



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



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About Us

WorldBusiness Capital, Inc. (WBC) is a regulated 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 Institutions

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 institutions 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 Institutions:

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

WBC is an approved guaranteed lending partner of U.S. International Development Finance Corporation (DFC)

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 (EXIM 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 U.S. Department of Agriculture (USDA)

Term Loans for Australia-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 Australia.

In addition, WBC offers loans of \$3 million to \$10 million with a repayment schedule of up to 20 years for Australian 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



Loan Programs

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

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, in all cases subject to CFIUS review and approval. 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



Loan Programs

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

Term Loans for Mexico-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 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 an approved guaranteed lending partner of
Banco Nacional de Comercio Exterior SNC (Bancomext)*



Loan Programs

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
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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



Referrals Welcome

Deal Referrals

WorldBusiness Capital, Inc. welcomes deal referrals from the business advisors and investors of prospective borrowers – investment bankers, investment funds, 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

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