



**WorldBusiness  
Capital®**

*Financing Business Across Borders*

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

**WorldBusiness Capital, Inc. (WBC)** offers long-term loans **up to \$20 million** with repayment schedules **up to 20 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 Food-Related Companies*

- 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*

- ❖ Competitive 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
- Accountant reviewed or audited annual financial statements
- Borrower or Sponsor must have a commercial history of at least 5 years
- Existing and greenfield operations may qualify

**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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