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INTRODUCTION



AMERICAN BRIDGE CAPITAL

WHO WE ARE

American Bridge Capital provides fast, flexible financing to bridge the delay between FEMA obligation and reimbursement. We help public agencies and contractors keep disaster recovery moving.

THE PROBLEM



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GRANTS

FEDERAL FUNDS ARE OBLIGATED—BUT NOT DELIVERED

- FEMA and other federal grants streams operate on a reimbursement basis
- Work starts before funds are accessible
- Local governments may lack reserves to cover upfront costs
- Many recipients and contractors face cashflow gaps that stall recovery efforts.

THE IMPACT



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RECOVERY GETS DELAYED WITHOUT FUNDING

- Public entities strain budgets or delay work
- Contractors struggle to float costs
- Small vendors may walk away, halting progress
- Critical infrastructure and community services take longer to restore

THE SOLUTION



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BRIDGE CAPITAL DESIGNED FOR FEDERAL RECOVERY

- Loans backed by obligated FEMA funding
- Fast disbursement—often in 2-3 business days
- Flexible terms with no traditional collateral required
- Built for governments and contractors managing recovery cash flow
- Simple underwriting that aligns with federal cost documentation

HOW IT WORKS



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A SIMPLE PROCESS FOR COMPLEX FUNDING CYCLES

- Obligation or award is confirmed
- We underwrite based on eligible scope and award
- Funds are issued to cover project costs
- Repayment occurs when federal reimbursement arrives

REAL WORLD EXAMPLES



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CLIENTS WE'VE HELPED - \$500M+ DISBURSED

1. ABC funded \$50M for USACE subcontractors responding to the Los Angeles wildfires. The capital infusion allowed debris removal and emergency response crews to remain operational while awaiting federal reimbursement, avoiding layoffs and equipment downtime.
2. A private non-profit launched construction of a community gymnasium after securing a FEMA award. Without ABC's upfront capital, the project would have stalled due to the reimbursement nature of FEMA and lack of internal reserves. Bridge funding enabled the non-profit to hire contractors and begin work immediately, accelerating community recovery.

FREQUENTLY ASKED QUESTIONS



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YOU MIGHT BE WONDERING...

Q: What if FEMA doesn't pay?

A: We only fund projects with confirmed obligation.

Q: Will this show as debt?

A: It's structured as interim financing.

Q: How long does it take?

A: 2-3 business days from underwriting approval.

Q: Can this help meet match requirements?

A: Yes, our capital helps ensure that matching costs are covered upfront and reimbursed timely.

WHY PARTNER WITH ABC?



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WE UNDERSTAND FEMA SO YOU DON'T HAVE TO

- Deep federal funding expertise
- Proven track record with public and private recovery teams
- Fast, flexible, and transparent
- Designed to accelerate recovery—not delay it further
- Real people, real experience, real capital

NEXT STEPS



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READY TO BRIDGE THE GAP?

Let's schedule a call to walk through your obligated projects and build a funding scenario.

CONTACT US TODAY TO GET STARTED!