



Strategic Plan

Statement of Need: It is estimated that there are more than 30 million orphaned children around the world. Of these, approximately 120,000 children are adopted annually into American homes; however, it is estimated that less than 10,000 children each year are adopted into evangelical Christian homes in America. While the orphanage staff members try their best to care for the immediate needs of each orphaned child, they do not have the resources necessary to meet all of the physical, emotional, mental and spiritual needs of the children. Many families have a heart for these orphans and are more than willing to adopt and raise them in a loving home. However, the seemingly insurmountable costs of adoption prohibit many families from fulfilling their dream of growing their family through adoption and the orphan child's dream of being able to join a loving family. The ABBA Fund helps meet the needs of those orphans by making it possible for them to be adopted into Christian families. The orphans benefit by being adopted into a loving, forever family and the adoptive parents benefit by having a child with whom to share their love.

Vision: The vision of The ABBA Fund is to assist Christian couples who are deterred from fulfilling their dream of growing their family through adoption when they encounter the "cash flow crunch" presented by adoption expenses. The costs to adopt internationally generally exceed \$25,000 and even domestic adoptions can cost \$15,000 or more. Although the federal government offers a generous \$10,000 per child tax credit, this credit is not available until the adoption is completed and the tax return is filed. Meanwhile, all of the adoption expenses must be paid prior to the adoption. Very few families have the lump sum of cash required to pay for adoption expenses up front, but most families can afford to pay \$150-\$200 per month as a manageable monthly loan repayment.

Program: The ABBA Fund operates an Interest-Free Loan Program. Under this Program, Christian couples who are adopting children submit an application to the organization which is reviewed by the Board of Directors. If the family meets the Program's qualifications and funds

The Abba Fund, Inc. P. O. Box 78800 Charlotte, NC 28271-7042
www.abbafund.org

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are available, the organization will make an interest-free loan to the couple and will set up a repayment schedule. Repayments may be made monthly or annually and are generally scheduled to be paid off over a three or four-year period of time.

Goals: The ABBA Fund will fulfill its vision by becoming a “self perpetuating” fund which continually “recycles” its funds to help one adopting family after another. We intend to grow The ABBA Fund to a size at which the loan repayments being received each month will fund the financial needs of new adopting families during that month. For example, if The ABBA Fund had \$4,000,000 in its fund and used that money to make loans in the amount of \$10,000 each to 400 families, and those families repaid their loans at the rate of \$200 per month, then The ABBA Fund would receive a total of \$80,000 each month in the form of loan repayments. Using this \$80,000 per month, The ABBA Fund every month could make eight new \$10,000 loans every month thereafter without ever having to raise any additional funds. The ABBA Fund also intends to establish an endowment in the amount of \$1,000,000 to provide income to pay its operational costs, with all amounts in excess of costs being used to fund additional loans.

We Need Your Help: For individuals and organizations who would like to support these adopting parents, The ABBA Fund provides an opportunity to be a channel of God's blessing in providing financial assistance. Gifts may be in the form of cash, credit card, property, stock or other gifts in kind. We are a 501(c)(3) charitable nonprofit organization. All gifts to The ABBA Fund are 100% tax-deductible as allowed by law.

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You may contact us online at the website listed below, or complete this form and mail it to us at:

The ABBA Fund, P. O. Box 78800, Charlotte, NC 28271-7042

_____ My check in the amount of \$_____ made payable to **The ABBA Fund** is enclosed.

_____ I would like to receive an application for adoption financial assistance from **The ABBA Fund**.

_____ Other: _____

Name: _____ Email Address: _____

Address: _____ City: _____ State: _____ Zip: _____

Mailing List Policy: Respecting our donors' privacy, we do not share our mailing lists.

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