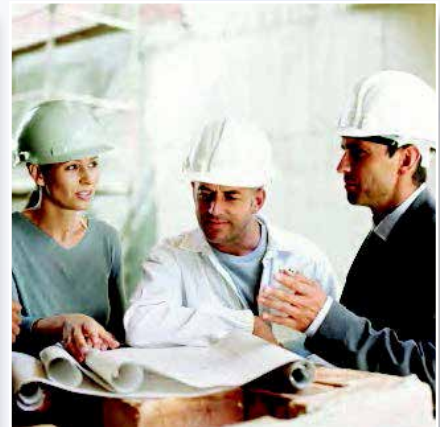




**WorldBusiness
Capital®**

Financing Business Across Borders

Financing Business Across Borders



Emerging Market Projects

Term loans for businesses and projects throughout Latin America, Asia, Eastern Europe, and Africa

U.S. Equipment Exports

Terms loans for overseas buyers of new U.S.-made equipment, technology, and services

U.S. Trade Capacity Expansion

Term loans for U.S.-based commercial/industrial projects boosting trade competitiveness

Foreign Investment in U.S.

Term loans for acquisitions, operations, joint ventures, and distribution in the United States

Foreign Sales to U.S.

Term loans for U.S. purchases of new foreign-made equipment, technology, and services



WorldBusiness Capital®

Financing Business Across Borders

About Us

WorldBusiness Capital, Inc. (WBC) is a commercial finance company that offers flexible term loans helping small and midsize businesses compete in the global marketplace. Founded in 2003, we are a direct lender staffed by multilingual professionals with many years of experience in cross-border trade and project finance. Our team has a proven track record of successfully closed loans around the world.

Lending Mission

We lend to businesses in many sectors:

- Manufacturing & Distribution
- Logistics & Transportation
- Packaging, Food Processing & Agribusiness
- Brand-Name Franchises
- Equipment Dealers
- Financial Intermediaries

We offer flexible uses of loan proceeds:

- Facility Construction & Acquisition
 - Equipment Purchases
 - Working Capital & Debt Refinancing
 - Corporate Buyouts & Acquisitions
 - Joint Ventures
-

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Loan Programs

Term Loans for Emerging Market Businesses, Projects & Financial Intermediaries

WorldBusiness Capital, Inc. offers loans of \$5 million to \$15 million with a repayment schedule of up to 10 years for businesses, projects, and financial intermediaries that are located in emerging markets throughout Latin America, Asia, Eastern Europe, and Africa.

Priority Sectors – Businesses & Corporates:

- Manufacturing & Distribution
- Logistics & Transportation
- Packaging, Food Processing & Agribusiness
- Brand-Name Franchises
- Equipment Dealers

Priority Sectors – Financial Intermediaries:

- Small & Midsize Commercial Banks
- Equipment Leasing & Rental Companies
- Non-Bank Commercial Finance Companies
- Microfinance Companies

WBC is an approved guaranteed lending partner of Overseas Private Investment Corporation (OPIC).

Term Loans for Overseas Buyers of New U.S.-Made Equipment

WorldBusiness Capital, Inc. offers loans of \$3 million to \$10 million for overseas buyers of new U.S.-made equipment, technology, and related services that are located in Latin America, Asia, Eastern Europe, and Africa. Overseas buyers may include equipment end-users, leasing companies, and rental companies. WBC's loans generally have a repayment schedule of up to 5 years; longer repayment schedules are available for environmental and medical equipment.

Eligible Equipment:

- Agricultural
- Construction
- Environmental
- General Aviation
- Industrial
- Material Handling
- Medical
- Mining
- Packaging
- Power Generation
- Processing
- Telecommunications
- Transportation
- Other Non-Military

WBC is an approved guaranteed lending partner of the Export-Import Bank of the United States (Ex-Im Bank).



Loan Programs

Term Loans for U.S. Rural Business & Industry

WorldBusiness Capital, Inc. offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for U.S. small and midsize businesses and projects that are located outside urban areas of the United States and have financing needs and expansion plans for cross-border trade and investment. Our term loans complement new and existing short-term lines of credit provided by other lenders subject to an Intercreditor Agreement.

WBC Loans Complement:

- Accounts Receivable Financing
- Short-Term Inventory Financing
- Purchase Order Financing
- Bridge Loan Financing

WBC is an approved guaranteed lending partner of the U.S. Department of Agriculture (USDA).

Term Loans for Brazil-U.S. Trade & Investment

WorldBusiness Capital, Inc. offers loans of \$5 million to \$15 million for businesses, projects, and financial intermediaries that are located in Brazil.

In addition, WBC offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for Brazilian businesses to expand in the United States. WBC's loans may complement other sources of debt and equity capital.

Eligible Investments in U.S.:

- Acquisition of U.S. Companies/Assets
- Set-Up & Expansion of U.S. Operations
- Joint Ventures with U.S. Partners
- Building a U.S. Distribution Network

WBC is a member of Amcham-Brasil (São Paulo Chapter).



Loan Programs

Term Loans for China-U.S. Trade & Investment

WorldBusiness Capital, Inc. offers loans of \$3 million to \$10 million for Chinese buyers of new U.S.-made equipment, technology, and related services with a repayment schedule of up to 5 years; longer repayment schedules are available for environmental and medical equipment.

In addition, WBC offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for Chinese businesses to expand in the United States. WBC's loans may complement other sources of debt and equity capital.

Eligible Investments in U.S.:

- Acquisition of U.S. Companies/Assets
- Set-Up & Expansion of U.S. Operations
- Joint Ventures with U.S. Partners
- Building a U.S. Distribution Network

Term Loans for India-U.S. Trade & Investment

WorldBusiness Capital, Inc. offers loans of \$5 million to \$15 million for businesses, projects, and financial intermediaries that are located in India.

In addition, WBC offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for Indian businesses to expand in the United States. WBC's loans may complement other sources of debt and equity capital.

Eligible Investments in U.S.:

- Acquisition of U.S. Companies/Assets
- Set-Up & Expansion of U.S. Operations
- Joint Ventures with U.S. Partners
- Building a U.S. Distribution Network

WBC is a member of the U.S.-India Business Council.



Loan Programs

Term Loans for Mexico-U.S. Trade & Investment

WorldBusiness Capital, Inc. offers loans of \$5 millions to \$15 million businesses, projects, and financial intermediaries that are located in Mexico.

In addition, WBC offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for Mexican businesses to expand in the United States. WBC's loans may complement other sources of debt and equity capital.

Eligible Investments in U.S.:

- Acquisition of U.S. Companies/Assets
- Set-Up & Expansion of U.S. Operations
- Joint Ventures with U.S. Partners
- Building a U.S. Distribution Network

WBC is a member of the American Chamber of Commerce of Mexico.

Term Loans for Turkey-U.S. Trade & Investment

WorldBusiness Capital, Inc. offers loans of \$5 million to \$15 million for businesses, projects and financial intermediaries that are located in Turkey.

In addition, WBC offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for Turkish businesses to expand in the United States. WBC's loans may complement other sources of debt and equity capital.

Eligible Investments in U.S.:

- Acquisition of U.S. Companies/Assets
- Set-Up & Expansion of U.S. Operations
- Joint Ventures with U.S. Partners
- Building a U.S. Distribution Network

WBC is a member of the American-Turkish Council.



Logistics Partnership

Strategic Partnership with Logistics Plus for Logistics Financing Solutions

A company's order-to-delivery cycle doesn't always match its cash flow needs, especially as business grows. That's why WorldBusiness Capital, Inc. (WBC) and Logistics Plus, Inc. (LP) have partnered to provide term loans and logistics services for U.S. companies exporting and investing overseas, and for foreign companies selling and investing in the U.S.

Through our innovative strategic partnership, LP and WBC provide a complete logistics and financing solution for both U.S. and internationally-based companies. LP's state-of-the-art international logistics services, consignment warehousing, and foreign trade zone (FTZ) operations, combined with WBC's attractive \$3 million to \$15 million loans, enable companies to efficiently manage their supply chain. When products cross borders, we offer a complete logistics and financing solution!

Logistics Solutions:

- Air & Ocean Freight Forwarding
- Ground & Rail Transportation
- Customs Brokerage
- Global Trade Compliance
- Consignment Warehousing
- Foreign Trade Zone (FTZ) Warehousing
 - Erie, Pennsylvania
 - Dallas, Texas
- Total Supply Chain Management

Our Team



Brett N. Silvers
*President and
Chief Executive
Officer*



**Leslie A.
Galbraith**
*Executive Vice
President and
Chief Financial
Officer*



Joseph Raycraft
*Executive Vice
President and
Chief Lending
Officer*



**Brendan T.
O'Donoghue**
*Executive Vice
President and
Chief Credit
Officer*



Sunil Pallan
*Executive Vice
President and
Chief Portfolio
Officer*



Robert D. Monyak
*Executive Vice
President
- Eastern Europe
/Eurasia Lending*



**Marianne P.
Smith**
*Senior Vice
President -
Operations*



Ricardo E. Croes
*Senior Vice
President
- Latin America
Lending*



Juan A. Araujo
*Senior Vice
President -
Portfolio
Management*



Mark Filozov
*Senior Vice
President -
Portfolio
Management*



Rohit Choudhary
*Vice President
- South & East
Asia Lending*



Jose Gonzalez
*Vice President
and Legal Advisor
- Latin America
Lending*



**George N.
Thompson III**
*Vice President
- South & East
Asia Lending*



**Rainé A.
Pedersen**
*Vice President -
Finance*



**Deborah C.
Leonard**
*Business
Manager*



Directors

Michael Carter
Managing Director
Carter Morse & Mathias

Walter Harrison
President
University of Hartford

Brett N. Silvers
*President and
Chief Executive Officer*
World Business Capital, Inc.

Leslie A. Galbraith
*Executive Vice President
and Chief Financial Officer*
World Business Capital, Inc.

Laura H. Hills, Esq.
Managing Partner
Hills, Stern & Morley LLP

R. Nelson Griebel
Chief Executive Officer
MetroHartford Alliance

Ilter Karakullukcu
Managing Director
ORSELI Investments

Senior Advisors

Richard H. Booth
*Independent Financial Services
Consultant*

Sunil Mehta
*Independent Financial Services
Consultant*

Frequently Asked Questions

1. What type of business is eligible for a loan from WorldBusiness Capital, Inc. (WBC)?

WBC is a commercial finance company and direct lender that offers long-term loans for middle market businesses and projects with an existing or planned international aspect to their operations such as cross-border trade or direct investment. Our borrowers generally have annual revenue in the range of \$10 million to \$150 million. We focus on lending to businesses in the following sectors: manufacturing, distribution, logistics, transportation, agribusiness, food processing, packaging, franchising, renewables, and equipment leasing.

All borrowers must have some form of U.S. affiliation:

- Headquarters/primary operations located within the United States; or
- Headquarters/primary operations located outside the United States but significant operations located within the United States; or
- Significant ownership stake held by U.S. business, investment fund, or citizen; or
- Leading management or board role played by a U.S. citizen; or
- Long-term trade, licensing, or services agreement with an established U.S. party

2. Where does WBC make loans?

WBC offers long-term loans for businesses and projects located in international emerging markets throughout Latin America & the Caribbean, Eastern Europe & Eurasia, South & East Asia, and Africa.

In addition, WBC offers long-term loans for businesses and projects in the United States that are located outside of urban areas.

Just provide WBC with the location of your business/project, and we will let you know immediately if it is eligible for one of our loan programs.

3. What is the repayment schedule of a WBC loan?

WBC offers term loans with a repayment schedule of 5 to 20 years. We do not offer short-term lines of credit; however, our loans may complement new or existing credit lines provided by other lenders for accounts receivable, inventory, and purchase order financing.

4. What is the cost of WBC's financing?

The all-in cost of WBC's long-term loans is very attractive compared with other forms of long-term capital available to middle market businesses and their principals such as mezzanine debt and equity. WBC offers both fixed, variable, and combined fixed/variable interest rate pricing options. In pricing a loan, WBC takes into account the repayment term and structure of the loan, as well as the borrower's credit profile and project plan.

Frequently Asked Questions

5. Does WBC require collateral for a loan?

Yes, WBC's loans are generally secured by first liens on assets related to the use of proceeds. However, in its underwriting, WBC puts great emphasis on the borrower's forecasted cash flow resulting from the project being financed, as well as on the track record of the business and its principals. To support a term loan, collateral may include short-term and intangible assets and intellectual property rights with reasonable independent valuations, in addition to fixed assets such as equipment, fixtures, and real estate.

6. Does WBC require a borrower to provide equity rights and board seats?

WBC does not require equity rights that dilute existing shareholder ownership, making our loans very attractive for family-owned, entrepreneur-owned, and private equity-controlled businesses. We also do not require seats on a borrower's board of directors.

7. How long will WBC take to review and approve a loan request?

WBC will let you know within 5 business days following receipt of a business plan and preliminary financial information if we are interested in considering a loan opportunity. If we proceed, we will provide you with a detailed Letter of Intent (LOI) for your consideration containing key terms and conditions of the proposed loan. WBC targets loan closings within 45 to 120 days of the borrower's date of acceptance of our LOI, depending on the applicable loan program.

8. Do I need an attorney to close a loan from WBC?

Yes, we recommend that you engage an attorney to advise you through the loan documentation and closing process. WBC's highly experienced lending team, counsel in many jurisdictions around the world, and standard form documents help minimize legal expenses for a loan transaction. Your attorney's fees and other closing costs may be financed with loan proceeds under WBC's programs.

9. Does WBC finance start-up businesses?

WBC does not generally offer loans for start-up businesses. However, we will consider financing for a greenfield project undertaken by an existing business to develop new products or establish new geographical locations. If your financing needs cannot be met by WBC's loan programs, we will do our best to connect you with better-suited sources of capital.

10. How do we apply to WBC for a loan?

We encourage you to email or call a member of WBC's lending team – we are available at your convenience! In order to conduct an initial evaluation of your loan request, WBC will require a business plan, ownership information, two years of fiscal financial statements plus the most recent interim financial statements available, and the proposed loan size and use of proceeds.



Referrals Welcome

Deal Referrals

WorldBusiness Capital, Inc. welcomes deal referrals from the business advisors of prospective borrowers – investment bankers, business and project consultants, accountants, attorneys, and other key professional services providers. WBC collaborates with business advisors to design optimal loan structures for their clients, as described below:

- Advisor is engaged by the prospective borrower
- Advisor assists the prospective borrower in developing its business strategy, including preparing a business plan and financial projections
- WBC addresses its detailed Letter of Intent to both prospective borrower and its advisor
- Advisor's retainer and success fees may be financed by WBC and disbursed at closing to assure timely payment
- WBC's loans preserve existing shareholder ownership and control, making our loans very attractive for family-owned, entrepreneur-owned, and private equity-controlled businesses
- Advantages of working with WBC include our cross-border lending expertise covering many countries, flexibility to finance a wide variety of businesses, projects, and transactions, and proven track record of successfully closed deals around the world
- In-Country Networks: WBC maintains active relationships with advisors in Brazil, China, India, Mexico, Turkey, and many other countries

Financing Business Across Borders



Market Map

Worldwide Focus Markets

United States

Latin America

- Argentina
- Brazil
- Caribbean
- Central America
- Chile
- Colombia
- Mexico
- Paraguay
- Peru
- Uruguay

Eastern Europe/Eurasia

- Bulgaria
- Mongolia
- Romania
- Turkey
- Ukraine

Africa

- Botswana
- Ethiopia
- Kenya
- Northern Africa
- South Africa
- Zambia

South Asia

- India
- Sri Lanka

East Asia

- China
- Indonesia
- Philippines
- Vietnam

Priority Sectors

Agribusiness
Distribution
Financial
Food

Franchises
Logistics
Manufacturing

Packaging
Renewables
Transportation