



**WorldBusiness
Capital®**

Financing Business Across Borders

Long-Term Loans for Wood Product 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. sawmills and other types of wood products companies to establish, reopen, retrofit, expand and/or improve their facilities and operations. Founded in 2003, WBC is a **direct lender** staffed by multilingual professionals who are highly experienced in commercial lending and international finance.

Eligible Wood Product Companies

- Sawmills and Producers of solid wood products - lumber, posts, poles
- Producers of engineered wood products - plywood, veneer wood, mass timber products
- Producers of fuel products - firewood, wood pellets, briquettes, liquid biofuels
- Producers of biomass energy products - heat power, combined heat/power, biochar

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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