

# Export Working Capital

Export Working Capital loans are for businesses that can generate export sales and need additional working capital to support these sales. Lenders review and approve applications and submit the request to the U.S. Export Assistance Center location servicing the exporter's region.

<b>Maximum loan amount</b>	\$5 million
<b>Maximum SBA guarantee %</b>	90%
<b>Interest</b>	Lenders and borrowers negotiate the interest rate and there is no SBA maximum interest rate limit.
<b>Eligibility decision</b>	By the SBA. Qualified lenders may be granted authorization to make eligibility decisions.
<b>Revolving lines of credit</b>	Terms of 12 months or less
<b>SBA turnaround time</b>	5-10 business days
<b>Forms</b>	SBA Form 1920
<b>Collateral</b>	Export-related inventory and receivable generated by export sales financed with EWCP funds. The SBA also requires personal guarantee of owners with 20% or more ownership.
<b>Credit decision</b>	Made by the SBA