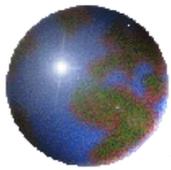


Credit Insurance

Grow Exports
....Protect Receivables
....Access Cash

Kathy Edwards
Global Business Solutions
800-499-6065



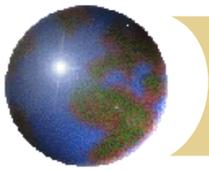
Who is Global Business Solutions?



LLOYD'S



Export-Import Bank
of the **United States**



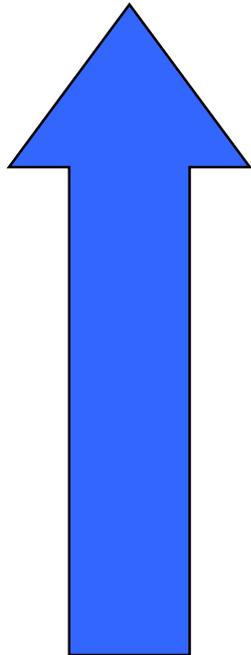
Typical Payment Risk Chart

Trade Terms

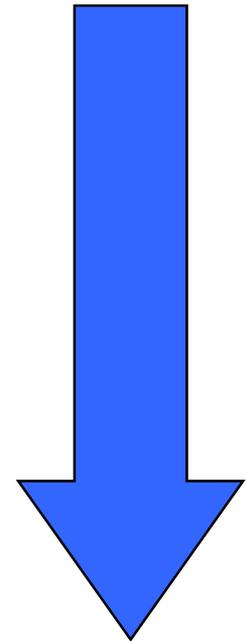
Exporter Risk

Importer Risk

High



Low



Open Account

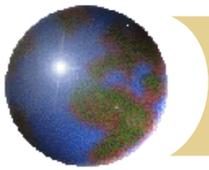
Documentary Collection (Time)

Documentary Collection (Sight)

Letters of Credit (Time)

Letters of Credit (Sight)

Payment in Advance

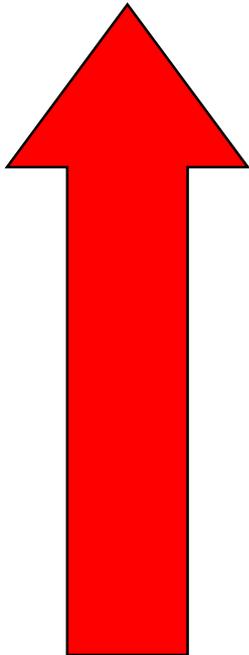


SALES OPPORTUNITY

Exporter Sales

OPPORTUNITY

High



Trade Terms

Open Account

Documentary Collection (Time)

Documentary Collection (Sight)

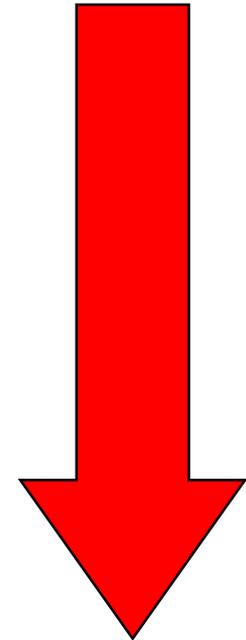
Letters of Credit (Time)

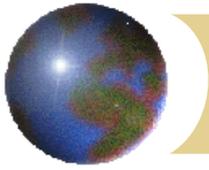
Letters of Credit (Sight)

Payment in Advance

Importer Purchase

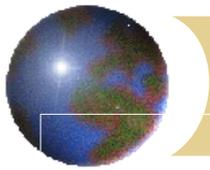
Low





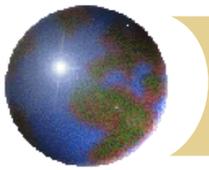
ExIm or Private Insurance?

1. Is your product 51% U.S. Content?
2. Do you sell products used by military?
3. Do you export any imported products?
4. What is the dollar value of open account exports?
5. Do you need bank funding?



Private vs ExIm Comparison

	Private	ExIm
Sales Basis Export Only	\$1,000,000	\$1,000,000
Rate	0.35	0.65
Minimum Premium	\$10,000	\$6,500
Policy Maximum Liability	\$1,000,000	Actual
Minimum Premium	\$10,000	0
Co-Insurance	10%	5%
Maximum Terms	120	360
First loss deductible	\$15,000	0
Maximum Claim Filing	180 Days	280 Days
Credit limit fee	\$150 per	0
Application Fee	\$1,000	0

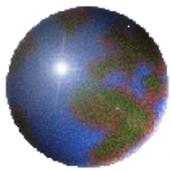


ExIm Rates

Sovereign Pre-Shipment

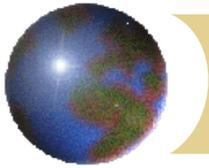
Consignment Private Sector

Sight L/C	.04%	.04%
SDDP/CAD	.07%	.24%
0-60	.19%	.65%
61-120	.32%	1.06%
121-180	.41%	1.35%
181-270	.51%	1.70%
271-360	.62%	2.08%



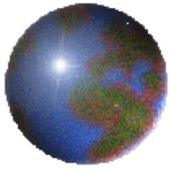
Private Insurance Comparison

Description	Coface	Atradius	Euler Hermes
Sales basis domestic	\$30,000,000	\$30,000,000	\$30,000,000
Premium Rate	0.25	0.325	0.245
Policy Maximum Liability	\$4,000,000	\$6,000,000	\$5,400,000
Minimum Premium	\$75,000	\$78,000	\$58,800
Estimated Premium	\$75,000	\$97,500	\$73,500
First loss deductible	\$25,000	\$0	\$5,000
Maximum Claim Filing	180	360	180



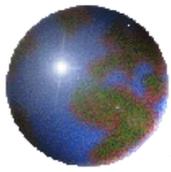
Capital Equipment

- Insure for up to five years
- Bank insured or carry yourself
- Collect 15% in advance, ExIm guarantees or insures 85%
- Exporter is paid upon shipment
- Buyer makes payments every six months
- Banks minimums apply



Export Financing

- Pre Export Financing
 - Bank Loan with Guarantee
 - SBA
 - EXIM
 - ExIm Loan
 - Global Credit Express
 - No Collateral Required
 - No Bank



Post Export Funding

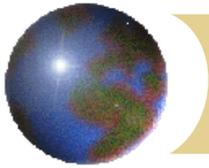
Assign Insurance Policy to your bank

Inclusion in borrowing base

Factor Receivable

Receive discounted funds the next day

Pass cost of funding to your buyer



Global Business Solutions

www.gbsus.com

800-499-6065

kathy@gbsus.com