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Subcommittee on Terrorism, Nonproliferation and Trade

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Hearing Entitled, "Trade Promotion Agencies and US Foreign Policy.

Mr. Chairman and Members of the Terrorism, Nonproliferation and Trade Subcommittee of the House of Representative's Committee on Foreign Affairs, thank you for inviting me to share my perspective on the Importance of the ExIm Bank to exporting businesses such as mine in the international market, and the competitive influence and edge in the International Exporting Trade that the ExIm Bank provides for United States Companies in the International Market.

I have been working in the Coffee Industry for more than 18 years, and started my own company, Ferra Coffee International, in 2009 with \$50.00 in the bank and a passion for international trade and soft commodities.

From the start, the heart, soul and goal of my business has always been to help coffee growers worldwide. I learned very quickly that the coffee grower is the last one in the chain of the coffee trade business to get a fair price for their product...and the last, if ever, to get any

training to properly-assess the quality of their coffee or effectively negotiate a fair price with international buyers.

To make a lasting difference in the lives of these coffee growers, by paying them fairly and according to the quality of their coffee, to prevent families from being broken apart because parents or young adults must leave their home countries and families to come to the United States to work illegally, my business plan had to change.

Ferra Coffee International had to change from a specialty micro roaster that only supplied high quality coffees to the US market, to a company that sells that same product to the international market.

If Ferra Coffee sold only to distributors in the State of Texas or any other domestic state, we could only expect to sell one or two pallets of approximately 1200 lbs. at a time. In contrast, when we are able to secure an international contract, with an international distributor, orders are generally for at least one full container, which is 48,000 lbs. average. It is easy to see the advantage.

Behind each bag of Ferra Organic Flavor Coffee, or each box of Ferra Liquid Coffee there are seven (7) US Small Businesses that supply products and services contributing to our finished product, that is labeled USDA Organic, Roasted, Q Graded and Manufactured in San Antonio, TX, USA.

Ferra Coffee has successfully started offering our Roasted Specialty Coffees internationally, thanks to the support that the ExIm Bank has provided. By their doing due diligence in checking that the distributors with whom we establish relationships and make contracts are legitimate, and that we do not get involved with dubious, unreliable or criminal groups while conducting International Trade business, the ExIm Bank has truly ensured our success.

The ExIm bank also literally insures payment our shipments, and has given my company-the peace of mind of knowing that the value of the product shipped is securely and legally insured. The ExIm bank also

allows me the ability to offer products that have a higher quality for the Gourmet Market.

Ferra Coffee International, along with the other small companies that are our partners, is completely dependent for our growth and survival on our ability to sell internationally. Internationally, there is no market saturation, and USA Made and USDA Organic products have a great deal of value to the consumer.

The ExIm Bank is the one and only entity that we can rely on to help us continue to grow, be competitive in markets that are not available to us in our own country, and to give us the necessary competitive edge in international trade.

My small company, by purchasing coffee directly from the grower is contributing to stopping illegal immigration and the displacement of family units. We also help seven (7) other small US businesses with opportunities to hire more workers and increase their revenue by purchasing more products for international contracts.

Without the ExIm Bank offering their services that allow my company to engage in this type of international trade contracts I will not be able to grow my business beyond the saturated coffee market that we have in the USA.

The ExIm Bank can also do so much more. It can help me, and other companies like mine which conduct businesses that are usually not funded by the regular bank system because we have contracts in international markets. By not acting as a conventional bank to qualify exporters like me for financial low interest loans. Instead of using only a credit score to qualify a company for funding, ExIM Bank could look at, and assess the overall potential, growth and increased revenue that can be achieved by additional funding. That is the vision that is needed, and that we are asking for.

My company is not able to get loans from conventional banks because all of my products are bought in cash. That is the way the majority of

specialty coffee and tea companies operate. We do not have a history of loan payments or credit with coffee or tea growers. We need the ExIm Bank's support.

Conclusion:

The ExIm Bank is a crucial, vital and important entity that I and many other US Exporting Companies depend on for survival, growth and the ability to compete successfully in business.

Every USA Company that has the capability to export and do business internationally, whether that company is small or large, contributes to the health of our National Economy and our country's leadership in innovation, in the development of more qualified and competitive businesses, and of individuals who see our potential markets as a global opportunity for the kind of success that is indeed, the greater good.

In all, it makes us, USA entrepreneurs and exporters, even more valuable men and women, who deserve programs that foster our capability to build better, more productive, stronger businesses and have a bright and secure future. The ExIm Bank has the unique ability to make this happen.

Every aspect of the ExIm Bank has the potential to create positive and strong advancement for the good of all of us, and of our USA.

Thank you for your time, kind attention and for inviting to share my story on behalf of all Exporters in the USA.