



# Connecticut Harvest Market Agriculture Resource Guide



# Acknowledgement

*Funding has been provided by the Federal-State Marketing Improvement Program of the Agricultural Marketing Service, U.S. Department of Agriculture, matched and administered by the Connecticut Department of Agriculture.*

## Table of Contents

Acknowledgement .....	2
Export Readiness .....	4
Organizations/Training Videos.....	5
Market Research .....	9
Trade Events .....	11
Foreign Agricultural Service Overseas Offices .....	14
International Logistics .....	15
The Harmonized System.....	15
Tariffs and Import Fees .....	17
Common Export Documents .....	19
International Finance/Insurance.....	20
International Translators and Interpreters.....	22
Legal Services.....	23
International Freight Forwarder.....	24

Are you a small business owner in the agricultural industry looking to increase sales and profit, reduce dependence on the domestic market and stabilize seasonal fluctuations? If you answered yes to those questions, then you should consider exporting. With Nearly 96 percent of consumers living outside the U.S. and two-thirds of the world's purchasing power being in foreign countries - there is significant opportunity for small businesses to profit through exporting.

## Export Readiness

Before you begin the process of exporting your product(s) it is very important you assess your export readiness with the [questions](#) below:

1. **Does your company have a product or service that has been successfully sold in the domestic market?** A product or service's success in the domestic market is a good indicator of its potential success in markets abroad. However, since selling domestically and internationally are entirely different ventures, it would be beneficial for you to read through the Basic Guide to Exporting to see what to expect when selling internationally.
2. **Does your company have or is your company preparing an international marketing plan with defined goals and strategies?** Many companies begin export activities haphazardly, without carefully screening markets or options for market entry. While these companies may or may not have a measure of success, they may overlook better export opportunities. If early export efforts are unsuccessful because of poor planning, your company may be misled into abandoning exporting altogether. Formulating an export strategy based on good information and proper assessment increases the chances that the best options will be chosen, that resources will be used effectively, and that efforts will consequently be carried through to success. To learn more about formulating an export strategy, click [here](#). For help in creating a marketing plan, click [here](#). To find market research on the countries you are interested in selling to, visit the [Market Research Library](#).
3. **Does your company have sufficient production capacity that can be committed to the export market?** It is important that your company can meet the demand that it is creating. You may need more space and equipment in order to manufacture for the specific countries you are selling to (who have their own product standards and regulations). Expanding into the international marketplace will result in a higher number of units to manufacture and you do not want this increase in production to affect quality of output. To get an idea about how much production capacity may be needed to ready your product for exporting, click [here](#).
4. **Does your company have the financial resources to actively support the marketing of your products in the targeted overseas markets?** Market development requires funds. This is a big hurdle for many companies, as it involves activities such as international [travel](#), [trade show participation](#), [market research](#), and international business training. However, there are many government programs to help finance selling overseas. The [Export-Import Bank](#), [Small Business Administration](#), and [Department of Agriculture](#) all have programs that provide financial assistance to U.S. exporters. For more information on financing your export transactions, click [here](#).
5. **Is your company's management committed to developing export markets and willing and able to dedicate staff, time and resources to the process?** Management commitment is the number one determining factor for export success. Developing an export market takes time and effort. To learn about how exporting will affect your company, click [here](#). To find the best approach to exporting based on your company's resources, click [here](#).
6. **Is your company committed to providing the same level of service given to your domestic customers?** This is a commitment that you must make before beginning to sell overseas. A successful exporter treats his or

her foreign business with the same commitment and service as the domestic business. For information on establishing policies to deal with international inquiries, building relationships with overseas customers, and options for service delivery, click [here](#).

7. **Does your company have adequate knowledge in modifying product packaging and ingredients to meet foreign import regulations and cultural preferences?** Selecting and preparing your product for export requires not only product knowledge but also knowledge of the unique characteristics of each market being targeted. [Market research](#) conducted and [contacts](#) with foreign representatives should give your company an idea of what products can be sold and where. However, before the sale can occur, your company may need to modify a particular product to satisfy buyer tastes or needs in foreign markets, or [legal requirements](#) for the marketplace. For general information on preparing your product for export, click [here](#). For information on regulations and export controls and specific industry and regional information, visit the Trade Information Center web site at [www.export.gov/tic](http://www.export.gov/tic).
8. **Does your company have adequate knowledge in shipping its product overseas, such as identifying and selecting international freight forwarders and freight costing?** When shipping a product overseas, you must be aware of [packing, labeling, documentation and insurance requirements](#). An international freight forwarder can help. These agents are familiar with the import rules and regulations of foreign countries, the export regulations of the U.S. government, the methods of shipping, and the documents related to foreign trade. Freight forwarders assist exporters in preparing price quotations by advising on freight costs, port charges, consular fees, costs of special documentation, insurance costs and their handling fees. For general information on shipping your product overseas, click [here](#). For more information on freight forwarders, visit the National Customs Brokers and Freight Forwarders Association of America at <http://ncbfaa.org/>.
9. **Does your company have adequate knowledge of export payment mechanisms, such as developing and negotiating letters of credit?** Experienced exporters have extensive knowledge of export payment mechanisms and extend credit cautiously. They evaluate new customers with care and continuously monitor older accounts. For general information on ways to receive payments, selecting a method of payment, and currency issues and payment problems, click [here](#). It is always advisable to check a buyer's credit. A U.S. Commercial Service International Company Profile (ICP) provides useful information for credit checks. An ICP contains financial information on a foreign company and a discussion regarding its size, capitalization, and years in business.

## Organizations/Training Videos

As you can see there is a tremendous amount of information to know to make your business export ready and ensure your success in the international market. To help you learn and overcome the exporting obstacles that lay before you there are a number of valuable organizations and training videos that you can utilize.

- **Connecticut Department of Agriculture**
  - Website: [www.ct.gov/doag](http://www.ct.gov/doag)
  - Contact: Jaime Smith
    - E-mail: [Jaime.Smith@ct.gov](mailto:Jaime.Smith@ct.gov)
    - Phone: 860-713-2559

The Connecticut Department of Agriculture provides technical information and marketing assistance for small to mid-sized food production businesses located in the state. Some of the areas of assistance are in marketing (fairs, domestic and international trade shows), production, initial setup, labeling laws, clarifying

state and federal guidelines for food products and providing resource information. Guidance toward financial information and resources are also given.

- **Food Export Northeast**

- Website: <http://www.foodexport.org/>
- Contact: Marco Herbas
  - E-mail: [mherbas@foodexport.gov](mailto:mherbas@foodexport.gov)
  - Phone: 215-599-9749

Food Export-Northeast offers a variety of programs and services to help grow exports of value-added food and agricultural products. Whether your company is just getting started or is already exporting to several countries, they have multiple programs and services to assist you.

- **Connecticut Women in Agriculture Network (CT WAGN)**

- Website: [www.ctwagn.com](http://www.ctwagn.com)

CT WAGN is a network focused on helping women succeed at starting, sustaining, and supporting agricultural related endeavors, including businesses.

- **Small Business Administration (SBA)**

- Website: [www.sba.com](http://www.sba.com)

The SBA provides financial, technical and management assistance to help new or established businesses. FREE one-on-one counseling services, workshops and seminars (for a small fee) are provided through the resources listed below.

- **SCORE**

- Website: [www.score.org](http://www.score.org)

SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. SCORE is supported by the U.S. Small Business Administration (SBA), and thanks to their network of 12,000+ volunteers, they are able to deliver their services at no charge or at very low cost.

- **Small Business Development Center (SBDC)**

- Website: <http://ctsfdc.org/>
- Contact: Jacqui Tocellini
  - E-mail: [Jacqui.Torcellini@trade.gov](mailto:Jacqui.Torcellini@trade.gov)
  - Phone: 860-638-6952

SBDC provide services such as development of business plans, manufacturing assistance, financial packages, and procurement contracts. Special emphasis areas include international trade and export assistance. The SBDC are made up of a unique collaboration of SBA, state and local governments, and private sector funding resources.

- **U.S. Department of Commerce Middletown Export Assistance Center**

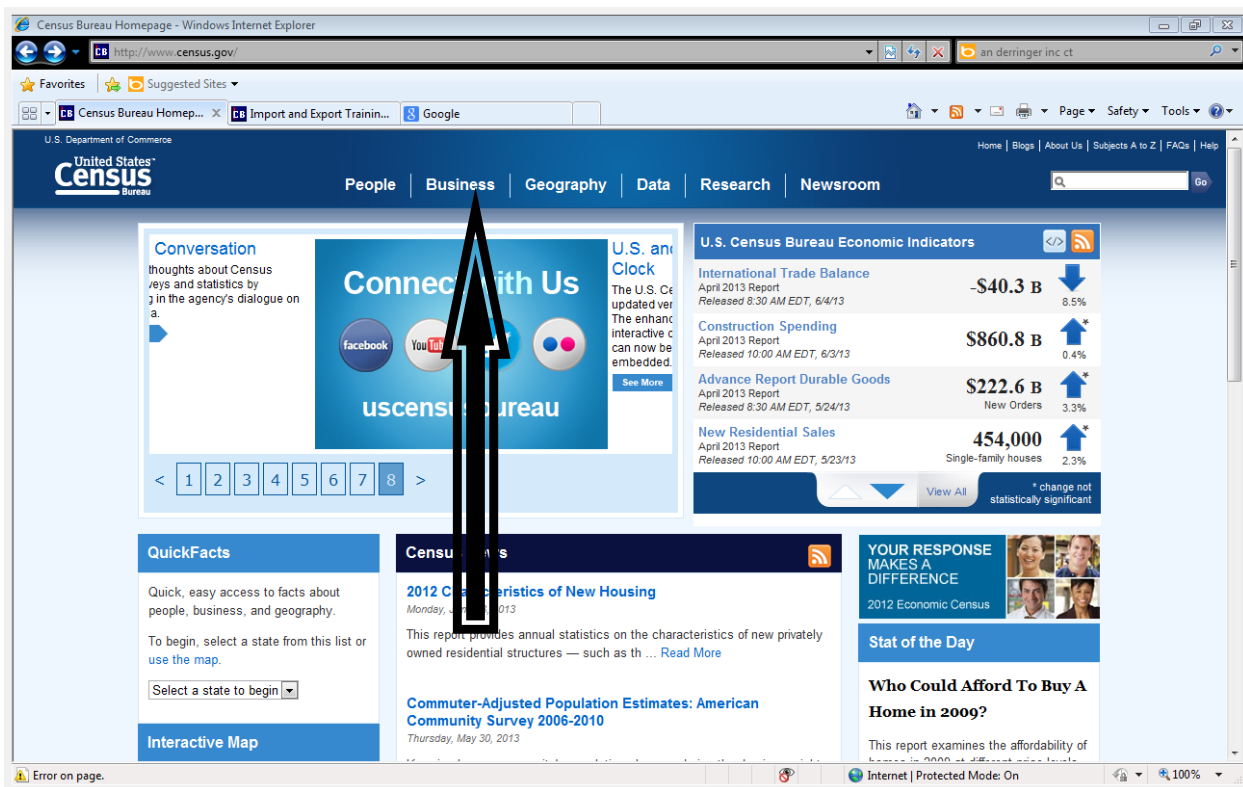
- Website: <http://export.gov/connecticut/index.asp>
- Contact: Anthony Sargis
  - E-mail: [Anthony.Sargis@trade.gov](mailto:Anthony.Sargis@trade.gov)
  - Phone: 860-638-6954

The U.S. Commercial Service of the U.S. Department of Commerce is a federal government agency dedicated to helping small-to-medium sized companies develop and achieve their exporting strategies.

- **U.S. Census Bureau**

The U.S. Census has a wide variety of [training videos](#) that discuss everything from the fundamentals of exporting to embargoes and sanctions. It is highly recommended to take few minutes and watch these very informative videos.

1. Visit <http://www.census.gov> and select Business and Foreign Trade.



## 2. Select Export Training Videos.

The screenshot shows the U.S. Census Bureau's Foreign Trade page. The page has a navigation menu with links for People, Business, Geography, Data, Research, and Newsroom. Below the navigation is a search bar and a breadcrumb trail: "You are here: Census.gov > Business & Industry > Foreign Trade". The main heading is "Foreign Trade", followed by sub-sections: Main, About Foreign Trade, Data, AES, Regulations, Reference, Definitions, Schedule B, and FAQs.

On the left side, there are sections for "Important Links" (including Global Reach Blog, Newsletters, AESDirect, DropBox, Guide to Foreign Trade, Foreign Trade Products, Download Subscription, and USA Trade Online) and "Related Sites" (including Business and Industry, Briefing Room, North American Industry, and Classification System (NAICS)).

The main content area features a "News" section with several articles. A large black arrow points from the "News" section to the "Export Training Videos" link on the right side of the page. The "Export Training Videos" link is located in a sidebar that also includes "April 2013 Trade Numbers" and "Upcoming Seminars and Workshops".

## 3. Import and Export Training Videos.

The screenshot shows the U.S. Census Bureau's Import and Export Training Videos page. The page has a navigation menu with links for People, Business, Geography, Data, Research, and Newsroom. Below the navigation is a search bar and a breadcrumb trail: "You are here: Census.gov > Business & Industry > Foreign Trade > Videos". The main heading is "Foreign Trade", followed by sub-sections: Main, About Foreign Trade, Data, AES, Regulations, Reference, Definitions, Schedule B, and FAQs.

On the left side, there are sections for "Important Links" and "Related Sites", similar to the previous screenshot.

The main content area features a "Videos" section with a large "VIDEOS" heading and a list of video titles. A red box highlights the "Part A: Export Compliance and Regulations" section, which includes a video titled "Video A1 - Export Compliance Introduction (1:45 mins)".

On the right side, there are sections for "April 2013 Trade Numbers" and "Upcoming Seminars and Workshops".



# Market Research

The market research library mentioned earlier in this resource guide is a wonderful tool to gain valuable information for an international market. To help guide you through the search process we have provided screen shots of a search on [www.export.gov](http://www.export.gov).

1. Visit [www.export.gov](http://www.export.gov) and select opportunities and market research.



2. Select the market research library link.



3. Enter your search criteria and select go.



4. Depending on the search parameters you input a list of research guides will be presented to you. Choose the guide(s) that best suit what you are looking for.



5. When opening up a research guide you will first see the table of contents with each line being a link to a specific section in the research guide.



## Trade Events

Trade missions personalize business relationships by introducing potential trade partners. Outgoing sales missions shorten the time it takes to learn about another market. Participants learn first-hand by hearing market briefings, visiting sales channels, and attending one-on-one meetings with qualified buyers. Often we even provide interpreters. Buyer missions (also called reverse trade missions) bring foreign buyers into the United States to introduce them to the wide variety and high quality agricultural products available here. Both types of missions offer the U.S. exporter a great way to make contacts quickly and cost effectively. To help guide you through the search process we have provided screen shots of a search on [www.export.gov](http://www.export.gov).

1. Select opportunities and trade events.



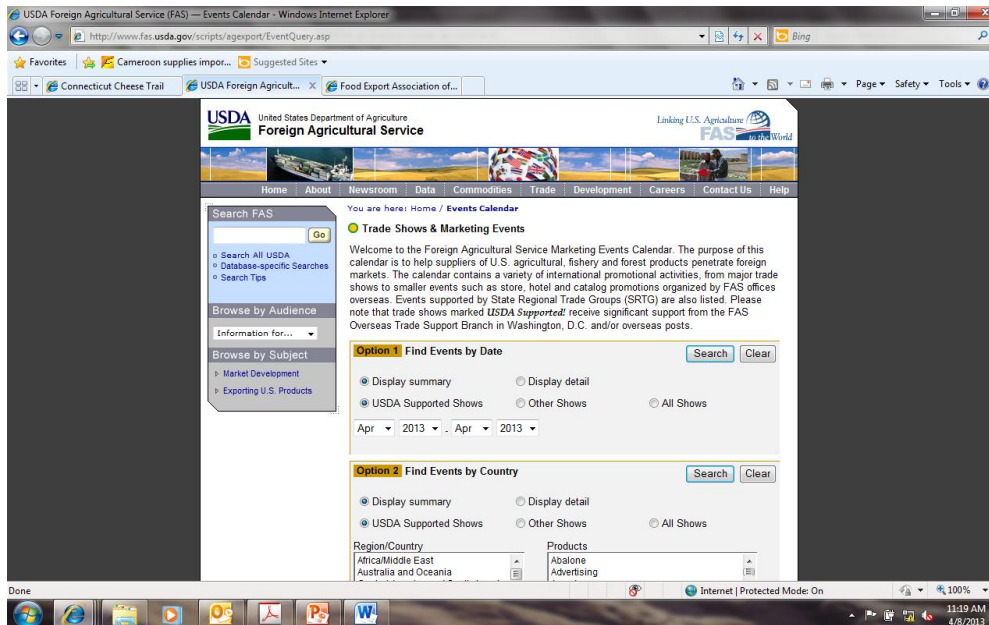
2. Select the agricultural trade events link.



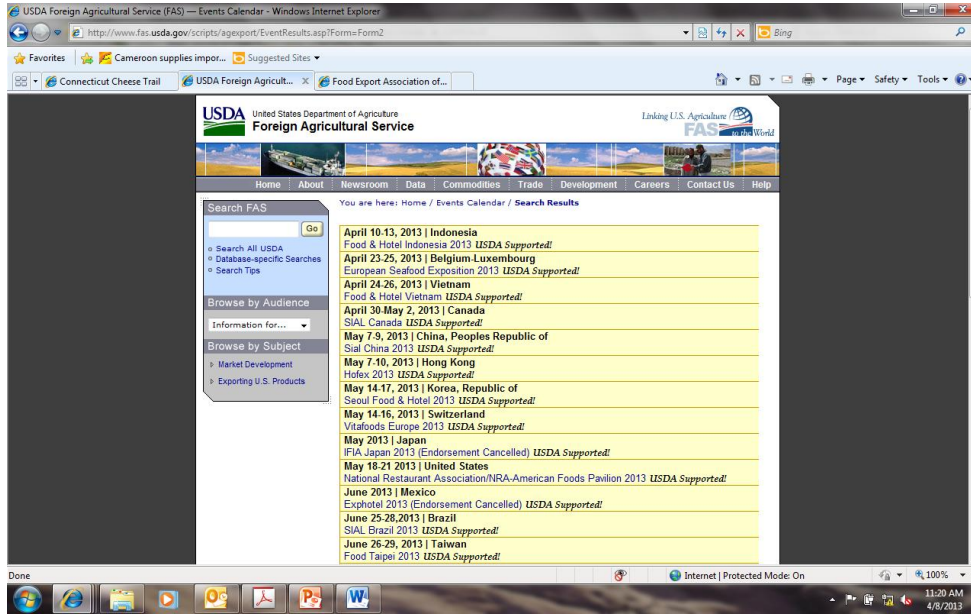
3. Select the trade missions' link.



4. After selecting trade missions you will be taken to the United States Department of Agriculture (U.S.D.A.) website. Enter your search criteria and select search.



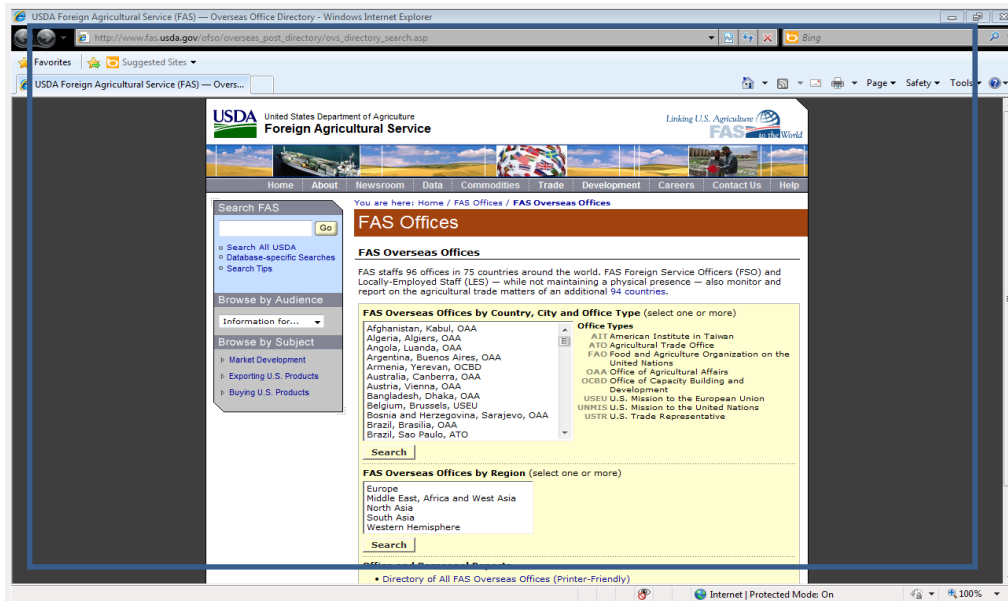
- In this particular example we have a list of events search by date from April 2013 to April 2014. Select the name of the show you are interested in learning more about.



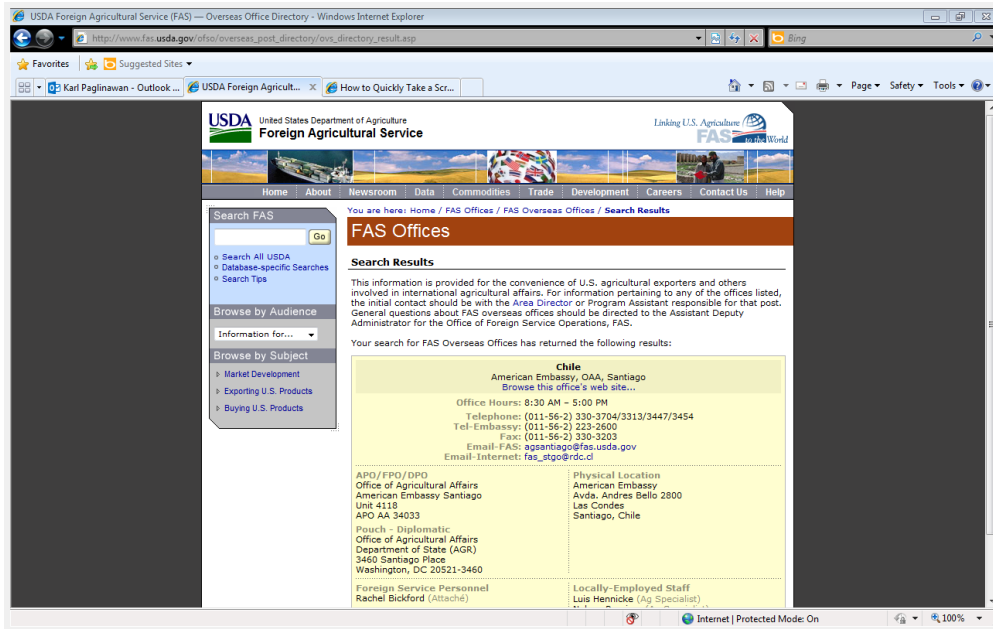
## Foreign Agricultural Service Overseas Offices

Additional information about exporting can be obtained by going to the Foreign Agricultural Service Overseas Offices (FAS/OS) website. The website has a list of contacts 96 offices in 75 countries around the world. FAS Foreign Service Officers (FSO) and Locally-Employed Staff (LES) — while not maintaining a physical presence — also monitor and report on the agricultural trade matters of an additional 94 countries.

- Visit [www.fas.usda.gov](http://www.fas.usda.gov) and select country, city, and office type.



2. Below shows contacts for Santiago, Chile.



## International Logistics

When shipping a product overseas as part of a commercial transaction, the exporter must be aware of packing, labeling, documentation, and insurance requirements.

To ship a product overseas, exporters have at least four options. Many exporters rely on an international **freight forwarder** to perform these services. Some companies utilize the services of **Shippers' Associations**. Other companies use express delivery or mail services. It is also possible for exporters to arrange their own shipping.

You can find out more about shipping at the **U.S. Customs and Border Protection** web site. Exporters should evaluate each option to determine which one works best for their unique situation.

## The Harmonized System

The international **Harmonized System** (HS) is administered by the World Customs Organization and serves as the foundation for the import and export classification systems used in the United States. The United States (U.S.) import classification system, the **Harmonized Tariff Schedule** (HTS) administered by the U.S. International Trade Administration Commission (USITC), and the U.S. export classification system, the **Schedule B** administered by the U.S. Census Bureau, Foreign Trade Division, both rely on the international HS codes for their 4- and 6-digit headings and subheadings. The **World Customs Organization** updates the HS System approximately every five years. The year 2012 marked the most recent HS revision, meaning the next revision will not be due until 2017.

Since greater commodity detail are needed than the 4- and 6-digit HS headings and subheadings, Harmonized System (HS) codes under the Harmonized Tariff Schedule (HTS) and Schedule B classification systems expand their

scope to 10 digits. HS numbers and Schedule B numbers will be the same up to the first 6 digits as the importing country's classification code.

### ***Harmonized System (HS) and Schedule B numbers***

A **Schedule B number** is a 10-digit number used in the United States to classify physical goods for export to another country. The Schedule B is based on the international Harmonized System (HS) of 6-digit commodity classification codes. There is a Schedule B number for every physical product, from paperclips to airplanes.

Schedule B numbers are administered and used by the U.S. Commerce Department, Census Bureau, **Foreign Trade Division** to **collect and publish the U.S. export statistics**. Schedule B numbers are required to be reported in the **Automated Export System (AES)** when shipments are valued over \$2,500 or the item requires a license.

You can find your Schedule B number using the free online **Schedule B Search** accessible through [www.census.gov/scheduleb](http://www.census.gov/scheduleb). If you need export classification assistance, email [ftd.scheduleb@census.gov](mailto:ftd.scheduleb@census.gov) or call 1-800-549-0595, Menu Option #2.

To get a duty rate for importing products into a foreign country, one needs to have the complete classification number used by the importing country. Since this is sometimes difficult, companies can use the Schedule B number to approximate.

### **Why you need to know your product's Schedule B and HS numbers**

Exporters need to know their product's Schedule B and HS numbers for the following reasons:

1. To determine applicable import tariff rates and whether a product qualifies for a preferential tariff under a Free Trade Agreement;
2. To file the Electronic Export Information in the Automated Export System (AES); and
3. To complete shipping documents, such as certificates of origin.

### **How to identify your product's Schedule B number Video**

*Here is an example of a Schedule B code and description from the [Census Bureau](#) for maple syrup.*

<http://www.census.gov/foreign-trade/schedules/b/>



**U.S. Census Bureau - Foreign Trade Schedule B (2013)**

Schedule B Number	Description	Unit of Quantity	Export Value (Dollars)	
			2010	2009
17.02	- Other sugars, including chemically pure lactose, maltose, glucose (dextrose) and fructose, in solid form; sugar syrups not containing added flavoring or coloring matter; artificial honey, whether or not mixed with natural honey; caramel:	kg	19,670,002	19,030,322
1702.20.0000	- - Maple sugar and maple syrup			

### Tariffs and Import Fees

A Schedule B and HS code will need to be determined before calculating tariffs and import fees.

#### What is a tariff?

A tariff or duty (the words are used interchangeably) is a tax levied by governments on the value including freight and insurance of imported products. Different tariffs are applied on different products by different countries. The average duty worldwide is about 5 percent. National sales and local taxes, and in some instances customs fees, will often be charged in addition to the tariff. The tariff, along with the other assessments, is collected at the time of customs clearance in the foreign port. Tariffs and taxes increase the cost of your product to the foreign buyer and may affect your competitiveness in the market. So knowing what the final cost to your buyer is can help you price your product for that market. In addition, your buyer may ask you to quote an estimate of these costs before making the purchase. This estimate can be made via email, phone or in the [pro forma invoice](#).

Some countries have very high duties and taxes; some have relatively low duties and taxes. If your product is primarily made in the U.S. of U.S. originating components it may qualify for duty-free entry into countries with which the U.S. has a **free trade agreement (FTA)**. We currently have FTAs with more than 20 countries. Targeting FTA countries is a good market entry strategy because buyers pay *fewer tariffs* for goods made in the U.S. compared with similar goods from countries without FTAs. Here are the steps for finding and calculating estimated tariffs and taxes. Keep in mind that what you get from this process is an *estimate*. Only the customs officers in the country where the goods clear can make the final determination.

There is a free tariffs and import fees calculator offer by [U.S. Customs](#):  
<http://export.customsinfo.com/Default.aspx>

Here is an example of tariffs and fees from U.S. Customs for maple syrup.

<b>Detailed Duty and Taxes</b>	
<b>Country of Destination: China</b>	
<b>HS Code: 1702200000</b>	
<b>Country of Origin: United States</b>	
<b>Country of Shipment: United States</b>	
<b>Tariff Treatment1: General Rate</b>	
Tariff Calculation:	80%
Calculation Base:	Cost of Goods & Freight & Insurance
<b>Tariff Treatment2: Most Favoured Nations Rate (MFN)</b>	
Tariff Calculation:	30%
Calculation Base:	Cost of Goods & Freight & Insurance
<b>Tax 1</b>	
Tax Name:	VAT Standard
Tax Type:	VAT
Tax Calculation:	See Formula
Tax Calculation Base:	CIF + DUTY
Formula:	17.0000% * (CIF&DUTY )
Notes:	Tax Rate applies to CIF + Duty + any tax or charge on import
<b>Country Notes</b>	
HS Code Format:	10 digits: XXXX.XXXX XX (i.e. 0101.1010 10)
Details:	The first 6 digits stand for the Harmonized System Nomenclature and the next four digits correspond to the national nomenclature
Embargo:	Not specified
Other Details:	Some HS codes must be used for quota reason (under or above the contingent) and some HS codes must be used depending on the value of the goods. Please verify your classification accordingly.
Chapters 98/99:	Articles of special trade and goods unclassified

## Common Export Documents

This section covers documents that are commonly used in exporting, but specific requirements vary by destination and product.

### *Commercial Invoice*

A commercial invoice is a bill for the goods from the seller to the buyer. These invoices are often used by governments to determine the true value of goods when assessing customs duties. Governments that use the commercial invoice to control imports will often specify its form, content, and number of copies, language to be used, and other characteristics.

### *Export Packing List*

Considerably more detailed and informative than a standard domestic packing list, an export packing list lists seller, buyer, shipper, invoice number, date of shipment, mode of transport, carrier, and itemizes quantity, description, the type of package, such as a box, crate, drum, or carton, the quantity of packages, total net and gross weight (in kilograms), package marks, and dimensions, if appropriate. Both commercial stationers and freight forwarders carry packing list forms. A packing list may serve as conforming document. It is not a substitute for a commercial invoice. In addition, U.S. and foreign customs officials may use the export packing list to check the cargo.

### *Pro Forma Invoice*

A pro forma invoice is an invoice prepared by the exporter before shipping the goods, informing the buyer of the goods to be sent, their value, and other key specifications. It also can be used as an offering of sale or price quotation.

## Transport Documents

### *Airway Bill*

Air freight shipments require airway bills. Airway bills are shipper-specific (i.e., USPS, Fed-Ex, UPS, DHL, etc.).

### *Bill of Lading*

A bill of lading is a contract between the owner of the goods and the carrier (as with domestic shipments). For vessels, there are two types: a straight bill of lading, which is non-negotiable, and a negotiable or shipper's order bill of lading. The latter can be bought, sold, or traded while the goods are in transit. The customer usually needs an original as proof of ownership to take possession of the goods. See also: [straight bill of lading](#) and [liner bill of lading](#).

### *Electronic Export Information Filing (formerly known as the Shipper's Export Declaration)*

Electronic Export Information (EEI) is the most common of all export control documents. It is required for shipments above \$2,500\* and for shipments of any value requiring an export license. It has to be electronically filed via the [AES Direct](#) online system, which is a free service from Census and Customs.

## **Certificates of Origin**

### *Generic Certificate of Origin*

The Certificate of Origin (CO) is required by some countries for all or only certain products. In many cases, a statement of origin printed on company letterhead will suffice. The exporter should verify whether a CO is required with the buyer and/or an experienced shipper/freight forwarder or the Trade Information Center. For textile products, an importing country may require a certificate of origin issued by the manufacturer. The number of required copies and language may vary from country to country.

### *Certificate of Origin for claiming benefits under Free Trade Agreements*

Certificates of origin for goods not manufactured in the United States can be obtained from the [U.S. Chamber of Commerce](#). The U.S. Chamber of Commerce uses [EZCertOrigin™](#), a service provided by ICS Consulting, LLC, to process all requests submitted for certificates of origin (both U.S. and non-U.S.). Exporters can visit [EZCertOrigin](#) or call 1-888-885-6650 to obtain the forms required by the U.S. Chamber of Commerce and detailed instructions on how to fill out the forms. The fee for each certificate is \$40.00 for U.S. Chamber members. The fee for each certificate is \$150.00 for non-U.S. Chamber of Commerce members. It costs \$5.00 per copy for certified copies of certificates.

USCIB is now issuing electronic Certificates of Origin (eCOs). USCIB's eCOs save time and money, bypassing the delay and expense of employing messengers to obtain certification. After a few simple steps, and certification by USCIB, eCOs can be printed from any computer. We are a trusted name in the United States, and well known among customs administrations around the world. USCIB has over four decades' experience in export documentation.

For a more complete list of documents follow this link: [http://export.gov/logistics/eg\\_main\\_018121.asp](http://export.gov/logistics/eg_main_018121.asp)

## **International Finance/Insurance**

Become familiar with the various government programs designed to help your company finance its export transactions, and give it the capital to carry out its export operations.

### **Financing**

Do you need working capital loans? Does your foreign buyer need financing to buy your products? Do they prefer lease financing? Check out the [U.S. Government International Financing Programs](#). Another useful resource for export financing is the [Trade Finance Guide](#) from export.

## **FULL SERVICE INTERNATIONAL BANKS IN THE CONNECTICUT REGION:**

*The U.S. Department of Commerce strongly recommends that you use a full service international bank.*

**BANK OF AMERICA**  
777 Main Street  
Hartford, CT 06115  
Phone (888) 852-5000 x1359  
Contact: Margey O'Brien  
[www.bankofamerica.com](http://www.bankofamerica.com)

**HSBC**  
452 Fifth Avenue  
NY, NY 10018  
Phone (212) 525-2224  
Fax (212) 525-2515  
Contact: Andrea Ratay  
Email [andrea.ratay@us.hsbc.com](mailto:andrea.ratay@us.hsbc.com)  
[www.us.hsbc.com](http://www.us.hsbc.com)

**JP MORGAN BANK**  
Two Corporate Drive, Suite 730  
Shelton, CT 06484  
Phone (203) 944-8473  
Fax (203) 382-5361  
Contact: Robert S. Adamsky  
[www.jpmchase.com](http://www.jpmchase.com)

**LIBERTY BANK**  
315 Main Street  
Middletown, CT 06457-3338  
Phone (860) 638-2922  
Contact: Mary Murphy  
[www.liberty-bank.com](http://www.liberty-bank.com)

**TD BANKNORTH**  
102 West Main Street, 1st Floor  
New Britain, CT 06050  
Phone (860) 832-4052  
Fax (860) 827-2547  
Contact: Eric M. Aberbach  
[www.TDBanknorth.com](http://www.TDBanknorth.com)

**WACHOVIA/WELLS FARGO**  
P.O Box 700  
300 Main Street  
Stamford, CT 06904-0700  
Phone (203) 348-4047  
Fax (203) 964-8239  
Contact: Lydia P. Gregor  
[www.wachovia.com](http://www.wachovia.com)

**WEBSTER BANK**  
975 South Main St.  
Cheshire, CT 06410  
Phone (203) 250-5914  
Contact: Robert Polito  
[www.websterbank.com](http://www.websterbank.com)

## **Insurance**

The U.S. Government offers U.S. companies [Insurance and Risk Mitigation policies](#) that cover export transactions and for overseas investments. Coverage includes losses for non-payment, currency inconvertibility, asset expropriation and political violence.

## Insurance Brokers

Altus Multinational Group, LLC.  
Thomas Malloy  
500 Ferry Blvd  
Stratford CT 06615  
203-380-2400  
[tmalloy@altusmg.com](mailto:tmalloy@altusmg.com)

Risk Protection International  
Brendan McCormack  
500 Ferry Blvd  
Stratford CT 06615  
203-380-2400  
[bmccormack@riskprotection.com](mailto:bmccormack@riskprotection.com)

Export Risk Management, Inc.  
Carey D. Fiertz 225 Taconic Rd  
Salisbury CT 06068-1202  
860-435-0430  
[cfiertz@exportrisk.com](mailto:cfiertz@exportrisk.com)

Global Commercial Credit, LLC.  
Pranab Das 2 Trap Falls Road Suite 300  
Shelton CT 06484  
617-510-7670  
[pdas@gccrisk.com](mailto:pdas@gccrisk.com)

Svensk & Company  
Andrew Svensk  
96 Willow Street  
Southport CT 06890  
203-996-5716  
[andrew@svenskcompany.com](mailto:andrew@svenskcompany.com)

UPS Capital Insurance Agency, Inc.  
Emilo Gilberto  
425 Day Hill Rd  
Windsor CT 06095-1712  
860-541-5259  
[egiliberto@ups.com](mailto:egiliberto@ups.com)

## Grants

The U.S. Government provides [grants](#) to U.S. firms to conduct feasibility studies on infrastructure projects and to train the foreign business community and government officials on U.S. business practices, regulatory reform and other economic development activities.

## International Translators and Interpreters

BERLITZ  
970 Farmington Avenue, Suite 202  
West Hartford, CT 06105  
Phone: (888) 645-5460  
[www.berlitz.com](http://www.berlitz.com)

INLINGUA  
361 Park Road, 1<sup>st</sup> Floor, Suite 1  
West Hartford, CT 06119  
Phone: (860) 561-7252  
Fax: (860) 561-7242  
Contact: Susan E. Joyce  
<http://www.inlingua.com/>

#### INTERPRETERS AND TRANSLATORS

263 Main Street  
Manchester, CT 06042-3538  
Phone: (860) 647-0686  
Toll-free: (800) 648-0686  
Email: [info@ititranslates.com](mailto:info@ititranslates.com)  
[www.ititranslates.com](http://www.ititranslates.com)

#### LANGUAGE LINK CONSORTIUM

2 Park Place, #22D  
Hartford, CT 06106  
Phone: (860) 951-0790  
Fax: (860) 951-0687  
Email: [languageink@sbcglobal.net](mailto:languageink@sbcglobal.net)  
[www.languageinkconsortium.com](http://www.languageinkconsortium.com)

#### LINGO SYSTEMS

15115 SW Sequoia Parkway. Suite #200  
Portland, OR 97224  
Phone: (503) 419-4873  
Fax: (503) 419-4873  
Toll-free: (800) 878-8523  
Email: [info@lingosys.com](mailto:info@lingosys.com)  
<http://www.language.com/>

#### MTM LINGUASOFT

Box 31953  
Philadelphia, PA 19104  
Phone: (215) 729-6765  
Fax: (215) 729-1035  
<http://www.mtmlinguasoft.com/>

#### CHINA COMMUNICATIONS CONSULTANTS

P.O. Box 163  
Bloomfield, CT 06002  
Phone: (860) 614-1428  
Fax: (860) 519-1238  
Email: [fzhou@chinacommunicationsconsultants.com](mailto:fzhou@chinacommunicationsconsultants.com)  
<http://www.chinacommunicationsconsultants.com/>

#### ATTORNEY TRANSLATION SERVICES

8 Richmond Drive  
Old Greenwich, CT 06870  
Phone: (203) 637-4628  
Fax: (215) 729-4628  
[www.attorneytranslation.com](http://www.attorneytranslation.com)

### Legal Services

There are several law firms in and around Connecticut that have the knowledge and ability to assist your business with any legal matters.

#### Law Firms with Full International Capabilities in Connecticut Region:

MCCARTER & ENGLISH  
City Place 1 185 Asylum Street  
Hartford, CT 06103  
Phone (860) 275-6725  
Contact: Mr. Don Borod

Fox Rothschild LLP Partner  
Stamford, CT  
Tel: 203.425.1521  
Fax: 203.425.9595  
Contact Paul B. Edelber

MICHAUD-KINNEY GROUP LLP  
CenterPoint 306 Industrial Park Road, Suite  
206 Middletown, CT 06457-1532  
Phone (860) 632-7200  
Fax (860) 632-8269  
Contact Richard Michaud and John Mutchler  
NOTE: Practice in Intellectual Property Law  
ONLY

ROBINSON & COLE  
280 Trumbull Street  
Hartford, CT 06103  
Phone (860) 275-8292  
Contact: Mr. William Sellay

SHIPMAN & GOODMAN  
One American Row  
Hartford, CT 06103-2819  
Contact: Mr. John Fusco Phone (203) 869-  
5600 or  
Mr. Ross Garber Phone (860) 251-5901

UPDIKE, KELLY AND SPELLACY, PC  
One State Street PO Box 231277  
Hartford, CT 06123-1277  
Phone (860) 548-2629  
Fax (860) 548-2680  
Contact: Dana R. Bucin

### **International Freight Forwarder**

A.N. DERINGER, INC.  
10 Hazelwood Road  
Bradley International Airport  
East Granby, CT 06026  
Phone: (860) 653-3450  
Fax: (860) 653-3711  
Contact: Steve Sarro  
<http://www.anderinger.com/>

DB Schenker Logistics  
370 U.S. Airports Way  
East Granby, CT 06026  
Phone: (860) 386-7153  
Contact: Dave Krahn  
<http://www.dbschenkerusa.com/log-us-en/start/>

CEVA  
Bradley International Airport  
42 Bradley Park Road  
East Granby, CT 06026  
Phone: (860) 653-3204  
Fax: (860) 658-8190  
<http://www.cevalogistics.com/>

EMO TRANS  
New England Tradeport  
16E International Drive  
East Granby, CT 06026  
Phone: (860) 653-9040  
Contact: Donna Amendola  
<http://www.emotrans-global.com/>

KUEHNE & NAGEL INC.  
207 Marshall Phelps Road  
Windsor, CT 06095  
Phone: (860) 627-6606 ext. 205  
Fax: (860) 627-6042  
Contact: Marion Babich or Jim Sinnott  
<http://www.kn-portal.com/airfreight/>

SEKO WORLDWIDE, INC.  
530-E Hayden Station Road  
Windsor, CT 06095  
Phone: (860) 688-0669  
Fax: (860) 292-6398  
Contact: Bobb Conn  
<http://www.sekologistics.com/en/>



YELLOW FREIGHT SYSTEM  
437 Middle Street  
Middletown, CT 06457  
Phone: (869) 632-8899  
Fax: (860) 632-5205  
Contact: Rich Wasserback

Ocean Air Transportation  
310 North Street  
Windsor Locks, CT 06096  
Phone: (800) 777-1112 or (860) 424-1414  
Contact: Bill Joyce  
<http://oatinc.com/>

FedEX World Service Center  
100 Old Country Circle  
Windsor Locks, CT 06096  
Phone: (800) 463-3339  
<http://www.fedex.com/>

If you are attempting to export your products for the first time the process of getting your goods to a foreign market may seem overwhelming but with anything practice makes perfect. As you become a seasoned exporter you will find that each country presents a unique set of challenges but the reward of increased revenue and a broader market base makes all of the hard work well worth it. Good luck and happy exporting!