

# AMERICAN BRIDGE CAPITAL

## ACCESS YOUR GOVERNMENT FUNDS BEFORE THEY ARRIVE

### BRIDGING TO USDA LOAN TAKE-OUT FOR RURAL DEVELOPMENT PROJECTS

#### HOW IT WORKS ALONGSIDE USDA PROGRAMS

##### ★ Late-Stage USDA Commitment, Early-Stage Cash

Sponsors of rural infrastructure, renewable energy, community facility, and business development projects often have a late-stage application, term sheet, or conditional commitment, but face a long runway to credit agreement and first draw. ABC provides an interim facility sized to a conservative portion of the expected federal take-out and supported by project contracts and government funding streams.

##### ★ Construction and Mobilization Capital

Proceeds are used to secure sites, advance infrastructure work, order long-lead equipment and renewable energy systems, and mobilize contractors for facility construction – locking in pricing and capacity while federal credit documentation runs its course.

##### ★ Structured for Clean Take-Out

Facilities are secured by defined project cash flows, contracts, and other agreed collateral, and are structured to be repaid from USDA loan proceeds at closing, initial disbursement, or agreed milestones. Terms are aligned so the federal lender can step in with minimal friction.

##### ★ Timeline Alignment

Terms are matched to expected federal timelines, with interest typically capitalized and covenant packages designed to avoid monthly debt service strain during construction and early ramp-up. When USDA funds, ABC is taken out and long-term credit remains in place.



#### What We Do

ABC enables sponsors and developers to reach project completion and stabilization 6-18 months sooner by eliminating the need to wait for USDA loan disbursements before starting real work. We provide secured, project-level bridge capital so you can:

- Mobilize contractors and crews
- Order long lead materials and equipment
- Start early work and construction activities that drive the schedule

Instead of sitting idle while federal credit moves through review, documentation, and funding, your project advances toward completion and stabilized cash flow – with our facility taken out by USDA loan proceeds once those funds are ready to draw.

American Bridge Capital (“ABC”) provides interim capital for rural development projects that have a clear USDA take-out but need funding now to order materials, mobilize, and start construction. Our facilities are designed to sit in front of long-term USDA credit and be refinanced when USDA loan proceeds are available.



## APPLICABLE USDA LOAN PROGRAMS

### OneRD Guarantee Loan Initiative Programs:

- ★ Business & Industry (B&I) Loan Program – Up to \$25M, 80% guarantee, supports rural business expansion, equipment purchase, facility construction, and debt refinancing
- ★ Rural Energy for America Program (REAP) – Up to \$25M (\$50M with B&I combination), 80% guarantee, renewable energy systems and energy efficiency improvements
- ★ Community Facilities (CF) Loan Program – Healthcare, education, public safety, community centers, and essential services infrastructure
- ★ Water & Waste Disposal Loan Guarantees – Drinking water, sanitary sewer, solid waste, and stormwater infrastructure

### Other USDA Rural Development Programs:

- ★ USDA Rural Business Development Grants (RBDG) – Technical assistance and business development support
- ★ Water & Waste Disposal Direct Loans & Grants – Rural utility infrastructure for communities under 10,000 population
- ★ Community Facilities Direct Loans & Grants – Essential facilities in communities under 20,000 population

## CASE STUDY: RURAL RENEWABLE ENERGY / REAL ESTATE DEVELOPMENT

A private developer of a rural mixed-use project with renewable energy components needed to move from conditional USDA OneRD commitment to physical execution. Traditional lenders were unwilling to fund until federal credit was fully documented and ready to disburse.

ABC structured an interim facility that allowed the sponsor to order solar equipment and materials, lock in contractors, and begin site work and early construction ahead of federal loan funding. As the project advanced, the sponsor closed on long-term USDA credit against an active asset; ABC was repaid from initial draws, and the project continued under its permanent capital structure.

The same structure can be used to pull forward critical path work on rural community facilities, agricultural processing plants, energy efficiency upgrades, water/waste infrastructure, and business development projects where USDA financing is the long-term anchor, but near-term capital is needed to secure sites, advance infrastructure, and keep delivery on schedule.

## IDEAL FIT & WHY SPONSORS USE ABC

ABC's USDA bridge solution is a fit when:

- ★ A rural infrastructure, renewable energy, community facility, or business development project has a clear USDA OneRD, REAP, B&I, or Community Facilities financing path but needs capital to maintain schedule and procurement now.
- ★ Environmental and key approvals are largely in place, but federal credit documentation and closing will still take time.
- ★ Sponsors want to avoid bringing in dilutive equity or giving up control solely to cover timing gaps.
- ★ Public sponsors and rural developers need visible progress to keep agencies, community stakeholders, and project partners aligned.

ABC sits in front of USDA loan programs as purpose-built interim capital – so rural development projects can start when they are ready, not when federal processes finally catch up.

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