



TradeSource

Help Abroad for U.S. Companies

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Doing Business in Africa

By Conner Moore, International Trade Administration, U.S. Department of Commerce

Looking for New Export Markets?

Consider sub-Saharan Africa. It is home to seven of the top ten fastest-growing economies in the world—with estimated future growth of 5 to 6 percent for each of the next 2 years. U.S. trade to and from Africa has tripled over the past decade, and U.S. exports to sub-Saharan Africa now top \$21 billion.

The U.S. Strategy Toward Sub-Saharan Africa and the Doing Business in Africa (DBIA) Campaign were designed to help you take advantage of the export and investment opportunities in the region.



Be prepared to take advantage of the many opportunities and resources available to expand into the emerging African market. With that goal in mind, this edition provides articles on regional and country market insights, as well as on U.S. government export programs and services.

Why Africa?

Trade between the United States and Africa has tripled over the past decade, and U.S. exports to sub-Saharan Africa now stand at over \$21 billion. With a growing middle class in these emerging markets, now is the time to establish a foothold in these economies and begin exporting to and investing in Africa.

One-Year Anniversary of DBIA

This past year has seen the start of many great successes for the DBIA campaign and President Obama's larger U.S. Strategy Toward Sub-Saharan Africa. Some highlights include:

Trade Africa

The Trade Africa initiative, launched by President Obama on July 1, 2013, looks to increase internal and regional trade within Africa and expand trade and economic ties between Africa, the United States, and other global markets. Trade Africa involves the work of multiple U.S. government agencies, namely the Office of the U.S. Trade Representative, and includes the valuable engagement of the U.S. Agency for International Development (USAID) and others.

Continued on page 2

In This Issue

- Using South Africa as the Springboard to Sub-Saharan Africa
 - U.S. Franchising Trade Mission Meets a Large Consumer Market
 - Teaming Up Against Poaching—Opportunity Strikes
 - Company Success: Louisville, Kentucky, Pump Company Doing Well by Doing Good
- The Role of Domestic International Trade Specialists: Interview With Larry Tabash, Global Team Leader for Africa, Near East, and South Asia
- Major Regions and Target Markets: Interviews With Senior Commercial Officers (SCOs)
 - West and Central Africa
 - Paul Taylor, Ghana SCO
 - Brian McCleary, Nigeria SCO
 - East Africa
 - Francis Peters, Kenya SCO
 - Strategic Partnerships: U.S.-East African Commercial Dialogue (EACD)
 - Southern Africa
 - Larry Farris, Regional SCO/South Africa
 - Inaugural DBIA Trade Mission Includes Zambia
 - Agribusinesses' Final Frontier and the NAMPO Agricultural Machinery Show
 - Company Success: West Virginia Bulk Material Handling Company Breaks Into Africa
- The Sub-Saharan Africa Trade Initiative
- The Minority Business Development Agency and Africa
- Sell Confidently to Africa With Ex-Im Bank's Financing Support
- Resources—Doing Business in Africa

Doing Business in Africa—Con.

Trade Africa initially focuses on the member states of the East African Community (EAC)—Burundi, Kenya, Rwanda, Tanzania, and Uganda. This initiative aims to double intraregional trade in the EAC, increase EAC exports to the United States by 40 percent, reduce by 15 percent the average time needed to import or export a container from ports to land-locked countries in the EAC's interior, and decrease by 30 percent the average time a truck takes to transit selected borders. A key example of the progress that Trade Africa has already made is the East African Commercial Dialogue (EACD). The EACD was signed in Nairobi, Kenya in November of 2012 with the leaders of the EAC.

Power Africa

The Power Africa initiative, which aims to double access to electricity in sub-Saharan Africa, is another highlight of the DBIA campaign. Partnerships with several African countries have been established, and private sector commitments of more than \$9 billion to support the development of more than 8,000 megawatts of new electricity generation in sub-Saharan Africa have been secured. The United States

will commit more than \$7 billion in financial support over the next 5 years. Power Africa has numerous U.S. agencies, including USAID, the Overseas Private Investment Corporation (OPIC), and the U.S. Trade and Development Agency (USTDA), and others hard at work to achieve the President's goal. This initiative makes potential investment in Africa look even brighter.

Looking Forward

The 1-year anniversary of DBIA is not only a chance to see how far the DBIA campaign has come, but also to look at what great things are ahead as Africa continues its rapid growth. In the spring of 2014, U.S. Commerce Secretary Pritzker plans to lead a trade mission to sub-Saharan Africa. Also, the DBIA Web portal has 80,000 subscribers and is growing fast. Sign up at <http://export.gov/Africa> for regular updates on how to get involved as a U.S. business or as a partner in DBIA outreach.

Using South Africa as the Springboard to Sub-Saharan Africa

By Larry Farris, Regional Senior Commercial Officer, U.S. Embassy, South Africa

The sub-Saharan Africa region has received significantly heightened interest from the U.S. business community. The U.S. Commercial Service South Africa, our largest U.S. Department of Commerce office in sub-Saharan Africa, has taken a lead role in efforts to help U.S. companies like yours increase exports to South Africa and the region.

With several of the world's fastest-growing economies and with a number of significant discoveries of oil, gas, and other natural resources, the region is expected to hold great economic promise. South Africa, with its first-world infrastructure and world-class legal, accounting, and financial systems, is a natural launching pad for U.S. firms wishing to expand their footprint into the rest of the continent.

The U.S. Commercial Service South Africa oversees four offices in Ghana, Nigeria, Kenya, and South Africa. We recently formed regional sectorial teams (so we now have, for example, a sub-Saharan Africa Energy Team with a representative from each of the U.S. Commercial Service countries in the region). The teams meet regularly to develop regionally focused trade promotion events, for which delegations are recruited from multiple countries in the region. Recent such events



South Africa Minister of Trade and Industry Rob Davies endorses then-Acting Commerce Secretary Rebecca Blank's announcement of the Doing Business in Africa campaign, as Ambassador Donald Gips, Acting Secretary Blank, and former Under Secretary Francisco Sanchez look on.

have included NAMPO, the largest trade show in the southern hemisphere for agricultural equipment, for which we recruited delegations from several partner-post countries; Rail Africa, the leading rail and infrastructure trade show; and Africa.com, the leading telecom trade event in Africa. As we develop this regional approach, we anticipate even greater region-wide cooperation on these types of events, helping you as a U.S. exhibitor reach a larger audience of potential buyers. South

Africa is also expected to play a key role in providing financing and technology to power projects in the region.

In short, the sub-Saharan Africa region, with all its promise, is now firmly on the radar screens of U.S. businesses, and we are doing our best to help them achieve their goals of expanding their exports and business here, with a more focused and integrated region-wide approach to our trade promotion efforts.

Continued on page 4

Using South Africa as the Springboard to Sub-Saharan Africa—Con.**U.S. Franchising Trade Mission Meets a Large Consumer Market**

Global markets, in partnership with the International Franchise Association and *Franchise Times* magazine, organized a highly successful certified-franchise trade mission to sub-Saharan Africa September 26 to October 4, 2013. The participants kicked off their three-city tour with a 2-day stop in Johannesburg, South Africa, then moved on to Nairobi, Kenya, for 2 days before completing their visit in Lagos, Nigeria. All stops included extensive business-to-business meetings with qualified candidates and in-depth briefings by local experts.

To enhance the experience, the U.S. Commercial Service cast the net wide to include as many partner posts on this trade mission as possible, offering interested candidates from other African countries, in three cities, the possibility of meeting with mission participants. Over 150 business-to-business candidate meetings were generated by the U.S. Commercial Service, which has translated into several leads, as well as in-depth presentations on important topics such as supply chain, legal issues, and retail analysis. The delegates also participated in press conferences to promote and discuss their product offerings.

Teaming Up Against Poaching—Opportunity Strikes

U.S. government agencies in Africa are teaming up with national governments, nongovernmental organizations, and technology providers to combat the scourge of animal poaching that is afflicting large parts of Africa. Apart from the slaughter of animals itself, poaching has a socioenvironmental, economic, and security impact that risks becoming self-reinforcing, analogous to piracy on the open seas.

The U.S. Commercial Service is coordinating efforts to use the biannual Africa Aerospace and Defense Show in Pretoria, South Africa, in September 2014 as a platform to both confer with potential partners as well as host an exhibition of solutions that can make a contribution to the fight against poaching. U.S. solution providers are to be found in the defense, safety and security, and information communication technology sectors. The U.S. Commercial Service will host presenters and panel discussions, as well as offer matchmaking programs, outreach events, and opportunities to advocate on behalf of U.S. companies. The target audience will include several African national governments, wildlife agencies, nongovernmental organizations, and technology integrators and others that have an interest in halting the crisis.

Company Success: Louisville, Kentucky, Pump Company Doing Well by Doing Good

A pump company from Louisville, Kentucky, established a distributor agreement with a Western Cape South African company with the help of the U.S. Commercial Service in South Africa. Since 2009, the company has exported nearly half a million dollars in pumps and sewer treatment plants that have now been accepted in the local market and municipalities. Sewer plants have since been installed in South Africa, Mozambique, Botswana, Ghana, and Nigeria. These solar-powered sewer treatment plants operate independently since there is no central sewer infrastructure or power supply required—a major relief to rural sewer problems in South Africa and other African countries.

In February 2012, Jaisvir Sewpaul with the U.S. Commercial Service South Africa arranged for colleagues from Sub-Saharan Partners Post to meet with the Louisville company's African distributor while in Johannesburg for training. Two great deals that came out of this assistance involve the Louisville company's fusion pump. First was the installation of a fusion pump at a Kenyan school. After the failure of local treatment plants, a local Kenyan school was introduced to the Louisville company's fusion pumps. The self-contained treatment plant was an instant solution and was shipped from the United States via South Africa to Kenya. Next, the U.S. company achieved another sale of its fusion pump in Windhoek, Namibia, in October 2013—completed in just 2 days by their African distributor. The pump is now busy both reusing water for irrigation in a water-scarce country and serving as an alternative to septic tanks that pollute underground water.

The Role of Domestic International Trade Specialists

Interview With Larry Tabash, Global Team Leader for Africa, Near East, and South Asia

As global team leader for the Africa, Near East, and South Asia team, Larry Tabash helps U.S. companies export their goods and services. Based in Austin, Texas, Larry's office is 1 in a network of more than 100 offices in the United States and more than 70 offices in U.S. embassies and consulates around the world. The U.S. Commercial Service is part of the U.S. Department of Commerce and is a global business partner for U.S. companies, helping them step-by-step through the export process.

Q: Describe some of your team's activities.

My team works with U.S. companies one-on-one to develop international-market entry strategies or assist in meeting with international partners and buyers. In addition, the team is active at many trade shows and events both in the United States and overseas. For example, in the energy sector, the team recruits foreign buyers and potential distributors from Africa for U.S. shows like the Offshore Technology Conference in Houston and PowerGen International in Orlando to meet with U.S. companies. We also coordinate seminars, conferences, and webinars with the purpose of educating companies on foreign markets and the opportunities that are available to help expand their international business. Recently, we held webinars on the energy sector in East Africa. We cover a number of sectors all geared to do one thing: generate international sales.

Q: How can businesses take advantage of your team's services?

We have team members across the United States and globally who are happy to assist. A good place to start is your local U.S. Export Assistance Center. Find the one closest to you at <http://export.gov/usoffices/index.asp>. We can arrange free counseling or a more extensive fee-based service. Also, companies can sign up for our monthly Export News e-mail that communicates all of the activities and events that are taking place locally, nationally, and overseas. Be sure to visit our sub-Saharan Africa Web site—also the home of the Doing Business in Africa initiative—at <http://export.gov/Africa>, which can direct you to these services and other useful content that our team helps keep up to date.

Mr. Tabash notes that these key events in the coming year will be vital for U.S. businesses looking to export to Africa:

- **ACCESS International Trade Forum:** Discover Global Markets: ACCESS Africa, the Middle East, and South Asia 2014; May 1–2, 2014, in San Antonio, TX.

The 2-day event informs U.S. companies how to find or take advantage of economic opportunities in Africa, the Middle East, and South Asia regions. Nearly 250 companies from across the United States attend the event each year, many of whom take the opportunity to participate in one-on-one meetings with senior commercial officers and commercial specialists from our embassies and consulates in over 20 countries. U.S. companies have the opportunity to meet with the U.S. Ex-Im Bank and other private banks to learn about financing and how to pursue projects in the region. These individual meetings are extremely valuable to the U.S. companies because they provide on-site advice on how to penetrate these growing markets.
- **Discover Africa's Hidden Wealth of Business Opportunities:** June 2014 in Jackson, MS.

Mississippi's District Export Council, U.S. Export Assistance Center, and its Development Authority will host this major Africa symposium. The symposium will feature industry specialists and key government officials. Companies will get help with market-entry strategies, trade statistics, and export trends; extending credit to international partners; cultural diversity and international trade; and conducting due diligence and risk mitigation in developing markets.

Be on the lookout at <http://export.gov/Africa> for details.

Major Regions and Target Markets

West and Central Africa

Interview With Paul Taylor, Senior Commercial Officer—Accra, Ghana

West Africa is home to two of Africa's most dynamic and rapidly rising economies, Ghana and Nigeria. West Africa is also economically integrated on the regional level with the Economic Community of West African States. The bloc is home to over 300 million people, with a total GDP of over \$316 billion as of 2012. Using Nigeria and Ghana as gateways to the 14 smaller West African countries can prove to be very rewarding for U.S. companies.

Additionally, some of the world's fastest-growing economies can be found in the increasingly dynamic Central African states, creating vast opportunities for energy, mining, infrastructure, and other key industries. Across the region, strong opportunities exist in the energy, automotive, aviation, construction, agriculture, telecommunications, mining, and medical supplies sectors. In the robust economies of Ghana and Nigeria, footholds could easily be established in West and Central Africa and prove a vital addition to U.S. business' export strategy.

Q: Why should U.S. companies consider selling to Ghana, if they don't already?

Ghana holds a unique place in sub-Saharan Africa. While not the largest market, it is one of the fastest-growing African markets and is, arguably, the safest, most transparent, and most stable country in the region. By World Bank standards, Ghana is a lower/middle-income country with the challenges and opportunities that come along with that level of development. The lack of a robust transportation infrastructure hinders growth in many sectors but provides great opportunities for companies bringing construction and engineering solutions to the market. Ghana has recently taken advantage of offshore oil/gas discoveries in the Gulf of Guinea and is beginning to profit from petroleum exports. It's expected that these deposits will be used to fuel badly needed power generation that will help

to stimulate and broaden Ghana's economy. In the short term, U.S. companies can expect to see significant opportunities in Ghana's oil and gas infrastructure markets, in development and rehabilitation of the nation's basic infrastructure, and in upgrading Ghana's network of hospitals and clinics. Further down the line, additional opportunities can be expected in downstream industries—manufacturing, consumer products, telecom and information technology, and service sectors.

Q: What are some of the key sector opportunities?

Ghana's oil and gas industry will define market opportunities for the next several years. The best prospects for U.S. exports will be found in equipment and services that will help Ghana take full advantage of its oil discoveries. These include engineering services, drilling equipment, and oil and gas field machinery. Other opportunities peripheral to the oil discoveries will include security services to help protect offshore and onshore assets, telecommunications and broadcast technologies and transportation equipment that will service the petroleum and mining sectors. Ghana is also rich in agricultural resources—it is the world's second-largest supplier of cocoa to the world's chocolatiers. Strong opportunities can be found in agricultural equipment, infrastructure, and technologies that will create greater efficiencies in crop production and transport.

Q: Do U.S. products and services have a competitive edge in the marketplace vs. foreign competition?

In Ghana, the U.S. brand is synonymous with quality. Ghanaian consumers have a strong affinity for the United States, and, all things considered, would prefer to source from U.S. suppliers. The market is highly price sensitive, however, and competitors that

Continued on page 7

West and Central Africa—Con.

come in at a lower price-point will have a significant advantage over more expensive options. West Africa's strong historical ties to Europe provide some built-in advantage for European competitors to U.S. firms; industrial standards tend to be more advantageous for European manufacturers, as an example. U.S. firms can take advantage of the Ex-Im Bank's and OPIC's active African portfolios and look for financing options that will help them overcome pricing obstacles they may face in Ghana's marketplace.

Q: What might be some challenges for U.S. companies selling in Ghana?

The challenges that U.S. firms will encounter in Ghana are similar to those faced in many other markets in

the developing world—an underdeveloped infrastructure, financing issues, and a legal system lacking in transparency. With the right approach, however, these challenges in Ghana can be overcome. The most important step new entrants to the Ghanaian market need to take is to conduct proper due diligence and choose partners wisely. Utilizing the resources available through U.S. government agencies often can help U.S. exporters avoid problems associated with these challenges. The commercial section of the U.S. embassy in Ghana, and in many parts of the world, can assist clients with due diligence processes and help U.S. companies find reliable partners (see our Web site at <http://export.gov/Ghana>). Export financing opportunities are also available through the Ex-Im Bank, through OPIC, and through the Small Business Administration.

Interview With Brian McCleary, Senior Commercial Officer—Lagos, Nigeria**Q: Why should U.S. companies consider selling to Nigeria, if they aren't already?**

Nigeria has one of the fastest-growing economies in the world, with an annual GDP growth rate of about 7 percent. It is also Africa's most populous country, with approximately 170 million inhabitants—potential consumers of American products and services. In addition, like the United States, Nigeria is one of the most culturally diverse societies in the world, with more than 250 ethnic groups. Oil revenue currently accounts for almost 20 percent of Nigeria's GDP and over 90 percent of its foreign exchange earnings. However, in recent years, the country's nonoil sectors have been growing faster than the oil sector itself. This means significant opportunities for U.S. business in a wide range of sectors. Nigeria aspires to be one of the largest 20 economies by the year 2020. Toward this end, it is liberalizing its economy, promoting public-private partnerships, and encouraging strategic alliances with foreign firms.

Q: What are some of the key sector opportunities?

Some of the Nigerian industrial sectors with the best prospects for American businesses are energy (oil and gas); mining; power (generation and distribution); infrastructure (roads, buildings, and bridges); transportation (aerospace, railroads, automobiles, and trucks); information and communications technology; agricultural technology; health (medical equipment); environmental technology; safety and security; education and training; franchising; and financial services. There is also considerable potential for American consumer goods in Nigeria's expanding market.

Q: Do U.S. products and services have a competitive edge in the marketplace vs. foreign competition?

Nigerians, many of whom have familial ties to the United States, have a predilection for American products among foreign alternatives. U.S. products are valued for their quality, reliability, and name recognition. As a gateway to 15 smaller West African countries and a net importer, Nigeria can be a very rewarding market for U.S. companies that take the time and effort to understand its market conditions and opportunities, find the right partners and clients, and take a long-term approach to business. With Nigeria's strong growth prospects in many industry and service sectors, underserved market segments, a growing and increasingly sophisticated consumer base, and a strong affinity for American culture and solutions, U.S. possibilities in this burgeoning market are countless.

Q: What might be some challenges for U.S. companies selling to Nigeria?

Among Nigeria's challenges are inadequate energy and transportation infrastructure, fledgling institutions, the threat of crime and corruption, and episodes of regionalized violence. Nevertheless, U.S. firms that adopt a careful and informed approach to the Nigerian market can turn these challenges into lucrative opportunities. While the United States accounts for approximately 80 percent of Nigeria's imports in the salient oil and gas sector, Nigeria's overall major import partners are China (10.7 percent), the United States (8.4 percent), Netherlands (6.2 percent), United Kingdom (5.8 percent), France (5.6 percent), Brazil (5.1 percent), and

Continued on page 8



Nigeria—Con.

Germany (4.5 percent). This means keen competition in Nigeria's exciting market.

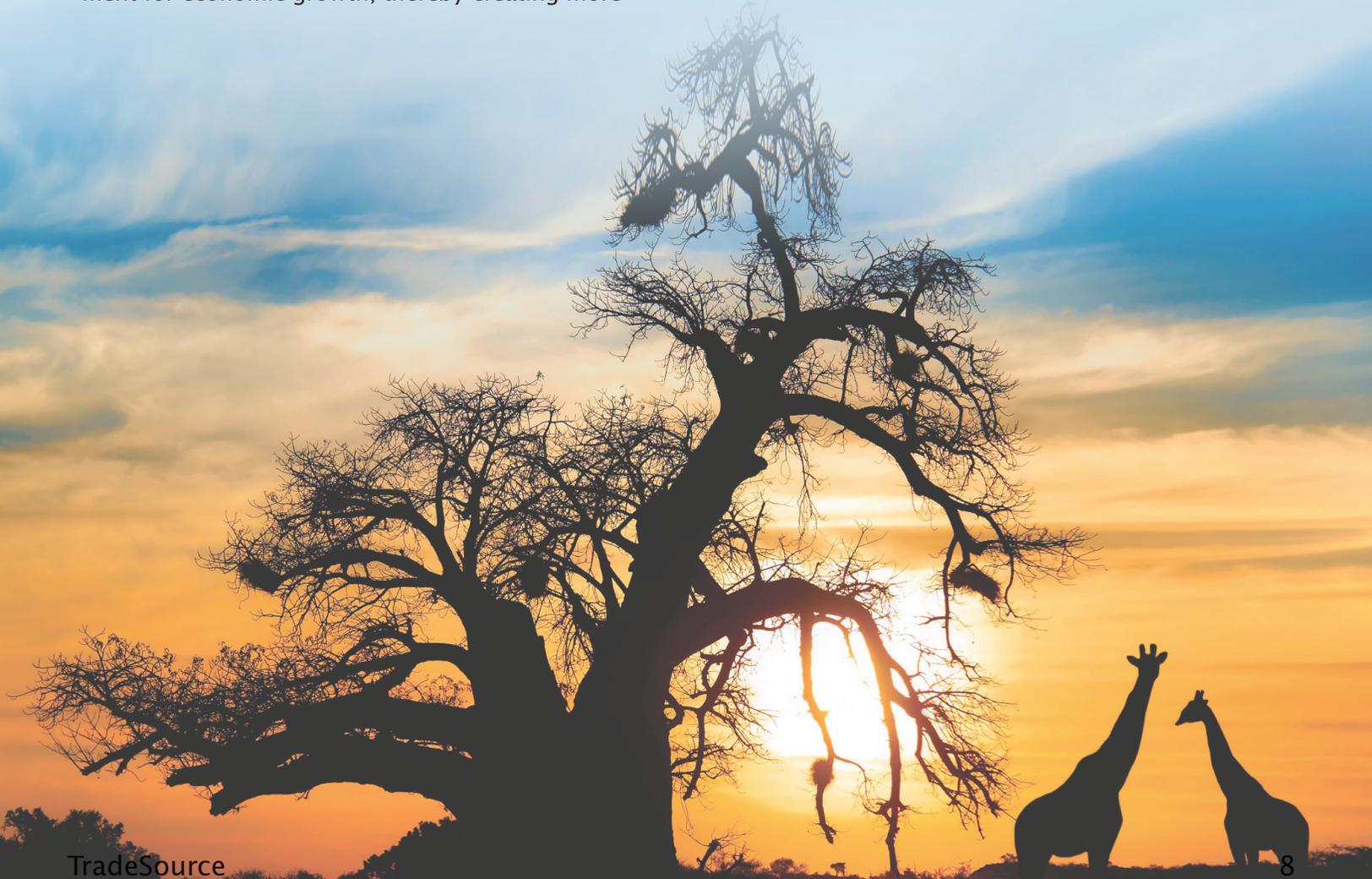
Q: What is one thing you would like businesses to know about selling to Nigeria?

To establish a viable presence in Nigeria, U.S. firms need to find a fully vetted, reliable local partner.

Q: Could you provide a few tips for U.S. businesses looking to sell to Nigeria?

Nigeria increasingly recognizes the importance of participating fully in the global economy and in pursuing policies and enacting laws to attract foreign investment for economic growth, thereby creating more

opportunities for American products and services in key sectors. It is recommended that U.S. manufacturers and suppliers combine the programs and services offered through your local U.S. Department of Commerce Export Assistance Center (<http://export.gov/usoffices/index.asp>) with the expert knowledge, industry contacts, and services of the U.S. Commercial Service at the U.S. consulate general in Lagos, Nigeria (www.buyusa.gov/nigeria). U.S. Commercial Service Nigeria offers a Networking with USA program to Nigerian businesses that prequalifies those firms interested in doing business with U.S. exporters. This supports U.S. companies in entering or maintaining a presence successfully in the Nigerian market.



East Africa

Interview With Francis Peters, Senior Commercial Officer—Nairobi, Kenya

The East African Community (EAC), holds tremendous potential for U.S. businesses. The EAC, consisting of Kenya, Tanzania, Uganda, Rwanda, and Burundi, has a combined population of more than 133 million and a GDP of \$79 billion. This regional integration, combined with growing economies and a rising middle class, makes East Africa a very attractive regional market for U.S. businesses. The EAC recently entered into the East African Commercial Dialogue (EACD) with the United States. As the first commercial dialogue to be established in Africa, the EACD opens new avenues for U.S.-EAC engagement with private sector leaders about the opportunities and challenges of doing business. While this collaborative process has just begun, leaders have already agreed to move forward with the goals of promoting more trade and investment in key sectors, building a more open and predictable business climate, and strengthening ties between the EAC and U.S. business community. The EAC also extends preferential tariffs to goods imported from member countries.

Q: Why should U.S. companies consider selling to Kenya, if they aren't already?

Kenya is one of the fastest-growing economies in the world and should average more than 5 percent GDP growth over the next few years. Kenya is the dominant economy in the region and the economic, commercial, and logistics hub of East Africa. As a result, many U.S. companies are looking at Kenya as a vital market for expanding their business and for investment. U.S. companies are also taking advantage of Kenya's human resources. Kenya's population is estimated at 41 million, with a large number of well-educated, English-speaking, and multilingual professionals and a strong entrepreneurial tradition. In addition, Kenya's financial and manufacturing industries, while relatively modest, are the most sophisticated in Eastern Africa.

Q: What are some of the key sector opportunities?

Two-way trade—mostly from the United States to Kenya—is over \$1 billion annually and growing. Kenya enjoys an extensive, albeit uneven, infrastructure. Nairobi is the undisputed transportation hub of Eastern and Central Africa and the largest city between Cairo and Johannesburg. The agricultural sector is the largest employer in Kenya, contributing 25.9 percent of GDP, and the country's major exports are tea, coffee, cut flowers, and vegetables. In fact, Kenya is the world's leading exporter of black tea. The Port of Mombasa is the most important deep-water port in the region, supplying the shipping needs of more than a dozen countries despite stubborn deficiencies in equipment, inefficiency, and corruption. As a result of these deficiencies, the Port of Mombasa has been earmarked for major expansion and rehabilitation. The presence of financial and manufacturing industries, a large agricultural sector, and the challenges of expanding and developing its infrastructure all create opportunities for U.S. companies. Key export sectors include agricultural equipment and chemicals, aircraft, computer equipment, construction equipment, medical equipment, energy, environmental and water technology, and telecommunications equipment.

Q: Do U.S. products and services have a competitive edge in the marketplace vs. foreign competition?

Yes, U.S. products are known for their quality, and the Kenyan market likes quality. Made in America is a label that adds to the value of the product. Our office has identified the sectors where we believe U.S. companies have a distinct advantage. U.S. products are known for their quality, the use of technology, and the support and service that come with purchasing them. For companies that sell based on price alone,

Continued on page 10

East Africa—Con.

it is much harder to have a competitive advantage in the Kenyan marketplace. Franchises, particularly quick-service restaurants, are an up-and-coming trend in Kenya, and U.S. companies, with their long track record worldwide, have a distinct advantage when they enter the market.

Q: What might be some challenges for U.S. companies selling to Kenya?

Counterfeit products, corruption, and cheap competition are all challenges our office tries to make U.S. exporters aware of. Kenya is a member of most major international and regional intellectual property conventions. However, government enforcement of IPR continues to pose a serious challenge to rights holders. Also, it is important for U.S. companies doing business in Kenya to have an effective compliance program or measures to prevent and detect corruption, including foreign bribery. In addition, the long distance from U.S. manufacturers usually requires that the local dealer or distributor stock higher than normal levels to compensate for longer freight times. Price and compatible technical specifications are usually the major considerations when deciding to purchase goods. U.S. manufacturers and exporters are often best served by establishing a local representative as the most realistic market penetration strategy for Kenya and the region. Moreover, Kenya lacks a tradition of truly effective after-sales

service and support, making these major considerations when Kenyans purchase from international sources. Kenyan dealers and retailers generally do a smaller volume of business than their U.S. counterparts, so U.S. exporters should be prepared to export smaller quantities of goods.

Q: What is one thing you would like businesses to know about selling to Kenya?

The Kenyan market is the most sophisticated in East Africa. The market is savvy, with many highly educated people in Nairobi. As a result, quality products resonate well here. At the same time, the level of education and income outside of Nairobi is not as high. U.S. businesses may need to adjust to these differences.

Q: Could you provide a few tips for U.S. businesses looking to sell to Kenya?

Do your homework before selling here. Conduct due diligence on potential business partners. Understand the market. Kenya has no laws or policies requiring the retention of a local agent or distributor, but we advise U.S. companies to retain an agent or distributor who is a resident in Kenya. If the product to be exported requires servicing, qualified service personnel and a reasonable supply of spare parts must be provided. Remember, the U.S. Commercial Service is a great resource for you, so reach out to us.

Strategic Partnerships: U.S.-East African Commercial Dialogue (EACD)

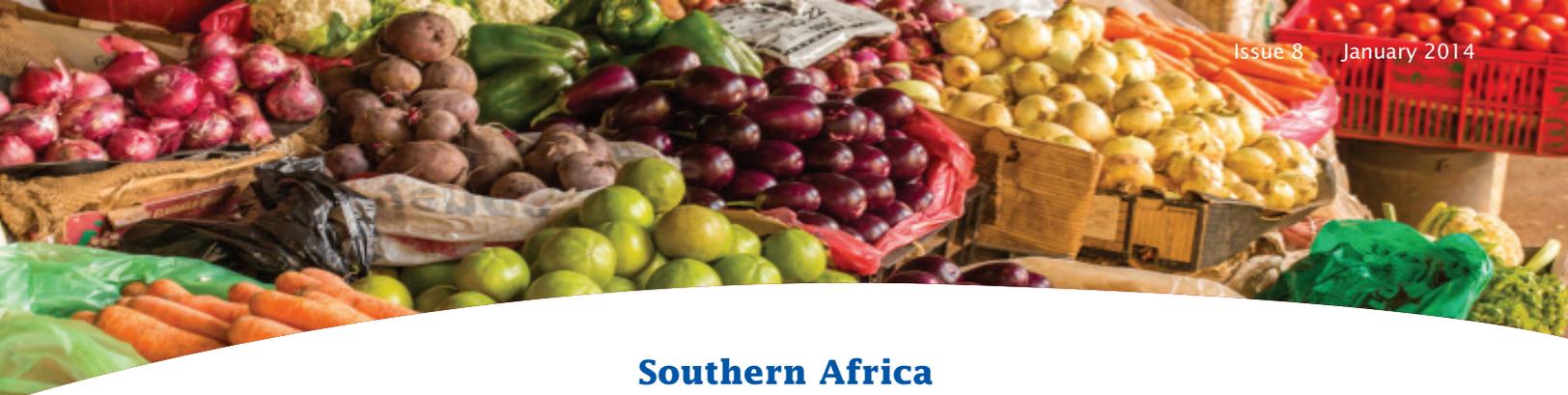
By Ludwika Alvarez, East Africa Desk Officer, U.S. Department of Commerce

The U.S.-EACD facilitates a comprehensive private sector engagement under the U.S.-East African Community (EAC) Trade and Investment Partnership (TIP). The Trade Africa Initiative is focused on the EAC, composed of Kenya, Tanzania, Rwanda, Uganda, and Burundi. The EAC is the fastest-growing regional community in sub-Saharan Africa and one of the top ranking in the world.

This is the first and only commercial dialogue in Africa, designed to create a robust platform for engagement between U.S. and EAC policy makers and the business community, including U.S. Eastern Africa diaspora communities. The commercial dialogue aims to stimulate trade and investment by:

- Better linking the private and public sectors in taking advantage of business opportunities.
- Advancing an open and predictable business climate that enhances such opportunities.
- Creating a high-level, public-private sector dialogue under the TIP.
- Addressing infrastructure development and building the EAC region's capacity to promote intra-regional and international trade. The United States and East African private sectors narrowed the scope of commercial dialogue priorities to sectors including power, agriculture, trade facilitation, and trade-related infrastructure.

For more information, contact Ludwika Alvarez at Ludwika.Alvarez@trade.gov.



Southern Africa

Interview With Larry Farris, Regional Senior Commercial Officer—Johannesburg, South Africa

South Africa holds the status as the only African member country in the leading emerging markets group, BRICS (which also includes Brazil, Russia, India, and China). This demonstrates not only South Africa's economic success and dynamism, but also its importance as a conduit for trade with Southern Africa as a whole. South Africa is well integrated into the regional economic infrastructure through its membership in the Southern African Development Community (SADC). Also, the Southern African Customs Union agreement with Botswana, Namibia, Lesotho, and Swaziland facilitates commercial exchanges. The SADC presents tremendous opportunity and is home to over 250 million people with a combined GDP of more than \$470 billion. Growth in the Zambian energy sector, which links to the rest of the region, presents an opening for U.S. companies to invest in large- and small-scale energy generation and distribution projects. U.S. companies that establish a presence in the region now will increase their chances of achieving good results as these economies continue to grow and develop.

Q: Why should U.S. companies consider selling to South Africa, if they aren't already?

South Africa is a country that covers 1.22 million square kilometers (slightly less than twice the size of Texas) with approximately 53 million people. South Africa is the most advanced, diverse, and productive economy in Africa. In 2012, its gross domestic product (GDP) grew by 2.5 percent to \$409 billion. The market is considered mature as reflected in the mix of economic sectors: primary (agriculture, fishing, and mining), which is 7 percent; secondary (manufacturing, construction, and utilities), 20 percent; and tertiary (trade, transport, and services), 73 percent.

The country's urban areas boast well-developed infrastructure, comparable to the Organisation for Economic Co-operation and Development (OECD) standards. Its growing service sector is a major employer, and the private, corporate side of the economy is well-managed, although facing slow productivity gains. The banking and financial services sector is stable and has weathered the worldwide financial crisis well.

Many U.S. companies use South Africa as a launching point for developing business throughout the fast-growing economies in sub-Saharan Africa. With its well-developed infrastructure and sophisticated financial

and business services sectors, it is a logical place to base operations for the region.

Q: What are some of the key sector opportunities?

Generally, the best prospects for U.S. exports are in capital goods. But opportunities exist in a wide range of consumer products and services as well. Of particular interest should be electricity power generation systems; aviation; automotive components, transportation, infrastructure, and civil construction; franchising; renewable energy; pollution-control equipment; mining equipment; medical devices; telecommunications and mobile devices; and information technology. These opportunities reflect South Africa's growing consumer base and its need to upgrade and develop its infrastructure to accommodate and fuel economic growth within the country.

Q: Do U.S. products and services have a competitive edge in the marketplace vs. foreign competition?

U.S. products tend to have a very good reputation in the market and are seen as innovative, offering good, durable quality. The United States is often seen as a market leader, especially in terms of information technology, telecommunications equipment, and medical devices.

Q: What might be some challenges for U.S. companies selling to South Africa?

The South African market is mature and competitive. Thus U.S. firms must contend with well-established European, Asian, and local competition. A trade agreement with the European Union enables many European products to enter South Africa duty-free or at lower rates than U.S. products.

Broad-Based Black Economic Empowerment (B-BBEE) policies aimed at redressing economic imbalances among historically disadvantaged communities require consideration by all firms planning to do business with the South African government and, to a lesser extent, within the general business community. A few companies have addressed the ownership element of B-BBEE by implementing "equity equivalent" programs that emphasize training and development of local companies.

Continued on page 12

Southern Africa—Con.

Unemployment is high (officially at 25 percent). Yet finding skilled labor can be challenging in many technical and professional segments. Crime against businesses and individuals is a factor and concern adding to security-related costs of doing business. Also, power generation shortages in recent years and increasing costs of power affect the competitiveness of energy-intensive industries. The volatility of the South African rand to the U.S. dollar can be a factor in assessing the cost competitiveness of U.S. products.

Q: What is one thing you would like businesses to know about selling to South Africa?

South Africa is a sophisticated, established market, so U.S. business entry must be well planned and consider the following:

Income distribution is unequal—10 percent of the population earns 45 percent of the national income. Large retail centers are typically concentrated in the major urban areas—Johannesburg, Pretoria, Cape Town, Durban, and to a lesser extent, Port Elizabeth. Consumers are price-sensitive, conservative, and brand-loyal. So marketing and correct messaging are key. There is also a well-developed Consumer Protection Act in force since 2011.

New-to-market entrants generally choose official representation via agency or distribution (non-exclusive and exclusive). If you are selling to the government or government-funded organizations, any local partner should be B-BBEE-compliant and be aware of local procurement regulations, which can be onerous.

Q: Could you provide a few tips for U.S. businesses looking to sell to South Africa?

It is highly recommended that a U.S. exporter looking to do business with South Africa make contact with the U.S. Commercial Service in South Africa to obtain



U.S. Ambassador Storella, Zambia Minister of Commerce Sichinga, and former Commerce Department Under Secretary for International Trade Sanchez.

Inaugural Doing Business in Africa Trade Mission Includes Zambia

In November 2012, former Under Secretary of Commerce for International Trade, Francisco Sanchez, led a delegation of 13 U.S. mining, transportation, energy, water services, and agricultural equipment firms to Zambia and South Africa in the inaugural Doing Business in Africa campaign event. This mission was the first official Department of Commerce trade mission to take place in a non-Commercial Service post (Zambia), highlighting the effectiveness of the State Department-Commerce Department Partner Post Program and interest by U.S. firms to grow business in Africa's fastest-growing economies. Participating companies met hundreds of Zambian and South African private sector and government decision makers, advancing their business development efforts in measurable ways. As the DBIA campaign enters its second year, U.S. companies will have an opportunity to participate in two DOC executive-led trade missions planned for 2014, both of which will also include stops in State Department partner-post embassies.

more market intelligence and to register for one of our services specially designed to help U.S. firms find suitable South African partners to represent their products (see <http://export.gov/SouthAfrica>).

In South Africa, the terms "agent" and "distributor" have a very specific meaning. U.S. companies interested in establishing an agent or distributor should consult the U.S. Commercial Service's Country

Commercial Guide or a competent attorney locally before entering into agreements.

Also, in South Africa's competitive marketplace, it is essential that the U.S. exporter provide good servicing, spare parts, and components, as well as qualified and trained personnel capable of handling service inquiries. After-sales service should be implemented locally.

Continued on page 13

Agribusinesses' Final Frontier and the NAMPO Agricultural Machinery Show

By: Heather Ranck, International Trade Specialist and Agribusiness Team Member; Fargo, North Dakota; U.S. Department of Commerce

Sub-Saharan Africa is a final frontier for many companies, including those in agribusiness. The continent has vast tracts of unfarmed arable land, and many countries have growing GDP and stability. U.S. agribusinesses interested in pursuing the African market have several avenues of assistance available from the U.S. government.

Since 2010, the U.S. Commercial Service has organized a USA Pavilion at the largest privately owned agricultural machinery show in Africa, called NAMPO, held every May in Bothaville, South Africa. The USA Pavilion is a large tent at this outdoor trade show, serving as a home base and a launching pad for business people. Representatives can meet prospective business partners at their booth in the USA Pavilion or by walking the show. The U.S. Commercial Service can also help U.S. companies find business partners or provide other customized market-entry assistance prior to, at, or after the show. Another option for those with an interest in the market but not ready to travel is to pay \$699 to have a U.S. Commercial Service trade specialist represent them at the show, where their products will be showcased in a full-color catalog. The trade specialist will walk the show, speak to potential dealers, and send a detailed follow-up report with trade leads and market feedback.

Prior U.S. participants have had very good success identifying distribution partners and entering the market at NAMPO. A North Dakota-based manufacturer of cattle feed equipment, after receiving a trade lead from NAMPO, signed on a dealer who has been successfully selling the manufacturer's equipment since 2010. After exhibiting in the USA Pavilion in 2010 and 2011, the manufacturer's dealer needed more space, so they "graduated" to their own booth on the show grounds. Another U.S. manufacturer of irrigation equipment also found their dealer through the support of the U.S. Commercial Service's USA Pavilion. Other major U.S. manufacturers have been exhibiting in the USA Pavilion for several years, finding that the USA Pavilion branding helps them build positive brand awareness in the market. Over \$3.1 million in sales has directly resulted from activities related to the USA Pavilion since 2010 in dozens of transactions for over a dozen different U.S. companies.

The U.S. Commercial Service has experienced close ties between the United States and South Africa in this sector. The production machinery and philosophies are very similar. U.S. farmers are very pragmatic, action-oriented business people, the same mentality found in South Africa. Many South African youngsters have spent time in the U.S. Midwest, working on farms or on custom combine crews, so there is a cultural familiarity. It has been one of the easiest places to do business for U.S. agricultural machinery companies, due in large part to this shared culture.

There are opportunities outside South Africa also, and the USA Pavilion at NAMPO has had the participation of the USAID-supported Southern Africa Trade Hub (SATH) since 2011. The SATH brings in agribusiness people from neighboring African countries, giving companies in the USA Pavilion a prime opportunity to network and learn about the region.

U.S. firms with an interest in learning more about African market opportunities can contact their local U.S. Commercial Service office. A zip code lookup tool is located at <http://export.gov/usoffices/index.asp>.

Company Success: West Virginia Bulk Material Handling Company Breaks Into Africa

When a bulk material handling company from West Virginia first decided to enter the sub-Saharan Africa market in 2007, they wisely turned to Leslie Drake of the U.S. Commercial Service in West Virginia for assistance. Utilizing the Gold Key Service and ongoing Commercial Service assistance, the company engaged in long and challenging negotiations with an African coal company. In November 2012, the U.S. company participated in the Zambia-South Africa Multi-Sector Trade Mission led by former Under Secretary of

Commerce Francisco Sanchez. This landmark mission was coordinated by Frank Spector of the Trade Events Team and organized by the Commercial Service South Africa team, including Trade Specialist Johan van Rensburg and Commercial Officers Dan Duane, Brent Omdahl, and Larry Farris. During this trade mission, the U.S. company finalized negotiations with both an African coal company and one of Africa's leading mine development firms, which operates mines around the world. Aided by the U.S. Commercial Service's constant support, the U.S. company now has a multi-million dollar agreement in place.

The Sub-Saharan Africa Trade Initiative

By Patrick Kerrigan, Senior Advisor to the Administrator, Foreign Agricultural Service

The Sub-Saharan Africa Trade Initiative is a multifaceted effort to promote U.S. commercial engagement with sub-Saharan Africa. The September initiative was led by Deputy Secretary Krysta Harden with the overall goal to provide U.S. Department of Agriculture cooperators and small- and medium-sized enterprises (SMEs) with an opportunity to create long-term, sustainable, commercial engagement in sub-Saharan Africa.

The initiative included five key elements:

1. A multipanel business forum.
2. A USDA-led agribusiness trade mission.
3. A regional strategic meeting between USDA foreign service officers from posts throughout sub-Saharan Africa, USDA cooperators, and SMEs.
4. Customized field trips for cooperators and trade mission attendees.
5. The IFEA Trade Show (also known as “Africa’s International Food and Drink Event.”)

Its launch included 16 USDA cooperators and 19 U.S. companies and was a complete success. Cooperators and SMEs alike gained valuable market intelligence concerning sub-Saharan Africa, and these groups also established important relationships with potential importers—some even took initial steps toward making sales.

The USDA continues to develop plans to highlight how sub-Saharan Africa holds significant commercial opportunities. In addition, the USDA, through its agricultural attaches in embassies and consulates throughout sub-Saharan Africa, will continue developing efforts to increase U.S. food and agricultural sales to the region while also seeking opportunities for the United States to foster greater collaboration and cooperation with governments—and the private sector—throughout sub-Saharan Africa.



The Minority Business Development Agency and Africa

The Minority Business Development Agency (MBDA) is poised to play an important role in the Doing Business in Africa campaign by promoting more U.S. trade with Africa through increased financing for and engagement with important stakeholders, including the African diaspora community. MBDA represents a sector of the economy with unique advantages in the global marketplace. Many of these advantages are well-documented:

- Cultural knowledge and cultural sensitivity to a home country or region that allows for easier market entry.
- Language capabilities that allow for direct communication with prospective business partners.
- Existing family relationships that allow for easier access to critical market intelligence.
- Understanding of local or regional business practices.
- A general comfort with operating in a global environment that allows for greater discernment of business risk versus market risk.

Global Business Development Activity in Africa

MBDA is particularly focused on assisting firms with access to markets on the continent of Africa because of their rapidly growing economies and increased opportunities for American firms. MBDA is ready to assist businesses in accessing these markets and taking advantage of these opportunities.

Our national director traveled to Addis Ababa, Ethiopia, to participate in U.S.-sub-Saharan Africa Trade and Economic Cooperation Forum. Under the African Growth and Opportunity Act (AGOA), the U.S. government has strategically provided duty-free access to the U.S. market in nearly 40 countries in sub-Saharan Africa. Minority-owned businesses can benefit by accessing capital, accessing new contracts, and expanding into new markets.

At this year's Imo State Congress of America Business Forum in Atlanta, Georgia, MBDA presented "Encouraging and Assisting Diasporas to Export U.S. Products to Nigeria." Atlanta is the home of approximately 8,000 Nigerians; MBDA's participation helped strengthen ties between the African diaspora community and the Atlanta MBDA Business Center.

MBDA will continue to work with businesses and public sector partners through its network of business centers to help minority-owned firms broaden their platforms and launch export operations.

MBDA's Doing Business in Africa Tool Box

MBDA has helped to develop a number of products and services for minority-owned businesses interested in the emerging opportunities in Africa.

Global export assistance: MBDA has global business development experts throughout our national network of business centers, anchored by an MBDA Global Business Center located in San Antonio, Texas. The MBDA Global Business Center conducts international capabilities assessments, identifies opportunities, assists with global matchmaking in certain markets, and helps conduct market identification and research. If you want to learn about global business, and believe your product or service can be sold abroad, your first stop should be an MBDA Business Center.

Access to capital and contracts: The Global Outreach Alliance between MBDA and the Ex-Im Bank seeks to increase access to capital for minority-owned firms and encourages participation in international commerce that ultimately will lead to job creation in America.

Sell Confidently to Africa With Ex-Im Bank's Financing Support

Whatever you export, someone in Africa wants it—and can pay you for it. That's why the whole African continent now counts as the world's hottest market.

Think of Africa's potential: an estimated 128 million consumer households by 2020, a boom in infrastructure investments worth \$120 billion this year, local sources of oil and gas energy but also a willingness to invest in renewables and onsite power generation. Your quality "Made in the U.S.A." products already sell themselves. Your only hesitation might arise because of financing and credit risks: you fear nonpayment on your receivables.

One resource lets you rest easy on that account: the Export-Import Bank of the United States (Ex-Im Bank). The Bank enables you to offer terms to your overseas customers. Our credit insurance can protect your shipments and ensure payment. And if your regular lender needs a guarantor to mitigate risks associated with a [particular African market](#), Ex-Im Bank has the expertise, connections, and efficiency to create the financing you need.

- **Offer terms**—African buyers in private markets typically have cash-flow needs, and their local lenders often require short terms. The Bank's toolbox of loan guarantees, export credit insurance, or negotiated structured finance can enable you to offer open terms to the buyer, obtain working capital, and participate in major infrastructure projects. The Bank's short-term products are available in 42 of the 49 sub-Saharan Africa countries. Medium- and long-term products are widely available.
- **Payment protection**—U.S. lenders who issue letters of credit can be insured under an Ex-Im Bank policy. Both political and commercial risks are covered. Ex-Im offers enhanced financing for certain U.S. exports such as environmentally beneficial goods and services, and equipment for medicine and transportation security.
- **Let the government partner with you**—While Ex-Im's mission is to sustain U.S. jobs through financing programs to support the export of goods and services by U.S. suppliers, all the trade-related federal agencies have signed on to the national-level [Doing Business in Africa campaign](#). Find out what they offer. You've heard that Ex-Im finances big-ticket sales like aircraft, but we level the playing field also for the [smallest U.S. exporters](#). Many nations operate their own

official export-credit agencies. Ex-Im Bank competes with them and has set the highest standard ethically. The Bank is your expert resource for risk management.

Remember: financing closes the deal.

Your Business May Profit From "Power Africa"

During President Obama's 2012 trip to Africa, he announced plans to direct up to \$7 billion in government resources to support U.S. businesses building energy projects in sub-Saharan Africa. Ex-Im Bank intends to support the "Power Africa" initiative with up to \$5 billion over the next 5 years. "Power Africa" aims to add 10,000 megawatts of electric generating, transmission, and distribution capacity so that electricity can be distributed for the first time to an estimated 20 million homes. Once regions gain the conveniences of an electrical power grid, African entrepreneurs will have what they need to establish new industries and small businesses.

Imagine the ways your company's products might be desired by power utilities, manufacturers, and contractors who bid on infrastructure projects.

If you have not entered the African market yet, consider this. According to the McKinsey Global Institute, Africa's collective GDP is \$1.6 trillion—roughly equal to Brazil's or Russia's. African growth is also widespread, with 27 of Africa's 30 largest economies expanding more rapidly after 2000. Sub-Saharan Africa is home to seven of the 10 fastest-growing markets in the world: the Democratic Republic of Congo, Ethiopia, Ghana, Mozambique, Nigeria, Tanzania, and Zambia.

Approximately 40 percent of Africans now live in urban areas.

Socioeconomic development leads to surging demand for consumer products. Consumer spending in Africa increased from \$680 billion in 2008 to \$2.2 trillion by mid 2012. Demand is also growing for improved transportation, telecommunications, housing, energy, financial services, and health care. Growth in the oil and gas, natural gas, and mineral-extractive industries is expected to remain strong as well.

What Ex-Im Bank Already Is Doing

The Bank is open for business in 42 countries in sub-Saharan Africa, with expanded coverage for short-term, medium-term, and long-term financing.

Continued on page 17

Sell Confidently to Africa With Ex-Im Bank's Financing Support—Con.

We expanded our cover policy for Cameroon, Ethiopia, Tanzania, Angola, Rwanda, Zambia, and Mozambique.

Within the past 4 years, we have authorized at least \$4 billion in transactions. For FY2013, the Bank completed 198 transactions, setting an all-time record.

These transactions show what Ex-Im Bank financing can do:

- Our financing was key for the purchase of 32 U.S. fire trucks to Nigeria to upgrade its fleet of vehicles and improve fire response in Lagos, Africa's largest city.
- We provided a \$155 million direct loan to the Republic of Ghana to expand and enhance its flagship hospital in Accra—creating American jobs to supply services and goods for the project.
- We financed the purchase of 53 GE locomotives for South Africa's Transnet—on top of 100 bought last year—to improve that country's logistics and productivity.
- The Bank has financed exports for many U.S. small businesses such as [Cast Industries of Springfield, Illinois, which sold \\$45,000 worth of fishing lures in South Africa.](#)

Ex-Im Bank's financing for transactions in Africa supports tens of thousands of jobs in America.

More Opportunity for Niche Exports

The U.S.-Africa Clean Energy Development and Finance Center is an initiative by USTDA, OPIC, and Ex-Im Bank to provide a coordinated approach to clean energy project development in sub-Saharan Africa. The center will provide technical and financial support for projects related to solar, wind, biomass, geothermal, hydro, and natural-gas development.

Ex-Im Bank maintains its Short-Term Africa Initiative through March 31, 2015. It provides \$100 million to encourage U.S. exporters to offer repayment terms of up to 180 days to buyers in 18 countries in sub-Saharan Africa where Ex-Im financing is not otherwise available. Ex-Im's export credit insurance protects against the risk of nonpayment for political and commercial reasons.

Start into the Africa market by getting advice from an experienced [export finance manager](#). Call 1-800-565-3946, or navigate the [exim.gov](#) Web site.

Resources—Doing Business in Africa

Trade and Investment Assistance

International Trade Administration (ITA) | <http://export.gov/Africa/>

- ITA's expanded trade promotion programs toward Africa include targeted trade missions, trade shows, and buyer programs to facilitate networking between U.S. and African business and government leaders.
- Highly trained U.S. Commercial Service trade specialists provide export counseling and relevant information to U.S. businesses on specific challenges and opportunities in Africa.
- ITA's Advocacy Center serves to level the playing field on behalf of U.S. companies competing for international government contracts, including those in sub-Saharan Africa.
- In 2013, ITA will host a series of Africa Global Business Summits, where U.S. ambassadors and senior commercial officers will provide insight and discuss regional opportunities.

U.S. Department of State | www.state.gov/e/eb/cba/ | www.state.gov/p/af

- The Department of State plays a major role in coordinating trade and investment matters in support of U.S. firms doing business overseas, including in sub-Saharan Africa where it is the sole provider of commercial services in 45 of 49 countries.
- Through commercial diplomacy, State works with U.S. government partners and U.S. embassies to advocate on behalf of American businesses and can provide assistance in opening markets, leveling the playing field, protecting intellectual property, and resolving trade and investment disputes.

Minority Business Development Agency (MBDA) | www.mbda.gov

- Focused on small- and medium-sized minority-owned businesses, the staff at MBDA Business Centers nationwide identify export markets, facilitate global transactions, conduct international business-to-business meetings, perform market analysis, and provide overseas-market promotion assistance.

Millennium Challenge Corporation | www.mcc.gov/pages/business

- The Millennium Challenge Corporation lists procurement solicitations for goods, works, and services to be awarded and administered by accountable entities from countries with signed compacts.

Overseas Private Investment Corporation (OPIC) | www.opic.gov

- As the U.S. government's development finance institution, OPIC helps U.S. businesses gain footholds in emerging markets. It provides investors with financing, guarantees, political risk insurance, and support for private equity investment funds.

Export Financing Assistance

U.S. Export-Import Bank | www.exim.gov/about/whatwedo/markets/africa/

- The Ex-Im Bank's South African Renewable Initiative helps companies access \$2 billion in financing for U.S. energy-sector technologies, products, and services.
- More generally, Ex-Im Bank provides working capital guarantees, export credit insurance, and loan guarantees and direct loans.

U.S. Trade and Development Agency (USTDA) | www.ustda.gov/program/regions/subsaharanafrika/

- USTDA links U.S. businesses to export opportunities by funding project-planning activities, pilot projects, and reverse trade missions.

Small Business Administration (SBA) | www.sba.gov/exporting

- SBA offers a simple export-import loan product that allows participating lenders to use their own forms, procedures, and analyses.

Minority Business Development Agency (MBDA) | www.mbda.gov/node/1742

- MBDA and Ex-Im Bank have formed a Global Outreach Alliance to increase capital access for minority-owned firms and encourage their participation in international commerce.

U.S.-Africa Clean Energy Finance Initiative

- The U.S. State Department, OPIC, and USTDA developed a \$20 million collaborative financing mechanism for U.S. businesses and exporters involved in sub-Saharan Africa's clean energy sector.

U.S.-Africa Clean Energy Development and Finance Center, Johannesburg, South Africa

- Led by USTDA, OPIC, and the Ex-Im Bank, the center helps businesses identify and access U.S. government support for clean energy export and investment needs.

Helpful Web Sites by Agency

U.S. Department of Commerce

- U.S. Census Bureau
 - Foreign Trade Division www.census.gov/trade
 - AESDirect www.aesdirect.gov
 - Schedule B Search Engine <https://uscensus.prod.3ceonline.com/>
 - USA Trade Online <http://usatrade.census.gov/>
- International Trade Administration (ITA)
 - U.S. Government Export Assistance Portal www.export.gov
 - Basic Guide to Exporting www.export.gov/basicguide
 - U.S. Export Assistance Centers www.export.gov/usoffices/index.asp
 - Trade Compliance Center <http://tcc.export.gov>
 - ITA Homepage www.trade.gov
- Bureau of Industry and Security (BIS)
 - BIS Homepage www.bis.doc.gov

Export-Import Bank of the United States

- Products and Services <http://exim.gov/products/>

U.S. Small Business Administration (SBA)

- Small Business Development Centers www.sba.gov/sbdc

U.S. Department of Agriculture/Foreign Agricultural Service

- Foreign Agricultural Service www.fas.usda.gov/trade.asp

U.S. Trade Representative's Office

- USTR Homepage www.ustr.gov/eNews

U.S. Department of State

- Directorate of Defense Trade Controls www.pmdtc.state.gov

U.S. Department of the Treasury

- Economic and Trade Sanctions www.treas.gov/ofac