



**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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