



**WorldBusiness  
Capital®**

*Financing Business Across Borders*

# Long-Term Loans for Food Related Projects in the United States

WorldBusiness Capital, Inc. (WBC) offers long-term loans **up to \$15 million** with repayment schedules **up to 25 years** for U.S. companies, cooperatives, and non-profits, including subsidiaries of a foreign parent, that process, store, transport, and/or distribute food products. Founded in 2003, WBC is a **direct lender** staffed by multilingual professionals who are highly experienced in commercial lending and international finance.

## Eligible Projects

- Processing & Handling Facilities
- Dry & Refrigerated Storage
- Transportation Fleets & Logistics
- Wholesale & Retail Distribution
- Supply Chain Improvements
- Access to Healthy Foods
- Port Infrastructure Upgrades
- Many Others!

## Flexible Uses of Funds

- ❖ Permanent working capital
- ❖ Equipment purchases, new and/or used
- ❖ Facility construction, acquisition, and/or improvement
- ❖ Ownership buyouts
- ❖ Debt refinancing

## Attractive Terms

- ❖ Variable and fixed interest rate options
- ❖ Interest-only grace period of up to 2 years
- ❖ Fully amortizing, with no balloon payments or calls
- ❖ Financing of eligible transaction costs permitted
- ❖ No shareholder ownership dilution or board seats

## Borrower Requirements

- Business Plan, supported by Financial Projections if applicable (English)
- Accountant Prepared (Review or Audit Quality) Annual Financial Statements (English)
- Borrower or Related Entity must have an operating history of at least 3 years
- Use of loan proceeds in qualifying locations throughout the U.S.

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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