

## Long-Term Loans for Foreign Investments in the United States

WorldBusiness Capital, Inc. (WBC) offers long-term loans *up to \$15 million* with repayment schedules *up to 25 years* for foreign companies to make or expand direct investments in the U.S. in a wide variety of industries. Investors may include companies based in Europe, India, Latin America, and Canada. Founded in 2003, WBC is a *direct lender* staffed by multilingual professionals who are highly experienced in commercial lending and international finance.

Eligible Investments Eligible Industries		
<ul> <li>Acquire U.S. Companies and Assets</li> <li>Set Up and Expand U.S. Operations</li> <li>Form Joint Ventures with U.S. Partners</li> <li>Build U.S. Distribution Network</li> <li>Provide Financing for U.S. Customers</li> </ul>	<ul> <li>Manufacturing</li> <li>Distribution</li> <li>Logistics</li> <li>Transportation</li> <li>Food Processing</li> </ul>	<ul> <li>Packaging</li> <li>Consumer Products</li> <li>Renewables</li> <li>Infrastructure</li> <li>Many Others!</li> </ul>

## Flexible Uses of Funds

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

## <u>Attractive Terms</u>

- 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).

Contact: Meghan Krebs mkrebs@worldbusinesscapital.com +1.860.221.3368

EVP, Chief Lending Officer

Susan Gagnon sgagnon@worldbusinesscapital.com +1.860.221.7095

VP, Executive Assistant