

Small Business Export Loan

Export Finance Australia's online loan solution for small to medium Australian businesses.

Who can access the Small Business Export Loan?

Our Small Business Export Loan is our streamlined, online solution for businesses that need financing up to \$350,000. We can now **support more Australian businesses** with our Small Business Export Loan, from experienced exporters to businesses investing in new market development.



Trading for at least two years



Turnover between \$250K and \$10m



20% of revenue from export sales*



Export-related funding need

**Businesses that do not meet this 20% criteria can access finance to fund current purchase orders from international contracts or Australian exporters and new export market development costs.*

Our Small Business Export Loan experts

If you would like to discuss this product further or for more information about how we could work together to support your customers' international expansion, get in touch with our friendly team today.

General enquires

[@ exportonline@exportfinance.gov.au](mailto:exportonline@exportfinance.gov.au)

[1800 093 724](tel:1800093724)

exportfinance.gov.au/small-business

Small Business Export Loan | Financing need

Our Small Business Export Loan can be used to support Australian businesses with seven export-related purposes. This is subject to Export Finance Australia's credit assessment, including loan serviceability.



International purchase orders / International contracts

We can provide finance to fund specific export purchase orders or contracts with international buyers.

Requirements/conditions:

- ▶ A valid purchase order or contract from an international customer is required to access finance.
- ▶ The loan amount would be subject to a maximum of 80% of the export purchase order value.



Purchase orders from Australian exporters / Contracts with Australian exporters

Our Small Business Export Loan can also fund purchase orders or contracts with Australian exporters.

Requirements/conditions:

- ▶ A valid purchase order with or contract from an Australian exporter.
- ▶ The loan amount would be subject to a maximum of 80% of the relevant purchase order.



Export market development

We can support businesses that are planning to develop new export markets by funding the relevant export market development costs.

Requirements/conditions:

- ▶ A detailed export market development plan must be provided to substantiate the need for funding.



Plant and equipment finance

Our Small Business Export Loan can be used to fund the purchase of plant and/or equipment required to support current or future export sales. Extended loan terms are available, including 18 and 24 month terms.

Requirements/conditions:

- ▶ Loan amount can be up to 100% of the value of equipment.
- ▶ For repayment terms beyond 12 months, specific security interest may be requested over the equipment financed.



Online businesses

We can provide finance for expenses such as inventory associated with increasing international e-commerce sales.

Requirements/conditions:

- ▶ At least 20% of revenue must have been from sales to international customers in the last financial year or on average over the last financial three years.
- ▶ Meets Export Finance Australia's definition of an online business.



Tourism services

For businesses that supply tourism services for international visitors, we can fund related expenses.

Requirements/conditions:

- ▶ At least 20% of total revenue generated from international visitors in the last financial year or on average over the last three financial years.
- ▶ Documentary evidence of 20% of revenue from international customers required.



Working capital or other export-related expense

We can fund general working capital or other purposes in relation to fulfilling current or future export sales.

Requirements/conditions:

- ▶ At least 20% of revenue must have been from export sales in the last financial year or on average over the last three financial years.
- ▶ Loan will be subject to a maximum value equivalent to 80% of declared export revenues.