



# SAN FRANCISCO DISTRICT OFFICE

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## Reltek, LLC Seals Deal Internationally



High performance adhesives, coatings, and sealants are literally the glue that holds together buildings and equipment worldwide. And many applications call for specialized, high performance adhesives that can bond unlike materials and hold up under harsh environmental conditions.

Founded in 1996 by CEO Robert Lindberg, Reltek, LLC, has built its business and its reputation on formulating custom adhesives for every need. Operating out of Santa Rosa, California, the company soon became aware that the demand

for such products was not limited to the US. With the global economy expanding, calls came in from purchasers around the world. By entering into several distributor relationships and opening up an e-commerce portal through Amazon.com, Reltek has seen its international sales grow to 30% of annual revenue. And in 2016, Reltek added a new distributor in China, where the demand for Reltek adhesives is great.

But with a growth in sales and the opportunity for even more, the company needed working capital to keep up. Yet some lenders feel companies that rely on foreign buyers are inherently more risky, even when foreign markets are actually a rich opportunity for expanding sales.

That's where GBC International Bank and the U.S. Small Business Administration (SBA) came into the picture. Working together using SBA's enhanced "Export Express" guarantee program, GBC International Bank, the SBA Export Lender of the Year in 2015 and 2016, extended an Export Express working capital loan to Reltek. "The SBA program helped our bank – which has both international banking and expertise in SBA's export programs – set up a loan that was just what Reltek needed to grow Reltek's business," said GBC International Bank's Vice President Calvin Lam.

After years of relying solely on self-financing and small credit lines from another lender, the increased working capital is now allowing the company of build its revenue. The added working capital increased the company's ability to make sales, and the company is now negotiating with new buyers in China. The GBC International Bank loan "is helping us to go to the next level and the company is now negotiating with new buyers in China," said Robert.

SBA is eager to support new and established US exporters who are entering or building their international business. "Exporting is an opportunity for small businesses as well as large ones," said Jeff Deiss, SBA's regional export manager, "and SBA has loan guarantees designed to make it easier for small exporters to get the financing they need."

**Company Name:** Reltek, LLC

**Location:** Santa Rosa, CA

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