



**WorldBusiness
Capital®**

Financing Business Across Borders

Long-Term Loans for U.S. Business Expansions M&A and Turnarounds

WorldBusiness Capital, Inc. (WBC) offers long-term loans **up to \$15 million** with repayment schedules **up to 25 years** for U.S. companies, including subsidiaries of a foreign parent, in a wide variety of industries. WBC loans may complement revolving credit facilities provided by other sources. Founded in 2003, WBC is a **direct lender** staffed by multilingual professionals who are highly experienced in commercial lending and international finance.

Eligible Industries

- Manufacturing
- Distribution
- Logistics
- Transportation
- Food Processing
- Packaging
- Consumer Products
- Renewables
- Infrastructure
- Agribusiness
- 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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