



Financing exports and international expansion

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Typical funding options

- **Self-funding** – deposit from customer, payment terms with suppliers, business cash flows, shareholder loans
- **Bank and Non-bank finance:** - trade finance, letter of credit, overdraft, bank guarantees, invoice financing, etc.
- **Efic**
- **Equity:** raise equity from new investors.



Efic provides Australian businesses with financial solutions to help them grow internationally and achieve export success.



- The Australian Government's export credit agency.
- Operate on a commercial basis.
- Operate in the 'market gap'.
- Work with banks to deliver solutions to help companies take on global opportunities.



The businesses we can help

- Direct exporters (product or service)
- Export supply chain businesses
- Businesses expanding overseas





Working capital

Direct Loans

A loan to an overseas buyer to finance the purchase of Australian goods or services.

Export Working Capital Guarantee

A guarantee to a bank to fund an overseas buyer of Australian goods or services.



Term debt

Overseas Direct Investment

To assist Australian companies investing in business operations overseas for the economic benefit of Australia.

Capex

To assist Australian companies investing in physical assets for their export related business.



Bonding

Bonding Facilities

To help Australian companies with their security obligations under overseas contracts.

Our finance solutions

	Small Business Export Loan	Export Contract Loan / Export Line of Credit	Export Working Capital Guarantee	Bonds	Term Debt
Overview	Online unsecured loan for businesses that need funds for export contract(s)	Flexible loan or line of credit aligned to business cashflow for export related contracts	Guarantee to the bank that provides security for the bank to provide additional working capital	Bonds directly to buyer or a guarantee to the bank who will issue the bonds	Funding to allow a business to expand offshore / local capex related to export
Revenue	\$250,000 – \$10 million		Over \$250,000		
Establishment time	In as little as 9 business days		4 – 6 weeks		
Interest rates / guarantee fees	Approx. 13% p.a.	6% – 9% p.a.	4% – 5% p.a. + lender costs	3.5% – 6.25% p.a.	Dependent on transaction
Loan term	3, 6, 9, 12 months	Generally up to 24 months	Up to 12 months and renewed annually	Dependent on contract	Dependent on transaction
Establishment fees (other fees and charges may apply)	\$100 application fee + \$1000 for approved applicants only		\$5,000 or 1% of the total loan amount (whichever is greater)		

Seeing Machines

Business: Technology business with expertise in computer vision technology

Need: Finance to help fund the manufacture and delivery of 8000 units of their driver monitoring system to a Thai-based transport and logistics company

Solution: Export Line of Credit

Efic contribution: A\$2 million

Term: 10 months



Business: Independent aerospace-grade advanced composite manufacturer

Need: Bonding and guarantee support to secure two major contracts with government entities in the US and Europe.

Solution: Multi-option facility (working capital and performance guarantees)

Efic contribution: A\$7 million





Business: Provider of specialised airborne targets and engineering services

Need: Guarantees to support a significant contract for the supply of an unmanned phoenix jet, for use by an international defence force

Solution: Performance and Warranty Bonds

Efic contribution: US\$725k

Term: Max. 36 months

Big Mobile

Business: Technology company that delivers mobile marketing and media solutions

Need: Funding to support the set-up costs for two new sales offices in Malaysia and the Philippines

Solution: Overseas Direct Investment Guarantee

Efic contribution: \$530k

Term: 15 months



Why work with Efic?



- Help when insufficient private sector support.
- Support when exporting to or investing in an emerging market.
- Can encourage private sector participation.
- Good track record with your bank.

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