



**WorldBusiness
Capital®**

Financing Business Across Borders

Long-Term Loans for U.S. Investments in LatAm and Caribbean

WorldBusiness Capital, Inc. (WBC) offers long-term loans **up to \$20 million** with repayment schedules **up to 15 years** for U.S. companies and funds to make and expand direct investments throughout Latin America and the Caribbean in the food, healthcare, logistics, and financial sectors. Founded in 2003, WBC is a **direct lender** staffed by multilingual professionals who are highly experienced in commercial lending and international finance.

Eligible U.S. Investments

- Food-Related Projects - processing, dry & cold storage, transportation, wholesale & retail distribution
- Healthcare Facilities - hospitals & clinics, imaging & treatment centers, labs, medical products supply
- Logistics Providers - warehousing & terminals, road/rail/sea/air services, trade zone development
- Financial Institutions - banks, non-bank finance companies, equipment leasing & rental, microcredit

Benefits of WBC Loans

Financing for Operating Companies:

- ❖ Working capital, equipment, facilities, ownership buyouts, debt refinancing

Funding for Financial Institutions:

- ❖ Expansion of loan and lease portfolios, capital for stronger balance sheet

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 audited annual financial statements
- Borrower or Sponsor must have an operating history of at least 5 years
- U.S. investment in borrower may be in form of equity, debt, and/or contracts

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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