



**WorldBusiness  
Capital®**

*Financing Business Across Borders*

# Long-Term Loans for Financial Institutions in Latin America

WorldBusiness Capital, Inc. (WBC) offers long-term loans **up to \$15 million** with repayment schedules **up to 10 years** for financial institutions located in Latin America and the Caribbean to on-lend and lease to local businesses and individuals. Founded in 2003, WBC is a **direct lender** staffed by multilingual professionals who are highly experienced in commercial lending and international finance.

## Eligible Financial Institutions

- Banks Focused on Small Business Lending
- Credit Unions
- Financial Cooperatives
- Equipment Leasing & Rental Companies
- Non-Bank Finance Companies
- Microfinance Institutions

## Major Benefits of WBC Loan

- ❖ Greater funding capacity for local on-lending and leasing programs
- ❖ Stronger balance sheet with stable long-term capital
- ❖ Helps build reputation in international capital markets
- ❖ Financial institution retains all credit approval authority

## Attractive Terms

- ❖ Variable and fixed interest rate options
- ❖ Interest-only grace period of up to 2 years
- ❖ Financing of eligible transaction costs permitted
- ❖ No shareholder ownership dilution or board seats

## Borrower Requirements

- Business Plan, supported by Financial Projections (English)
- Accountant Prepared (Audit Quality) Annual Financial Statements (English)
- Borrower or Related Entity must have an operating history of at least 3 years
- No U.S. shareholders are required

WBC is based in Hartford, Connecticut and is licensed and regulated by the Department of Banking of the State of Connecticut (USA) as an International Trade and Investment Corporation (ITIC).

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