrutinize their supply chain providers.

We're not great at keeping records or filing export documents with the government, but the government will never catch us for such minor errors.

Watch out! Over the past year, the U.S. government has ramped up enforcement activities related to the failure to file Shippers' Export Declarations (SEDs), false statements on SEDs (regardless of intent), misrepresentation of fact on SEDs and to government agents, as well as the failure to keep records in accordance with the export control regulations. To make matters worse, the U.S. government is completely phasing out paper SEDs in favor of an electronic version of the SED (tentatively known

as Electronic Export Information or EEI) to be filed through the Automated Export System (AES). Even now with most exporters filing SED information through AES, the government is touting its abilities to view hundreds of thousands of export documents using database management tools instead of having to manually search and review paper SEDs for possible violations.

Any export violations we have are minor. Therefore our potential penalty exposure is also minor.

Exporters are strictly liable for all civil violations of export controls. This means that a party is liable for a violation regard-less of intent or the minor or inadvertent nature of the violation. Depending on the circumstances and the regulations that were violated, export control violations may result in severe criminal and civil penalties including prison sentences, steep monetary

penalties ranging from \$11,000 to \$10,000,000 per violation, product seizure, suspension or revocation of export privileges, debarment from government contracting, mandatory compliance measures, and suspension or revocation of export licenses. When dealing in the national security and foreign policy arena, the U.S. government means business.

We don't support the boycott of Israel and we don't agree with boycott-related requests. That's all we need to do.

The Anti-boycott Regulations are some of the most complex provisions in the Export Administration Regulations. IRS regulations also provide penalties for anti-boycott violations. There are many types of boycott requests that must be reported to the Commerce Department's Office of Anti-boycott Compliance even if you don't agree to them. Some provi-

sions that are boycott-related never even mention Israel or Israeli products. Other boycott requests are hidden deep in Letters of Credit. Anti-boycott violations can also result in significant monetary fines and loss of certain tax credits. Even companies that file their reports late have been subjected to penalties.

We don't pay bribes to foreign government officials in our business, but we sure like to wine and dine them when they come to visit us.

Be very careful. One company that took that approach ended up paying \$400,000 in punitive damages, \$50,000 to cover some of the government's legal fees (not to mention its own) and ended up with a government imposed and supervised compliance program. The company paid for first class airfare, hotels, meals, entertainment, shopping expenses for a foreign government official and his family. Remember that all promotional expenses must be reasonable and bona fide. Travel and lodging expenses must be directly related to the demonstration or explanation of products, technology, or services. It will be difficult to justify a trip to Las Vegas for a meeting with foreign government officials when all your operations, products, personnel, etc. are located in a small town in Middle America.

In the aftermath of 9-11 and the Enron scandal, Texas exporters need to be extra vigilant in complying with U.S. export controls. Strasburger & Price, LLP is well positioned to assist Texas exporters in navigating this maze of regulations. Most importantly, Strasburger is experienced in helping companies transform these government-imposed borders into competitive business advantages. Whether it is becoming C-TPAT compliant and reducing the risks of product seizure and forfeiture or breaking into previously closed markets such as Iraq and Libya, Strasburger can help you.



Unlock the growth potential of the world's emerging markets, today.

For access to over 20 highly profitable emerging markets, visit www.usmarketgroup.com or call (512) 891-7300 today.



www.usmarketgroup.com



The U.S. Small Business Administration (SBA) is an independent agency of the federal government that counsels, assists, aids, and protects the interests of small businesses. To help small businesses with exporting and trade, the Small Business Administration has set up the Office of International Trade (OIT), which works to encourage small business exports and to counsel and train small businesses wishing to begin exporting. The Office of International Trade oversees the U.S. Small Business Administration's Export Working Capital Program. The Export Working Capital Program is a loan guarantee program, which can provide small businesses with working capital to perform on export transactions and/or finance existing foreign receivables.

The maximum loan amount for this program is \$2 million. The SBA guarantees up to \$1.5 million or 90% of the loan amount, whichever is less. The Small Business Administration also provides loan guarantees for long term loans for the purchase of fixed assets and permanent working capital, through the International Trade Loan. The Office of International Trade sponsors export-training conferences and has many publications for exporters. The Office of International Trade also has many online resources, which can be accessed through www.sba.gov/OIT

The Export Working Capital Program (EWCP) provides short-term working capital to exporters. Applicants must be in business for a full year (though not necessarily in exporting) at the time of application. The U.S. Small Business Administration may waive this requirement if the applicant has sufficient export trade experience. Export management companies or export-trading companies are eligible; however, title must be taken in the goods being exported. The U.S. Small Business Administration has specific

standards, which must be met for a company to qualify for a loan. Export Working Capital Program loans can be used to finance the working capital needs associated with transactions of the exporter. Loans may not be used to finance professional export marketing advice or services, foreign business travel, participating in trade shows or U.S. support staff overseas, except to the extent it relates directly to the transaction being financed. In addition, "proceeds may not be used" to make payments to owners, to pay delinquent withholding taxes, or to pay existing debt.

The U.S. Small Business Administration guarantees (90%) the short-term working capital loans made by participating Lenders to exporters through Export Working Capital Program loans. Interest rates are negotiated between the applicant and the lender. SBA charges lenders a guaranty fee of one fourth of one percent of the guaranteed portion of the loan, which is typically passed through to the borrower. Lenders can charge an additional upfront fee to cover their servicing costs. The Small Business Administration will monitor rates and fees for reasonableness. A borrower must give Small Business Administration a first security interest equal to 100% of the Export Working Capital Program guaranty amount and collateral must be located in the United States. Collateral, however, is typically limited to a first lien on the foreign receivables and inventory associated with the transactions being financed. Personal guarantees of the owners will be required.

The International Trade Loan Program (IT) is designed for businesses preparing to engage in or already engaged in international trade. To be eligible for an International Trade loan, the applicant must establish that the loan will significantly expand or develop an

export market or must be able to provide a business plan that reasonably projects export sales sufficient to cover the loan. The U.S. Small Business Administration can guarantee up to \$1,750,000 for a combination of fixed-asset (facilities and equipment) financing and Export Working Capital Program assistance. The working capital portion of the loan guaranty cannot exceed \$1.25 million dollars. Although most small businesses are eligible for U.S. Small Business Administration loans, some types of businesses are ineligible and the U.S. Small Business Administration must make a case-by-case determination. Eligibility is generally determined by four factors that include type of business, size of business, use of loan funds, and special circumstances. The U.S. Small Business Administration has developed size standards that define the maximum size of an eligible small business.

Industry Size	
Retail or Services	\$4 to \$29 million
Construction	\$12 to \$28.5 million
Agriculture	\$0.75 to \$10.5 million
Wholesale	No more than 100 employees
Manufacturing	500 to 1,500 employees

The proceeds of a U.S. Small Business Administration International Trade loan can be used to acquire, construct, renovate, modernize, improve or expand facilities and equipment in the United States that produce goods or services involved in international trade, and to develop and penetrate foreign markets. Proceeds of an International Trade loan can also be used for debt payments, which were originally taken out for the purchase of fixed assets. International Trade loans for facilities or equipment can have maturities of up to 25 years.



International Trade loans with maturity under seven years will have a maximum interest rate that does not exceed 2.25 percent over the prime rate. Loans with maturity of seven years or more will not exceed 2.75 over the prime rate. Collateral must be located in the United States, its territories and possessions under this program. The lender must take a first lien position (or first mortgage) on items financed under an international trade loan or other acceptable assets. Additional collateral may be required, including personal guarantees, subordinate liens, or items that are not financed by the loan proceeds.

Another U.S. Small Business Administration guaranty loan program popular with lenders is **SBAExpress**. SBAExpress makes it easier and faster for lenders to provide small business loans of \$350,000 or less. Lenders can use their own forms and processes to approve loans guaranteed by the U.S. Small Business Administration. SBAExpress allows for a

rapid response from the U.S. Small Business Administration - within 36 hours of receiving your complete application, lets lenders take advantage of electronic loan processing, and allows for most servicing actions without prior approval by the U.S. Small Business Administration. Lenders are eligible to become an SBAExpress lender if they are currently in the U.S. Small Business Administration's Preferred Lenders Program or, in selected geographic regions, participate in the U.S. Small Business Administration's 7(a) Lending Program; and meet other participation and loan portfolio standards. With SBAExpress the U.S. Small Business Administration's policy requires guaranteed loans to be fully secured. The maximum loan amount for SBAExpress is \$350,000.

The **Export Express (EE)** is part of the SBAExpress Program and it combines the U.S. Small Business Administration's small business lending assistance with its technical assistance programs to help small businesses that have traditionally had difficulty in

obtaining adequate export financing. The Export Express program helps small businesses increase their export sales, or helps businesses that have exporting potential, but need funds to buy or produce goods, and/or to provide services, for export. Export Express loan proceeds may be used for most business purposes, including expansion, equipment purchases, working capital, inventory or real estate acquisitions. Applicants apply directly to lenders certified by SBA as Express lenders. Lenders use their own expedited credit underwriting procedures. Loan applicants must demonstrate that the loan proceeds will enable them to enter a new export market or expand an existing export market. Applicants must have been in business operation for at least 12 months to be eligible for this program.

Any lender that is authorized to participate in the SBAExpress loan program may participate in Export Express. Export Express lenders use streamlined and expedited loan review and approval procedures to process U.S. Small Business Administration guaranteed loans. The lender uses its own loan analyses, loan procedures and loan documentation. The U.S. Small Business Administration guaranty encourages lenders to make loans to small business exporters that they might not make on their own. The U.S. Small Business Administration's SBA Export Express guaranty is 85 percent for loans up to \$150,000 and 75% for loans over \$150,000 up to \$250,000. The maximum loan amount under SBA Export Express is \$250,000, which contrasts with the maximum SBAExpress loan of \$350,000. Interest rates are negotiated between the borrower and the lender.

Many small business exporters face unique problems and challenges, so the SBA Export Express also includes techni-

cal assistance in the form of marketing, management and planning assistance. Technical assistance is provided by U.S. Small Business Administration's U.S. Export Assistance Centers (USEAC), in cooperation with U.S. Small Business Administration's network of resource partners, including the Small Business Development Centers (SBDCs) and Service Corps of Retired Executives (SCORE). Once approved for an SBA Export Express loan, an U.S. Export Assistance Center representative will contact the borrower to offer appropriate assistance. Assistance may include training offered through the U.S. Small Business Administration's Export Trade Assistance Partnership, Small Business Development Center- International Trade Center, Service Corps of Retired Executives, Export Councils, or Export Legal Assistance Network.

**For more information
about SBA Loan Programs**

Contact Rick Schulze,
Regional Manager of
International Trade Programs
North Texas USEAC
1450 Hughes Rd., Suite 220,
Grapevine, TX. 76051
Tel: 817-310-3749,
www.sba.com

SBA's home page is: www.sba.gov and the main page for exporting is: www.sba.gov/oit. For a list of active lenders in SBA's loan programs, contact Mr. Schulze or the nearest SBA District Office.

The U.S. Small Business Administration, through its **Service Corps of Retired Executives (SCORE)** program, oversees 850 volunteers with international trade experience to provide one-on-one counseling to active and new-to-export businesses. The U.S. Small Business Administration supports Small Business Development Centers (SBDCs) throughout Texas, which provide export counseling, referral and/or training. The U.S. Small Business Administration coordinates the Export Legal Assistance Network (ELAN), a nationwide group of international trade attorneys who provide free initial consultations to small businesses on export related matters. All of the U.S. Small Business Administration's programs and services are provided to the public on a nondiscriminatory basis.

THE EXPORT COUNCILS OF TEXAS

North Texas ★ Camino Real ★ Houston ★ West Texas

A group of trade professionals who volunteer their time and expertise to provide leadership to the international business community and to advise companies on the opportunities in exporting

Members are appointed by the U.S. Secretary of Commerce to support the efforts of the U.S. Commercial Service Export Assistance Centers



www.exporttexas.com ★ www.us-dec.com

Mission

The Export-Import Bank of the United States (Ex-Im Bank) is the official export credit agency of the United States. Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets.

Ex-Im Bank enables U.S. companies - large and small - to turn export opportunities into real sales that help to maintain and create U.S. jobs and contribute to a stronger national economy.

Ex-Im Bank does not compete with private sector lenders but provides export financing products that fill gaps in trade financing. We assume credit and country risks that the private sector is unable or unwilling to accept. We also help to level the playing field for U.S. exporters by matching the financing that other governments provide to their exporters.

Ex-Im Bank provides working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). No transaction is too large or too small. On average, 85% of our transactions directly benefit U.S. small businesses.

With more than 70 years of experience, Ex-Im Bank has supported more than \$400 billion of U.S. exports, primarily to developing markets worldwide.

Program Descriptions

Working Capital Guarantees

[Pre-Export Financing To Help U.S. Exporters Maximize Borrowing Potential] Ex-Im Bank's working capital financing enables U.S. exporters to obtain loans that facilitate the export of goods or services. These working capital loans, made by commercial lenders and backed by our guarantee, provide you with the liquidity to accept new business, grow your international sales and compete more effectively in the international marketplace.

Delegated Authority Lenders

For a list of Delegated Authority Lenders under the aforementioned Working Capital Guarantee Program, please access the Ex-Im Bank website [www.exim.gov] specifically [www.exim.gov/pub/pdf/ebd-w-13.pdf]

Export Credit Insurance Increase Your Export Sales While Minimizing Risks

Ex-Im Bank's export credit insurance allows you to increase your export sales by limiting your international risk, offering credit to your international buyers, and enabling you to access working capital funds.

Benefits:

- Reduces nonpayment risk
- Enables you to extend competitive credit terms to buyers
- Helps you export to new markets with more confidence
- Increases cash flow

Policies offered through the Export Credit Insurance program.

Small Business Insurance Policy

The policy is a special product for small, financially viable businesses that are new to exporting, or have only occasionally exported. It can help increase an exporter's international sales by extending competitive credit terms while minimizing risks, and is valuable as a:

- **Risk Mitigation Tool** to insure receivables against nonpayment by foreign buyers;
- **Marketing Tool** to extend competitive credit terms to foreign buyers; and
- **Financing Aid** to arrange attractive financing with the exporter's lender by using insured foreign receivables as additional collateral.

Multi Buyer Policy Exporters of U.S. goods and services can reduce their risk of selling on credit terms by insuring their export accounts receivable with Ex-Im Bank's Short-Term Multi-Buyer Export Credit Insurance. The policy can help them increase their international sales by extending competitive credit terms while minimizing risks, and is valuable in the

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same fashion as the Small Business table above.

Short-Term Single Buyer Policy

Exporters of U.S. goods and services can reduce their risks of selling internationally on credit terms by insuring specific, foreign receivable with Ex-Im Bank's Short-Term Single-Buyer Export Credit Insurance Policy. It too is valuable in the same fashion as the Small Business table above.

Medium-Term Insurance

Exporters and Financial Institutions supporting the sale of U.S. capital equipment, its installation and a complement of spare parts if necessary, can insure their foreign receivables against losses with Ex-Im Bank medium-term policies.

Ex-Im Bank medium-term policies protect U.S. sales to a single foreign buyer against the buyer's failure to pay an obligation because of unforeseen commercial or political reasons. The policies can often help U.S. exporters obtain financing and, therefore, compete in selling overseas through the use of prudent credit extension practices.

There is no requirement to insure all sales under the medium-term policies since each policy covers transactions with one particular buyer for single or repetitive sales.

The length of payment terms available under Ex-Im Bank medium-term policies depends on the total value of sales and, to some extent, upon the unit value of capital goods.

Maximum terms for specified dollar amounts:	
<u>Contract Price of Transaction</u>	<u>Maximum Payment Term</u>
less than \$80,000	two years
\$80,000 - less than \$175,000	three years
\$175,000 - less than \$350,000	four years
\$350,000 or more	five years

Sales to dealers or others for resale are limited to maximum credit terms of two years.

Loans and Guarantees

Ex-Im Bank assists exporters by guaranteeing term financing to creditworthy international buyers, both private and public sector, for purchases of U.S. goods and services. With Ex-Im Bank's loan guarantee, international buyers are able to obtain competitive term financing from lenders when financing is otherwise not available or there are no economically viable interest rates on terms over one-to-two years.

Benefits:

- Enables international buyers to obtain loans from lenders
- Covers 100% of commercial and political risks
- Flexible financing options and repayment terms
- No limits on transaction size



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- Medium-term and long-term financing available

Other Programs

These are but a sampling of the Export-Import Bank of the United States products available to support the export of U.S. manufactured goods and services.

For in depth information, please be encouraged to peruse the following website: www.exim.com

Texas access to more information:

Ex-Im Bank maintains a Regional Office in Houston, fully staffed with Business Development professionals. For assistance, or to schedule a one-on-one meeting[s], please contact:

Export-Import Bank of the United States,
 Southwest Regional Office,
 1880 South Dairy Ashford II, Suite 585,
 Houston, TX 77077,
 Phone: (281) 721-0465,
 Fax: (281) 679-0156,
 For Toll Free assistance, call:
 1-800-565-EXIM [3946]

FROST BANK

Picture yourself in the following scenario: You are the owner of a small business that has been manufacturing and selling "The Ultimate Mousetrap" for years in the U.S. Knowing that rats and mice are found worldwide, you are now considering exporting your mousetraps. While attending the "International Mousetrap Show" you meet several interested buyers. In your payment discussions with them you suggest "cash in advance". When they reply back about a French mousetrap manufacturer that offers 30-day terms, you then suggest payment through an irrevocable letter of credit. Unfortunately, they reply that their bank will not issue them a letter of credit unless they provide 100% cash collateral. They view a letter of credit as "cash in advance" plus fees. How can you protect yourself but still offer credit terms? How will you finance the additional inventory and foreign receivables?

The purpose of this article is to equip you to handle the above situation. With the assistance of the Export-Import Bank of the United States, your small business can:

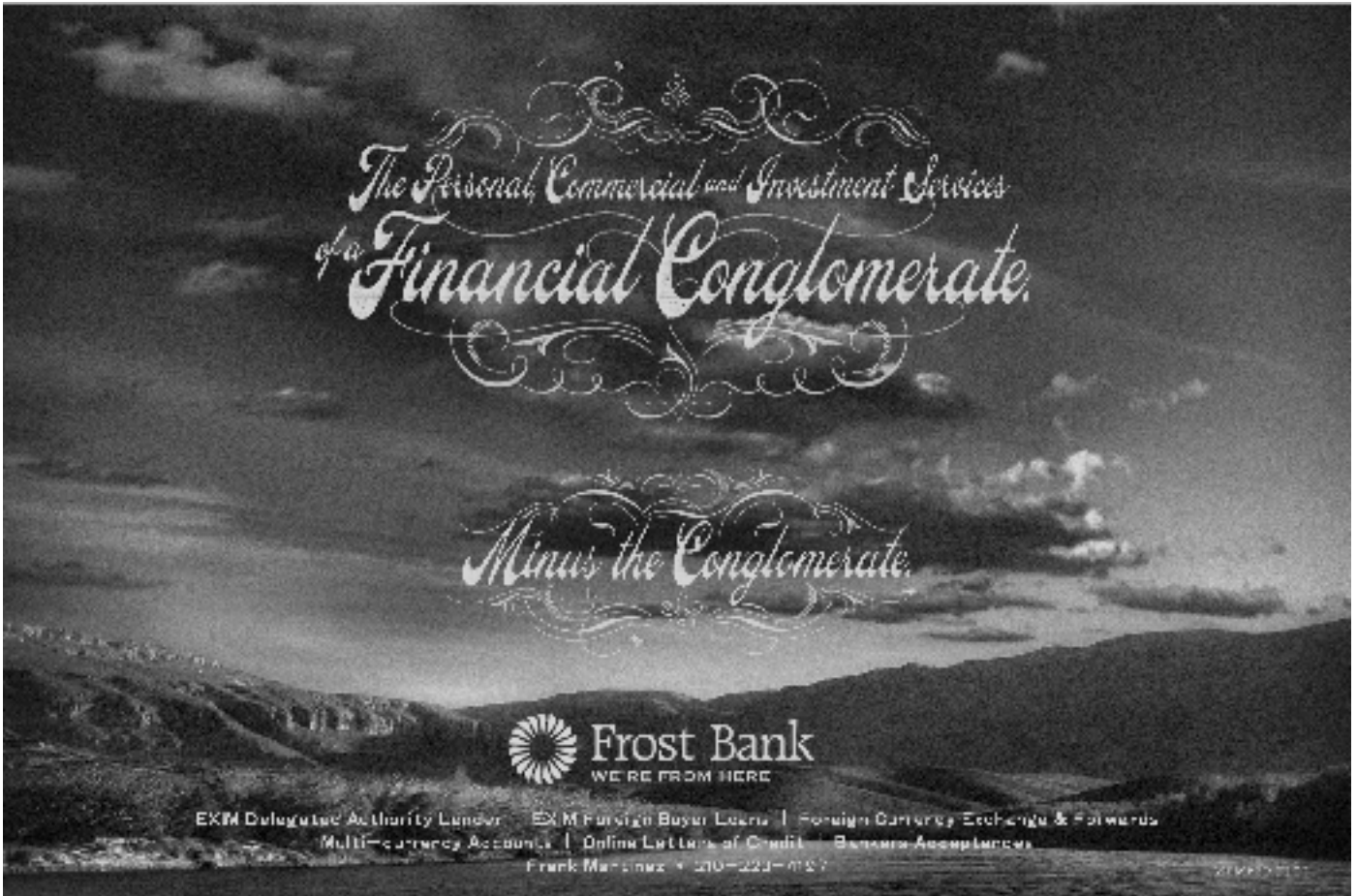
- Provide credit terms to foreign buyers using EXIM Bank insurance.
- Obtain local bank financing using the EXIM Bank Working Capital Guaranty Program (if your business is credit-worthy).
- Offer credit-worthy foreign buyers U.S. bank financing based upon EXIM Bank insurance.

Insuring Foreign Receivables Using EXIM Bank Insurance

As mentioned above, you may need to offer credit terms to your foreign buyers. Using EXIM Bank's short term insurance policies, your foreign receivables can be insured up to 95%. These policies insure against political risks (war, currency inconvertibility, and regulatory changes) and commercial risks (default, insolvency, or bankruptcy of foreign buyer). Short term insurance does not cover fraud, defects, or disputes that may occur. Private insurers can be used if EXIM's 50% U.S. content requirement is not met. Your company, as the insured exporter, must pay the monthly insurance premiums to the insurer. The use of an insurance broker (who receives a portion of this premium fee at no additional cost to the exporter) is highly recommended.

Financing Foreign Sales Using EXIM Bank's Working Capital Guaranty Program

U.S. banks typically do not lend against foreign accounts receivables (i.e., zero advance rate). However, under the EXIM Working Capital Guaranty Program, your company can borrow against 90% of its foreign receivables and 75% of its export-related inventory. As an inducement to extend these generous advance rates, the U.S. bank receives a 90% guaranty from the EXIM Bank. This guaranty protects the U.S. bank - it does NOT protect the U.S. exporter against foreign buyer non-payment. To qualify, at least 50% of the total product or service cost must be of U.S. origin and the exports must be to acceptable countries (according to EXIM's "Country Limitation Schedule"). Your company must also have at least one year of operating experience and a positive net worth. To request a loan under this program, contact a local EXIM Bank "Delegated Authority Lender". These lenders can apply the EXIM Bank guaranty without needing prior approval from the EXIM Bank. The annual EXIM Bank fee equals 1% or 1.5% of the loan amount. For additional information, refer



to EXIM's web page www.exim.gov and contact the EXIM business development office in Houston. Also note that the Small Business Administration of the U.S. offers a similar 90% loan guarantee program available to small business exporters.

Financing Your Foreign Buyers Using EXIM Bank Insurance

The EXIM Bank offers several foreign buyer financing programs in which U.S. banks can finance your foreign buyers using EXIM Bank insurance. Depending upon the type of export, your foreign buyer can receive a medium term loan to purchase U.S. made capital goods or a one-year revolving line to purchase U.S. made consumable/inventory goods. As a U.S. exporter, you benefit by (1) being able to offer attractive financing to your foreign customers and (2) receiving payment immediately upon shipment of the goods. Immediate payment eliminates the need to carry foreign accounts receivables. Both programs require that the foreign buyer be approved by the

EXIM Bank and the U.S. bank. This approval process takes between four to eight weeks.

Now let's return to the "ultimate mousetrap" export opportunity. Is at least half of your product's cost of U.S. origin? If you offer trade terms, which insurance policy will adequately protect your company? Do your foreign buyers appear credit-worthy? Is your company credit-worthy? How much working capital will you need to fill the new orders? EXIM Bank development officers, credit insurance brokers, and local international bankers can assist in answering these and other questions. These advisers, using EXIM Bank insurance and guarantees, can work together to make insuring and financing your company's exports a reality.

Frost Bank is a Delegated Authority Lender for EXIM and a Preferred SBA lender.



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Best Trade Services Provider – *Trade Finance Awards for Excellence*, 2003, 2004

Best Trade Services Provider – *Trade & Forfaiting Review*, 2004

#1 U.S. Bank in Total Letter of Credit Outstandings – *Documentary Credit World*, 2004*

For further information, please contact:

Lori B. Reeder
Global Trade Services
512-479-5454

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*JPMorgan Chase Bank, N.A. and Bank One, N.A. combined rankings.

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CAFTA	Central America Free Trade Agreement
CCG	Country Commercial Guide (USEAC)
CMR	Customized Market Research (USEAC)
CNUSA	Commercial News USA (USEAC)
DLP	Delegated Authority Program (EXIM)
EAC	Export Assistance Center
EC	Export Council
EDT	Economic Development and Tourism (Office of the Governor)
EE	Export Express Program (SBA)
ELAN	Export Legal Assistance Network (SBA)
ETAP	Export Trade Assistance Partnership (SBA)
EWCP	Export Working Capital Program (SBA)
EXIM	Export-Import Bank of the United States
FTAA	Free Trade Agreement of the Americas
GKS	Gold Key Service (USEAC)
GTN	Global Technology Network
IBP	International Buyer Program (USEAC)
IBR	International Business & Recruitment Program (Office of the Governor)
ICP	International Contact Profile (USEAC)
IPS	International Partner Search (USEAC)
ISBDC	International Small Business Development Center
ITC	International Trade Center
ITL	International Trade Loan Program (SBA)
JETRO	Japan External Trade Organization
NAFTA	North American Free Trade Agreement
OIT	Office of International Trade (SBA)
SBA	Small Business Administration
SCORE	Service Corps of Retired Executives (SBA)
TDA	Trade Development Agency
USAID	United States Agency for International Development
USEAC	United States Export Assistance Center
USCS	U.S. Commercial Service
WTO	World Trade Organization

WORLDWIDE WEB RESOURCES

Advocacy Center	www.export.gov/advocacy
All Business Global Business Directory (Small Business Resources)	www.allbusiness.com/
Asia Development Bank	www.adb.org
Asia-Pacific Economic Cooperation Secretariat	www.apecsec.org.sg
Association of Southeast Asian Nations	www.aseansec.org
Attorney General of Texas	www.oag.state.tx.us/
Bancomex – Mexico Info	www.bancomext.com
Bureau of Industry and Security	www.bis.doc.gov
Business Permits and Licenses	www.tded.state.tx.us/guide
CIA World Factbook	www.cia.gov/cia/publications/factbook/index.html
Commercial News USA	www.thinkglobal.us/index.html
Currency Converters	www.oanda.com
Directory of Freight Forwarding Services	www.forwarders.com
Dun and Bradstreet	www.dnb.com
E-Commerce Toolbox	www.export.gov/sellingonline/
Economic Development & Tourism (Texas):	www.governor.state.tx.us/divisions/ecodev/
The Economist	www.economist.com
Euronet-Information on the European Union	www.euro.net
Europages - European Business Directory	www.europages.com
EXPO Guide (trade shows, conferences, and exhibitions)	www.expoguide.com
Export-Import Bank of the United States	www.exim.gov
Export and Import Trade Database	www.census.gov/foreign-trade/www
Export Legal Assistance Network	www.export-legal-assistance.org/
Federal Reserve Bank of Dallas	www.dallasfed.org
Federation of International Trade Associations	www.fita.org
Foreign Agricultural Service	www.fas.usda.gov
Global Information Network	www.searchinfo.com
Global Trade and Technology Network	www.usgtn.net
Hong Kong Trade Development Council	www.tdc.org.hk/
Immigration and Naturalization Service (INS)	http://uscis.gov
Import Administration	http://ia.ita.doc.gov/
Incoterms	www.iccwbo.org/index_incoterms.asp
International Federation of Customs Brokers Association	www.ifcba.org
International Finance Corporation	www.ifc.org
International Organization for Standardization	www.iso.org
International Trade Center SBDC - Dallas	www.iexportimport.com
International Trade Resources	www.infomanage.com/international/
International Trade Resource and Data Exchange	www.i-trade.com
Internet International Business Exchange (IMEX Exchange)	www.imex.com
Japan External Trade Organization	www.jetro.org
Japan Information Network	www.jinjapan.org
The Journal of Commerce	www.joc.com
Latin Trade Magazine	www.latintrade.com
Ministry of Foreign Affairs of Japan Website	www.mofa.go.jp
Minority Business Development Agency	www.mbda.gov
National Center for Standards and Certification Information	http://ts.nist.gov
National District Export Council	www.us-dec.com

National Technical Information Service	www.ntis.gov
NAFTA Resources	www.lanic.utexas.edu/la/mexico/nafta/index.html www.bidc.state.tx.us/NAFTA.htm www.customs.gov/nafta
Office of Defense Trade Controls	www.pmdtc.org
Office of Foreign Asset Control	www.treas.gov/ofac
Office of United States Trade Representative	www.ustr.gov
Overseas Private Investment Corp	www.opic.gov
Overseas Security Advisory Council	www.ds-osac.org
Regional Bureaus/U.S. Department of State	www.state.gov/www/regions.html
Safe Harbor Data Protection Program	www.export.gov/safeharbor
Service Corps of Retired Executives	www.score.org
Southwest Texas Border ITC/SBDC	www.texastrade.org
State Bar of Texas	www.texasbar.com
Statistics Canada	www.statcan.ca
Stat-USA/Internet (National Trade Data Bank)	www.stat-usa.gov
Texas Comptroller of Public Accounts	www.cpa.state.tx.us/
Texas Department of Agriculture	www.agr.state.tx.us
Texas Department of Agriculture/Go Texan	www.gotexan.org
Texas Department of Insurance	www.tdi.state.tx.us
Texas Education Agency	www.tea.state.tx.us
Texas Export Council	www.exporttexas.com
Texas Higher Education Coordinating Board	www.thecb.state.tx.us
Trade Compliance Center	www.export.gov/tcc
Trade Information Center	www.ita.doc.gov/td/tic/
TradePort	www.tradeport.org
Trade Shows Pages	www3.tsnn.com/
UN Economic Commission for Latin America and the Caribbean	www.eclac.cl
U.S. Agency for International Development Leads	www.ecolinks.org
U.S. Business Advisor (Fed info, services, and transactions)	www.business.gov
U.S. Census Bureau	www.census.gov
U.S. Customs	www.customs.gov
U.S. Department of Commerce	www.commerce.gov
U.S. DoC/International Trade Administration	www.ita.doc.gov
U.S. Government Export Resources	www.export.gov
U.S. International Trade Commission	www.usitc.gov
U.S. Public Information	www.un.org
U.S. Small Business Administration	www.sba.gov
U.S. Trade & Development Agency	www.tda.gov
WWS/World Wide Shipping	www.wwship.com
World Clock	http://timeanddate.com/
World Trade Magazine	www.worldtrademag.com
World Trade Organization	www.wto.org
Worldwide Freight Transportation Guide	www.freightworld.com
Yellow Pages Australia	www.yellowpages.com.au/
Yellow Pages Canada	www.yellowpages.ca

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