



UK Export
Finance

TAKE YOUR BUSINESS FURTHER.



WE ARE THE UK'S EXPORT CREDIT AGENCY

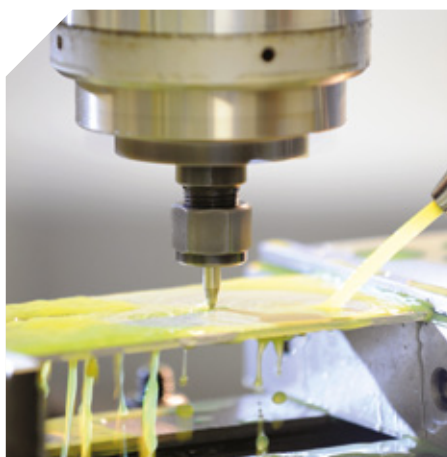
We provide trade finance and insurance solutions to support UK exporters.

If you are planning to export goods or services from the UK then it is likely you'll need some form of guarantee or insurance to protect you against payment risks. If you can't get what you need from the private market, UK Export Finance (UKEF) may be able to help.

We provide guarantees, insurance and advice to UK-based exporters large and small. UKEF works across all sectors from engineering and IT to infrastructure projects, consulting and service industries.

We work hard to understand each sector and tailor our support to provide the most appropriate solution for our customers. We support exports to over 200 countries.

Our work is focused on helping UK exporters maximise the opportunity to do more business overseas.



“We're here to help UK exporters. If there is an export opportunity but the private sector won't offer the insurance or guarantees needed, then we try to find a solution.”

David Godfrey, Chief Executive, UKEF

EXPORT FINANCE EXPLAINED

Your export question	How UK Export Finance can help	How it works
What if I need working capital?	Export Working Capital Scheme	Your bank can provide the working capital you might need to deliver an export contract. UKEF provides a guarantee to your bank so they can do this.
What if I am asked to provide an advance payment guarantee or tender, performance and warranty bonds?	Bond Support Scheme	If you need a bond, your bank can help you by issuing one to your overseas customer. UKEF provides a guarantee to your bank so they can do this. This may also improve your working capital by releasing cash that is sometimes required by the bank to secure the bond.
What if I am concerned that a bond may be called through events outside my control?	Bond Insurance Policy	UKEF can provide an insurance policy to protect you against a demand for payment under a bond which is either unfair or caused by political events.
How do I protect myself against not being paid by my buyer?	Export Insurance Policy	UKEF provides an insurance policy that covers you against not being paid under your export contract. The policy covers costs incurred should the export contract be terminated because your buyer defaults before the goods are delivered, or if they fail to pay due to specified political, economic or administrative events.
What else can I do to reduce my payment risk?	Letter of Credit Guarantee Scheme	Letters of Credit are one of the safest ways to make sure you get paid. UKEF provides a guarantee to your bank so they can confirm a Letter of Credit.
I am providing goods or services on payment terms of two years or more. How can I be sure I'll receive stage payments from the buyer?	Buyer and Supplier Credit Facilities	Banks can provide loans to exporters or overseas buyers to help fund payment terms of 2 years or more. UKEF provides a guarantee to your bank so it can do this. These loans involve stage payments – this means you'll receive payments in line with your contract and your buyer will be given credit to pay over an extended period.
	Direct Lending Facility	UKEF also provides loans directly to overseas buyers so they can purchase goods and services from the UK.

HOW WE CAN HELP YOU

Our mission is to support UK exports by sharing financial risks that the private sector is unable or unwilling to accept on its own. Helping smaller and medium sized businesses is a big part of that mission.



Exporting is not only a vital engine of growth for the UK economy, it also tends to bring positive benefits to individual companies by making them more productive, more innovative and more profitable.

Export contracts create exciting prospects of new customers and fresh partnerships in far-flung destinations; but they can also create critical business risks. Trade finance and insurance can be vital to ensuring a deal is successful.

Commercial banks and private insurers usually provide the support an exporter needs. However, economic downturns, changing regulation and capital constraints on some banks and insurers can lead to trade finance options being restricted.

That's why UKEF steps in. We try to remove the blockages by sharing risk with the private sector, and so increasing its capacity to help our exporters. If we cannot help you, then we may act as a gateway offering advice on where to find the trade finance you need.

We work closely with UK Trade & Investment (UKTI) and the trade support organisations in Scotland, Northern Ireland and Wales, to ensure that exporters receive the full range of Government support available.

Solutions for smaller and medium sized businesses

We have a particular interest in helping more smaller and medium sized businesses to export. We have developed a suite of products and invested in a national network of advisers in every UK region to help improve smaller and medium sized businesses' knowledge of, and access to, trade finance.

If you are considering exporting and want to talk to us about your trade finance options, contact your regional UKEF Export Finance Adviser. Or give us a call on our helpline – we're here to help.



**UK EXPORT FINANCE
IS THE GOVERNMENT
DEPARTMENT THAT WORKS
WITH COMPANIES, BANKS
AND OVERSEAS BUYERS TO
SUPPORT FINANCING OF UK
EXPORTS AND INVESTMENTS
ACROSS THE WORLD.**





UK Export
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UK Export Finance helps UK exporters by providing guarantees and insurance policies that complement those on offer in the private sector; and guidance on sources of export finance.

Our regional Export Finance Advisers located across the UK are the first point of contact for advice.

Search online for UKEF to find out more.

**Or contact our national customer service helpline:
+44 (0)20 7271 8010
customer.service@ukef.gsi.gov.uk**

**We are the UK's export credit agency.
gov.uk/uk-export-finance**