



**OVERSEAS  
PRIVATE  
INVESTMENT  
CORPORATION**

**for small business**



*The Overseas Private Investment Corporation (OPIC) recognizes that U.S. small businesses looking to participate in the global marketplace have unique requirements. Lack of resources to pursue opportunities abroad, concern over political risks, or the inability to find private sector support can prevent small businesses from expanding overseas. To help meet these needs, OPIC can provide special financing and political risk insurance products to eligible businesses, which include enhanced customer service, flexible coverage, and easier access through a streamlined approval process.*

## **Small Business Financing**

For U.S. companies with annual revenues less than \$250 million, OPIC's Small & Medium Enterprise Finance offers direct loans and loan guaranties from \$100,000 up to \$250 million to facilitate and support an overseas investment by a U.S. business. An OPIC loan can cover between 50 percent and 75 percent of total project costs, including project development and up-front financing costs, capital expenditure requirements and working capital.

## **Small Business Political Risk Insurance Coverage**

To protect the overseas investment of a U.S. small business from political uncertainties, OPIC provides insurance against loss or damage resulting from political violence, expropriation, or the inability to convert local currency. OPIC can insure up to \$250 million per project for a maximum 20-year term at fixed rates for the life of the insurance contract. There are no minimum investment size requirements, and coverage is available for equity investments, parent company and third-party loans and loan guaranties, technical assistance agreements, cross-border leases, contractors' and exporters' exposures, and other forms of investment.

## Small Business Center

OPIC's Small Business Center (SBC) offers qualified small businesses, with annual revenues less than \$35 million, the opportunity to utilize OPIC's streamlined approval process.

SBC Finance offers direct loans from \$100,000 to \$10 million with terms from 3–15 years. While the eligible U.S. small business must own at least 25 percent of the overseas project, OPIC may be able to finance up to 65 percent of the total project costs.

Interest rates for SBC loans are fixed for the life of the loan and are based upon OPIC's cost of funds for comparable maturities plus an appropriate risk spread. In addition, there may be a one-time facility fee of up to 2 percent and an annual maintenance fee not to exceed 1 percent of the outstanding balance of the loan.

U.S. small businesses that receive OPIC loans through the Small Business Center are eligible for OPIC's insurance "wrap," which provides political risk insurance at a reduced rate. The small business loan borrower may elect this insurance coverage for up to \$6 million of its equity investments.

## Apply for Small Business Assistance

For financing, the small business must submit a completed finance application, including all required attachments to the application, such as a formal business plan, financial projections, financial statements, and sponsor disclosure forms.

For insurance, no additional paperwork is required to process the insurance "wrap." OPIC's regular political risk insurance products are available to small businesses at a reduced cost and through a streamlined approval process. Insurance is available for investments in new ventures, expansions of existing enterprises, privatizations and acquisitions with positive developmental benefits.

OPIC recommends that investors contact an OPIC representative to discuss their project proposal prior to submitting an application package. For more information, please contact the Information Officer at 202-336-8799 or email [info@opic.gov](mailto:info@opic.gov).

Visit the OPIC Web site for more details: [www.opic.gov](http://www.opic.gov)



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