

INTERNATIONAL TRADE FINANCE
RESOURCE GUIDE

For:
Arizona, Colorado, New Mexico,
Utah, and Wyoming

November 2009 Edition

Compiled by:
Dennis R. Chrisbaum
Regional Manager, International Trade Programs
U.S. Small Business Administration
U.S. Export Assistance Center
1625 Broadway, Suite 680
Denver, CO 80202
Tel: (303) 844-6623 x 18
Fax: (303) 844-5651
dennis.chrisbaum@sba.gov

DENVER USEAC'S GUIDE TO

INTERNATIONAL TRADE FINANCING RESOURCES

| | <u>Pages</u> |
|--|--------------|
| Introduction | 3 |
| Banks Providing International Banking Services | 4-5 |
| Banks Providing Export Working Capital | 5-7 |
| SBA Export Express Lenders | 8 |
| Non-Bank Lenders Specializing in Export Financing | 8-9 |
| Credit Reports on Overseas Firms | 9 |
| Foreign Credit Insurance | 9-10 |
| Credit Insurance Brokers | 10 |
| Other Government Assistance: | |
| U.S. Small Business Administration | 11 |
| Export-Import Bank of the United States | 11 |
| Overseas Private Investment Corporation | 11-12 |
| Multilateral Development Banks (MDB) | |
| U.S. Department of Commerce's Office of MDB Operations | 12 |
| Multilateral Development Banks' Home Pages | 12 |

INTRODUCTION

The purpose of this guide is to provide exporters, in the states covered by the Denver U.S. Export Assistance Center (USEAC), information on the various private and public sector organizations that can help a firm with its export financing needs. The Denver USEAC provides trade financing coverage and support to businesses in the five Rocky Mountain/Southwestern states of Arizona, Colorado, New Mexico, Utah, and Wyoming.

Export Trade Financing can be broken down into four major functions or concerns:

1) The first is the **method of payment**, which includes such options as cash in advance, documentary letters of credit, documentary collections, and open account and may involve foreign currency. International divisions of banks are involved in assisting exporters with these components and can also provide technical advice to help a firm get paid by overseas buyers.

2) The second is **financing the export transaction cycle**, or **securing the working capital** necessary to perform the export transaction. This may include pre-shipment working capital to finance the production cycle (for materials, inventory, labor) and/or post-shipment working capital (to support open account terms). Several banks that provide such financing are listed in this guide.

3) The third element may involve **extending open account credit terms to overseas buyers**. This guide includes several credit review agencies that can assist you in evaluating buyer risk, as well as insurance companies that insure overseas accounts receivable. A lender will usually advance funds against overseas accounts receivable if (and frequently, only if) they are insured against commercial and political risks.

4) The fourth element in trade finance, especially for capital goods or larger transactions, is **buyer financing**. The Export-Import Bank of the United States (Eximbank) has a number of finance programs that can assist buyers of U.S. products and services and is listed in this guide.

5) Not related the trade financing, but a question we often receive calls on is **financing for overseas investment**. The Overseas Private Investment Corporation (OPIC) provides both financial and insurance support for U.S. investment in developing countries. Please see pages 11-12 of this guide for additional information.

The Denver U.S. Export Assistance Center is ready to assist your firm as it expands into international markets. For **international trade financing information** in the five-state Rocky Mountain/Southwestern region, please call Dennis R. Chrisbaum, SBA's Regional Manager for International Trade Programs, at **(303) 844-6623 x 218** or email: **dennis.chrisbaum@sba.gov**.

For **international marketing assistance**, please call the Export Assistance Center (EAC) below that is responsible for assisting exporters in your state:

| <u>Businesses In</u> | <u>Export Assistance Center</u> | <u>Telephone Number</u> |
|----------------------|---------------------------------|-------------------------|
| Arizona | Tucson EAC | (520) 670-5540 |
| Arizona | Phoenix EAC | (602) 640-2513 |
| Colorado or Wyoming | Denver USEAC | (303) 844-6623 |
| New Mexico | Santa Fe EAC | (505) 231-0075 |
| Utah | Salt Lake City EAC | (801) 255-1871 |

Banks Providing International Banking Services

Commercial banks in the region that offer international banking services are listed below. These services include opening, confirming and negotiating export or import letters of credit, assistance with documentary collections, wire transfers and foreign exchange. As an exporter, you should contact one of these banks before you even start negotiating method of payment terms and certainly before your buyer opens a letter of credit, in order to specify the exact language and terms that you would like in the Letter of Credit.

Arizona

Bank of Arizona
2398 East Camelback Road. Ste. 535
Phoenix, AZ, 85016
Contact: Bill Ljungdahl
Tel: 602.808.5364

Wells Fargo HSBC Trade Bank
100 W. Washington Street, 25th Floor
Phoenix, AZ 85003
Contact: Fidela A. Irigoyen, 949.251.4999
Contact: Brett Marshall: 213.253.3385

U.S. Bank, Global Trade Services
One MacDonald Center
Mesa, AZ 85201
Contact: Spiro Padadimos, 503.275.4347

COLORADO

JP Morgan Chase
Global Trade Services
333 S. Grand Avenue, Suite 3600
Los Angeles, CA 90071
Contact: Fernando Almeida, 602.221.1364

Premier Bank
1630 Stout Street
Denver, CO 80202
Contact: Kenneth So
Tel: (303) 623.8888

U.S. Bank
International Banking
918 – 17th Street, CNBB0540
Denver, CO 80217
Contact: Gary DeGrange, (208) 383.7600

Wells Fargo/HSBC Trade Bank
1740 Broadway, MAC: C7300-013
Denver, CO 80274
Contact: Ester Hammond, 303.863.6925
Contact: Brett Marshall: 213.253.3385

Vectra Bank Colorado
International Banking
2000 S. Colorado Blvd., Suite 1200
Denver, CO 80222
Contact: Nan Hinton, Tel: (720) 947.7655

First National Bank
Trade Services
134 South 13th Street
Lincoln, NE 68508
Laura Pedersen: (402).323.5258

Colorado Business Bank
821 17th Street
Denver, CO 80202
Contact: Gary Watkins, 720.264.5531

Colorado State Bank & Trust/Bank of Texas
1401 McKinney, Ste. 1650
Houston, TX 77010
Contact: Mr. M.G. Shetty, 713.289.5817

UTAH

JP Morgan Chase
Global Trade Division
80 West Broadway, Suite 200
Salt Lake City, UT 84101
Contact: Fernando Almeida
Tel: 602.221.1364

U.S. Bank of Utah
International Division
15 W. South Temple, Suite 600
Salt Lake City, UT 84101-1536
Contact: Gary DeGrange
Tel: (208) 383.7600; fax: 383-7641

HSBC/Wells Fargo Bank
100 W. Washington, 25th Floor
Phoenix, AZ 85003
Contact: Brett Marshall: 213.253.3385

Zions Bank, International Banking
1 South Main Street
Salt Lake City, UT 84111
Contact: Mark Garfield, 801.594.8287

NEW MEXICO

HSBC/Wells Fargo Bank
40 First Plaza
Albuquerque, NM 87102
Contact: Brett Marshall: 213.253.3385

Bank of Albuquerque/Bank of Texas, N.A.
International Trade Finance
1401 McKinney, Ste. 1650
Houston, TX 77010
Contact: Mr. M.G. Shetty, Tel: (713) 289.5817

Banks Providing Export Working Capital

Often a U.S. exporter will have an overseas order, even with a relatively secure method of payment such as a documentary letter of credit payable upon shipment, but still lack the working capital necessary to complete the transaction. Unfortunately most banks are reluctant to assume the performance risk involved for an exporter--by meeting the terms and conditions of an overseas letter of credit, for instance--before getting paid. Therefore, in order to reduce the lenders' risk and encourage exports, the U.S. government, through both the U.S. Small Business Administration (SBA) and the Eximbank, provides a 90% guarantee to banks on export working capital loans.

Loans can be made for a single transaction, a bundle of transactions, or on a revolving line of credit basis. The SBA can provide a 90% guarantee on loans up to \$2 million with an Eximbank co-guaranty. Eximbank has no upper limit. Loan maturities generally are for 12 months, with an option for renewal. Qualifying businesses must have been in operation for at least one year, although not necessarily engaged in exporting. Loan proceeds must be used to finance the production cycle (labor, inventory, and materials) and/or to finance foreign accounts receivable. Some banks that have expressed a willingness to assist firms with their export working capital needs are listed below.

Arizona

Arizona Business Bank
2600 N. Central Avenue, Ste. 2000
Phoenix, AZ 85004
Contact: Lyle D. Frederickson
Tel: 602.240.2704

Bank of Tucson
610 No. Morley Avenue
Nogales, AZ 85621
Contact: David A. Esquivel
Tel: 520.397.9220

BNC National Bank
17045 North Scottsdale Road
Scottsdale, AZ 85255
Contact: Kamil Najeeb, Tel: 602.508.3713

First Credit Union
25 S. Arizona Place, Ste. 111
Chandler, AZ 85225
Contact: Jun Callanta, Tel: 480.786.2360

Alliance Bank of Arizona
4646 E. Van Buren Street
Phoenix, AZ 85008
Contact: Barbara Matthews, 602.797.3616

National Bank of Arizona
6001 North 24th Street
Phoenix, AZ 85016
Contact: Lori Stelling, (602) 212.8800

Sonoran Bank
3877 N. 7th Street, Ste. 150
Phoenix, AZ 85014
Contact: Carlos Emmermann, 602.393.6950
Contact: Frank Coumides, 602.393.6945

Mohave State Bank
1771 McCulloch Boulevard
Lake Havasu City, AZ 86403
Call: Vonda McDonald, 928.855.0000 x228

COLORADO

Citywide Banks
10660 East Colfax Avenue
Aurora, CO 80010
Contact: Stephan Ghadaifchian, 303.365.3622
Contact: Ines Hsu-Tok, 303.365.4027

Colorado Business Bank
821 17th Street
Denver, CO 80202
Contact: Gary Watkins, 720.264.5531
Boulder: Elissa Curran, 303.244.9753
Golden: Richard Schell, 720.264.5621

Commerce Bank
1000 Walnut Street, BB17-1
Kansas City, MO 64106
Contact: Michael H. Doyle
Tel: 816.234.2950

Guaranty Bank and Trust
1331 Seventeenth Street
Denver, CO 80202
Contact: James Ocken--303.293.5605

1st National Bank of Durango
259 W. 9th Street, P.O. Box 2910
Durango, CO 81302-2910
Contact: Beverly Ellis, 970.382.5707
Contact: Paul Broderick, 970.382.5798

Bank of America
Community Development Banking
P.O. Box 25500, NM1-101-05-10
Albuquerque, NM 87125-2263
Contact: (505) 282-4026

Wells Fargo Bank
200 Lomas Blvd., NE
Albuquerque, NM 87102
Contact: Sondra Tye, VP, 505.766.6423

First Community Bank
7900 Jefferson NE, P.O. Box 3686
Albuquerque, NM 87190
Contact: Bob Furey
Tel: (505) 241-7529; fax: 241-7150

Colorado State Bank & Trust/Bank of Texas
1401 McKinney, Ste. 1650
Houston, TX 77010
Contact: Mr. M.G. Shetty, 713.289.5817
Contact: Eric Peterson, 303.863.4451
Contact: William McQuinn, 303.863.4271
First National Bank of Colorado
555 – 17th Street, Ste. 3400
Denver, CO 80202
Contact: Bryan Watkins, (303) 308.3840

Solera National Bank
319 S. Sheridan Blvd.
Lakewood, CO 80226
Contact: Alberto Peralta, 303.937.6432
Wells Fargo Bank
9350 East Arapahoe, Suite 200
Englewood, CO 80112
Contact: Steve Sexson, Tel: 303.721.6378

Premier Bank
1630 Stout Street, Denver, CO 80202
Contact: Kenneth So, 303.623.8888
Contact: Bill Steitz, 303.623.8888
Contact: Catherine Cronin, 720,359.1966

Vectra Bank Colorado
5362 Greenwood Plaza Blvd
Greenwood Village, CO 80111
Contact: Mark Abell: Tel: 720-947-7109

NEW MEXICO

Bank of Albuquerque
Business Banking
201 - 3rd Street, N.W., Suite 1400
Albuquerque, NM 87102
Contact: Mr. M.G. Shetty, 713.289.5817

Compass Bank
2444 Louisiana NE, Suite 200
Albuquerque, NM 87110
Contact: Richard Burdick: 505.888.9027

New Mexico Bank & Trust
Gold Office, P.O. Box 1048
Albuquerque, NM 87103
Contact: Robert W. Eaton, 505.830.8109
Contact: Michael Gaillour, 505.830.8308

Community 1st Bank-Las Vegas
P.O. Box 100, 517 6th Street
Las Vegas, NM 87701
Contact: Ernesto Salazar
Tel: 505.454.2962, x1033; fax: 454.1607

Bank of Utah
711 South State Street
Salt Lake City, UT 84111
Contact: Kent Vance, (801) 924.3604

Celtic Bank
340 East 400 South
Salt Lake City, Utah 84111
Contact: Daniel Godfrey
Phone: (801) 363-6500; Fax: (801) 363-6562

State Bank of Southern Utah
377 N. Main
Cedar City, UT 84721-0340
Contact: Wade Kleinman
Tel: 435.865.2352

WYOMING

First Interstate Bank
104 South Wolcott
Casper, WY 82601
Contact: John Dolan, Tel: (307) 235-4362;

Jonah Bank
777 West 1st Street
Casper, WY 82601
Contact: William Thompson, Tel: 307.268.7302
Contact: Dustin Porter, Tel: 307.268.7301

First National Bank & Trust
P.O. Box 907
Powell, WY 82435
Contact: Andrew Nelson, Tel: 307.754.2201
307.721.4600

American National Bank
1912 Capitol Avenue, Box 1528
Cheyenne, WY 82003-1529
Contact: Ann Nelson, 307.778.5310

American National Bank
3908 Grand Avenue
Laramie, WY 82070
Contact: Nancy Stutzman, (307) 745.3619

Bank 1st
2900 Louisiana NE, South Bldg.
Albuquerque, NM 87110
Contact: Clark Morrow
Tel: 505.872-6720; fax: 875-1510

UTAH

Wells Fargo Bank, SBA Loan Division
119 South Main Street
Springville, UT 84663
Tel: (801) 491-2060

Mountain America Federal Credit Union
753 W. South Jordan Parkway
South Jordan, UT 84095
Contact: Curtis Anderson, 801.325.6280

Zions Bank
One South Main Street
Salt Lake City, UT 84111
Contact: Lori Chillingworth, Tel: 801.844.7901
Cecilia "Cece" Mitchell; Tel: 801-844-7909

Bank of Casper
740 Luker Lane, P.O. Box 397
Evansville, WY 82636
Contact: Mike Galovich, Tel.: 307.232.8403

First Interstate Bank
P.O. Box 1307
Laramie, WY 82073-1307
Contact: Michael Peck, Tel:

First Interstate Bank
120 E. Broadway, Box 11095
Jackson, WY 83002
Deeann Mangis, (307) 734.7373

Wells Fargo Bank
1701 Capitol Avenue, P.O. Box 1768
Cheyenne, WY 82001
Contact: Carol Perry, 307.634.3314

Contact: Chad Witte, (307) 745-3619

Contact: Rolfe Burgess, 307.771.3785

SBA Export Express Lenders

By allowing banks to use their own forms, SBA has streamlined the loan approval process for the SBA Export Express program, typically approving a guarantee request within 36 hours. SBA will provide an 85% guaranty on loans up to \$150,000 and a 75% guaranty on loans up to \$250,000, which is the maximum amount allowed under this program. Proceeds can be used for any legitimate business purpose including the acquisition of land or equipment, trade show participation, literature translation or other working capital needs. Loan terms will depend on the use of proceeds, but can go out up to 25 years; working capital only up to 7 years. The applicant must have been in business, although not necessarily exporting, for at least 12 months and must demonstrate that proceeds will assist the firm to expand in an existing foreign market or enter a new export market.

Arizona:

Phone Numbers

| | |
|-----------------------|--|
| Arizona Business Bank | 602.240.2704-Contact Lyle Frederickson |
| JP Morgan Chase | 888.536.3722-Contact |
| U.S. Bank | 602.257.5376-Contact Rodie Hernandez |
| Wells Fargo | 602.977.4714-Contact Jeanine Burke |

Colorado:

Phone Numbers

| | |
|------------------|--|
| JP Morgan Chase | 1-888-LEND-SBA or Robert Crise at 303.244.4152 |
| Key Bank | 303.662.9027--Contact Horace McCowan |
| Premier Bank | 303.623.8888— |
| U.S. Bank | 303.629-3284--Contact Holly Jones |
| Vectra Bank | 720.947.8525--Contact: Mark Abell |
| Wells Fargo Bank | 303.721.6378--Contact Steve Sexson |

New Mexico

| | |
|---------------------|-----------------------------------|
| Bank of America | 505.282.4026 |
| Wells Fargo Bank | 505.766.6423--Contact Sondra Tye |
| Bank of Albuquerque | 505.222.8406—Contact Sandra Leyba |

Utah

| | |
|-----------------------------|---|
| JP Morgan Chase | 1-888-LEND-SBA or 801.481.5538--Contact Dev Nielsen |
| Bank of Utah | 801.625.3500 Contact Kelly Goodbar |
| Celtic Bank | 801.363-6500 Contact Eric Peterson |
| Far West Bank | 801.342.6000 Contact Bill Beck |
| First National Bank, Layton | 801.532.5353 Contact Ron Leathem |
| Key Bank | 801.535.1056 Contact Janice Tabige |
| State Bank of Southern Utah | 435.865.2352 Contact Wade Kleinman |
| U.S. Bank | 801.534-6164 |
| Wells Fargo Bank | 801.491.2060 |
| Zions National Bank | 801.844-7901 Contact Lori Chillingworth |

Wyoming

| | |
|------------------|------------------------------------|
| Wells Fargo Bank | 307.771.3785 Contact Rolfe Burgess |
| First Interstate | 307.734.7373 Contact Deeann Mangis |
| Jonah Bank | 307.268.7301 Contact Dustin Porter |
| Bank of Casper | 307.232.8403 Contact Mike Galovich |

Non-Bank Lenders Specializing in Export Financing

| | |
|--|---|
| CFS International Capital Corp 20 Pacifica, Suite 360 Irvine, CA 92618 Contact: Ralph Clumeck | Meridian Finance Group 1247 – 7 th Street, Suite 200 Santa Monica, CA 90401 Contact: Gary Mendell |
|--|---|

Tel: 949-336-8500 x 205; Fax: 949-336-7789
Website: www.xportmanager.com
World Trade Finance, Inc.
515 N. Central Avenue, Ste. B
Glendale, CA 91203
Contact: Bernd Hermann
Tel: (818) 550.0788

Tel: (310) 260.2130; fax: 260.2140
TFS Trade Finance
149 South Barrington Ave., #105
Los Angeles, CA 90049
Contact: Ted Landau
Tel: 310.922.2328

Credit Reports on Overseas Firms

In many instances, a simple background check on your potential customers will reduce your risk and allow you to enter new business relationships with confidence. Information on potential or existing foreign buyers can be obtained through several agencies, both public and private:

International Company Profiles, a service of the U.S. Department of Commerce, are background reports on overseas firms in selective markets, including their reputation, reliability, and financial status. These reports are produced by Commercial Officers in our embassies and consulates abroad. For further information, please contact the Export Assistance Center covering your state. Several private firms offer information on the credit status and reliability of foreign firms. Prices range from \$200 to significantly more depending on the country, type of report, and the firm's pricing. Below are companies that provide reports on businesses in numerous overseas markets.

InternationalCreditReports.com

20 Pacifica, Suite 360
Irvine, CA 92618
Contact: Bridget Ramirez
Tel: 949-260-1111 x 202 Fax: 949-260-9711
Website: www.internationalcreditreports.com

Dun and Bradstreet International

988 Eaton Avenue
Bethlehem, Pa 18025
Tel: (800) 932-0025
Fax: (610) 882-6005
Web: www.dunandbradstreet.com

Graydon International, Inc.

2nd Floor, Hygeia Building
66 College Road
Harrow, Middlesex HA1 1BE
United Kingdom
Web: www.graydoninternational.com

Credit Risk Monitor

704 Executive Blvd., Suite A
Valley Cottage, CA 10989
Tel: (877) 468.6276
Web: www.crmz.com

Owens OnLine, Inc.

4707 - 149th Avenue North, Suite 208
Clearwater, FL 34622
Tel: (800) 745.4656; fax 535.7786
Web: www.owens.com

Coface USA

444 Madison Avenue, 24th Floor
New York, NY 10022
Tel: (877) 626-3223
Tel: 312.372.7080—Sarah Galer
Web: www.coface-usa.com

Foreign Credit Insurance

Foreign credit insurance is an important tool in helping to mitigate the commercial and country (political and economic) risk inherent in exporting. Commercial credit insurance protects against a buyer's default on an open account sale. Political risk insurance protects against default due to war or adverse sovereign actions. Credit insurance will allow an exporter the marketing advantage of being able to offer open account terms in a competitive situation, the financial advantage of being able to add insured accounts receivable to your borrowing base with a bank, and the health

advantage of being able to sleep at night knowing that you will be paid by the insurer in case of default by your buyer. Some of the major underwriters providing credit insurance are listed below.

EULER Hermes ACI

100 East Pratt Street
Baltimore, MD 21202-1008
Tel: (877) 909.3224
Web: www.eulerhermes.com
Local Agent: Ken Jackson, 303.681.9379

American International Group

70 Pine Street
New York, NY 20270
Tel: (877) 638.4244
Web: www.aig.com

FCIA Management, Inc.

40 Rector Street
New York, NY 10006
Tel: (212) 885.1500
Web: www.fcia.com

Coface USA

1035 W. Lake, Ste. 201
Chicago, IL 60607-1726
Tel: (312) 372.7080—Ms. Sarah Galer
Tel: (303) 627-0900—Zev Barnett
Web: www.coface-usa.com

Atradius/Gerling NCM Credit Insurance

5026 Campbell Blvd., #C
Baltimore, MD 21236
Tel: (410) 246.5488
Web: www.atradius.com

The **Export-Import Bank of the United States** (Eximbank) also provides credit insurance:

Western Region (serving AZ, UT, WY)

3300 Irvine Avenue, Ste. 305
Newport Beach, CA 92660
Contact: Sandra Donzella (**AZ**), (858) 467.7035
Contact: David Josephson (**WY**), 949.660.1341 x 400
Contact: Marianne Hughes (**UT**), 949.660.1341, x 402

Southwest Region (serving NM, CO)

1880 S. Dairy Ashford II, #585
Houston, TX 77077
Contact: Joseph Ringer, Tel: (281) 721-0467

Credit Insurance Brokers

CFS International Insurance Services
20 Pacifica, Suite 360
Irvine, CA 92618
Contact: Kevin Ramirez
Tel: 949-260-1111 x 203; Fax: 949-260-9711
Website: www.cfsintl.com

HRH (Hilb Rogal & Hobbs)
720 S. Colorado Blvd., Suite 600N
Denver, CO 80246
Tel: 303.765.1523; fax: 303.722.0811
Contact: Don Appleby

International Risk Consultants, Inc.
2526 SW Boundary
Portland, OR 97239
Contact: Ken Carraro, Tel: (503) 246.0483

Penn International Insurance
1714 Howard Street
San Antonio, TX 78212
Contact: Randy Penn, (210) 737-1373

NaviTrade Structured Finance, LLC
6523 West Gould Drive
Littleton, CO 80123
Tel: (303) 652-2400; fax, 632.2690
Contact: Rajiv D. Narayana

Meridian Group
1247 – 7th Street, Suite 200
Santa Monica, CA 90401
Tel: (310) 260.2130; fax, (310) 260.2140
Contact: Gary Mendell

Other Government Financial Assistance

U.S. Small Business Administration (SBA)

SBA provides start-up business counseling as well as guarantees for a variety of business loans. Among them is the SBA **Export Express Program** (described on page 7) and the **International Trade Loan Program**, which permits SBA to provide guarantees of up to \$1.75 million on loans going to businesses that a) are expanding because of increased export sales, or b) have been adversely impacted by imports and need to retool or diversify to meet foreign competition. Loans can be made for fixed assets, working capital, or a combination, with terms out up to 25 years. Refinancing existing debt is now permitted under this program. For information on these and other SBA loan programs, please contact your banker or the individual offices listed below:

James Pipper
U.S. Small Business Administration
2828 N. Central Ave., Ste. 800
Phoenix, AZ 85004
Tel: 602.745.7230; fax: 745.7210

Lynnette Newman
U.S. Small Business Administration
721 19th Street, P.O. Box 660
Denver, CO 80201-0660
Tel: 303.844.2607; fax: 844.6539

Frances Padilla
U.S. Small Business Administration
625 Silver Avenue, S.W., Suite 320
Albuquerque, NM 87102
Tel: (505) 248-8242; Fax: 292-3556

Steven Price
U.S. Small Business Administration
125 South State Street, Room 2237
Salt Lake City, UT 84138-1195
Tel: 801.524.3215; fax: 801.524.4160

Stephen Parker
U.S. Small Business Administration
100 East B Street, Room 4001
Casper, WY 82602-2939
Tel: 307.261.6506; fax: 307.261.6535

In addition, SBA's home page has a wealth of information covering its programs and services at: <http://www.sba.gov>. For international trade information, please see www.sba.gov/oit, as well as the U.S. Department of Commerce's sites: www.export.gov and www.buyusa.gov.

Export-Import Bank of the United States (Eximbank)

Eximbank is the primary U.S. agency charged with providing support for American exports through credit risk protection and lending programs. Eximbank programs fall into three major categories: 1) working capital guaranty program (outlined on page 6); 2) loan guarantees for foreign buyers of U.S. goods and services; and 3) credit insurance on open account sales. For additional information, you may call 1-800-565- EXIM. To speak with the Eximbank's field representative serving your state, please refer to the office numbers on page 10. Eximbank's home page contains an excellent description of its programs and services and the countries it covers at: <http://www.exim.gov>.

Overseas Private Investment Corporation

The Overseas Private Investment Corporation (OPIC) provides project financing, insurance on foreign investments and a variety of investor services for U.S. companies investing in some 150 developing countries and emerging markets throughout the world.

Finance - To foster investment, OPIC offers medium- and long-term project financing for projects having at least 25% U.S. ownership. Direct loans between \$100,000 and \$10 million are available for projects sponsored by American small businesses. For large projects, OPIC will guarantee loans to projects sponsored with U.S. investors, starting at \$2 million per project and generally going as high as \$250 million. OPIC also sponsors several equity funds offering venture capital for investment projects in targeted countries or regions of the world, including Africa.

Insurance - To mitigate the risks of investing overseas, OPIC will insure U.S. investments in the qualifying countries against political violence, inconvertibility of currency, and expropriation.

Investor Services - For companies considering overseas investment, OPIC offers a variety of fee-based services including feasibility studies, investment missions, a database of business opportunities, and business outreach.

Contact: Overseas Private Investment Corporation
Information Officer
1100 New York Avenue, NW
Washington, DC 20528
Tel: (202) 336-8400; fax: (202) 408-9859

Automated basic information: telephone (202) 336-8799. OPIC's home page, which includes an excellent and frequently updated newsletter, is located at: <http://www.opic.gov>.

Multilateral Development Banks (MDB)

U.S. Department of Commerce

The U.S. Department of Commerce counsels U.S. firms on MDB-funded projects, ensuring that project information is available on a timely basis. The MBDs fund projects primarily in developing countries with a focus on infrastructure, social and economic development. The U.S. Department of Commerce maintains liaison officers at each of the institutions to help identify projects at the earliest stage possible and to serve as advocates for U.S. bidders. Banks with DOC liaison officers include:

- African Development Bank, Tunis, Tunisia
- Asian Development Bank, Manila, The Philippines
- European Bank for Reconstruction & Development, London, U.K.
- Inter-American Development Bank, Washington, D. C.
- The World Bank, Washington, D. C.

For additional information and a list of liaison officers in each MBD, please call Dennis Chrisbaum at the U.S. Export Assistance Center, Denver, at 303.844.6623 x 18.

Multilateral Development Banks' Home Pages:

Africa Development Bank

www.afdb.org

Asian Development Bank

www.adb.org

European Bank for Reconstruction and Development

www.ebrd.org

Inter-American Development Bank

www.iadb.org

