Percy Builds the Bridge



FundOpsHQ

A story about being paid to keep things open



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Percy the goat ran a fund that built and looked after things towns need, like roads, schools and bridges. Pension savers put money in for the long run.



A river town had only an old ford. In the spring floods, nobody could cross for weeks. The town needed a bridge but could not pay for it all at once.



Hilda the hippo kept the town's purse. "Build a bridge and look after it for thirty years," she said, "and we will pay you a set sum each month."



"Even if few animals cross?" asked Percy. "Yes," said Hilda. "We pay for the bridge being open and safe, not for how many cross. No tolls."



That is an availability payment. The town takes the risk of how busy the bridge is. Percy's fund takes the risk of building it and keeping it fit.



Percy's fund borrowed most of the cost and put in the rest. While the bridge was being built, no payments came. They would start once it opened.



The builders worked for two summers. Stone by stone the bridge reached across the river, and one autumn morning it opened.



Each month the town paid. The sum stayed the same whether ten animals crossed or ten thousand. Percy liked that it was steady.



But there was a rule. If part of the bridge was closed, or not kept up to standard, the town could pay less until it was put right.



One icy winter, a railing cracked. Part of the bridge had to close, and that month's payment came in smaller.



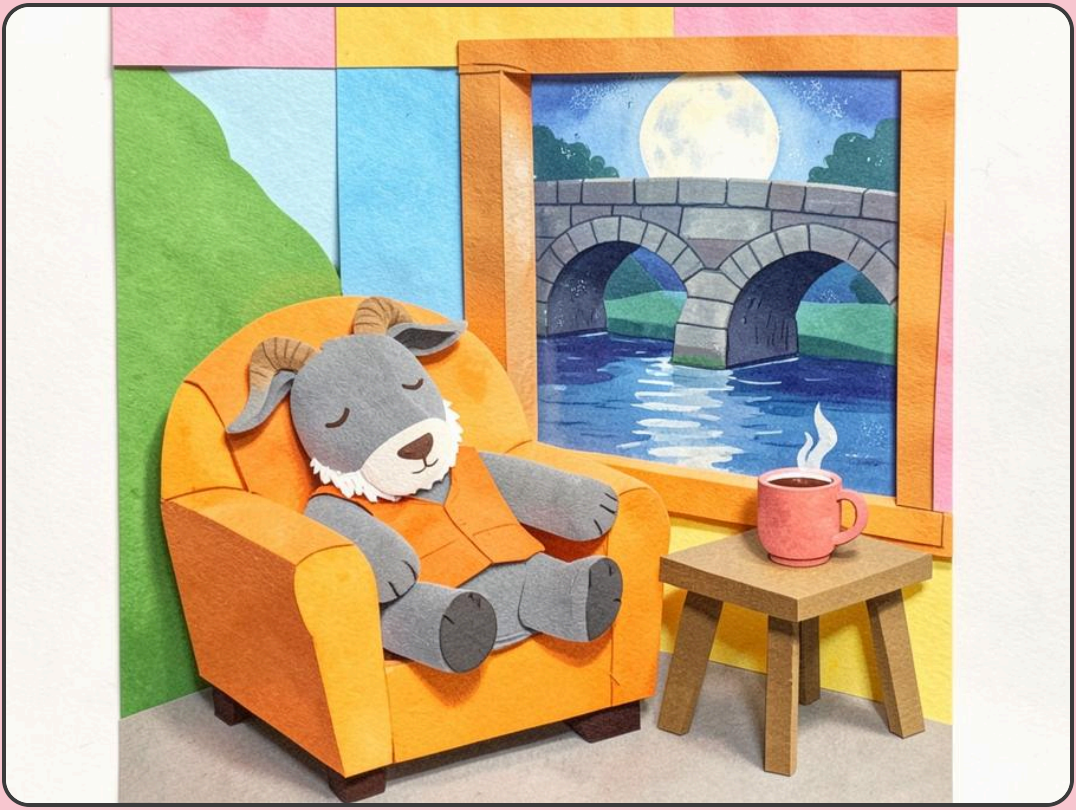
Percy did not argue or wait. His team mended the railing within days and checked all the others too. The full payment came back.



Year after year, the steady payments covered the upkeep, paid back the loan and gave the pension savers a small, reliable income.



When the thirty years end, the bridge will pass to the town in good repair, for the town to look after. It should stand for many years more.



A note

The words in this book are real ones, explained simply. The animals and examples are made up, and real terms vary from fund to fund. It is not advice. The pictures were drawn with an AI image model and checked by hand.

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