

Combined Application for

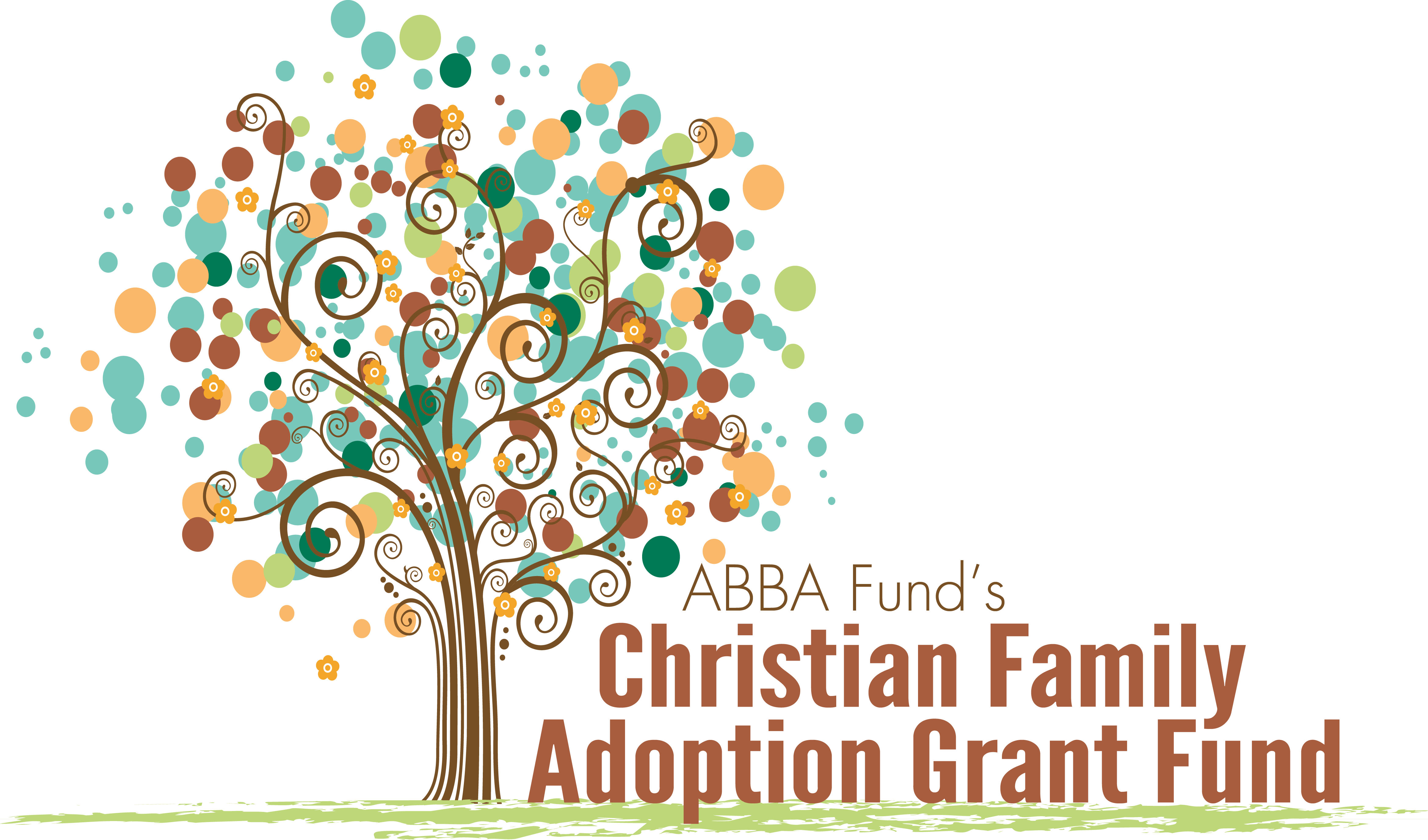
Partnership Funds

or

Setting up a

Family Adoption Fund

as part of the



and applying for an

Interest-Free Covenant Adoption Loan

ABBA Fund’s heart & our ministry …

A little background …

Since 2004, ABBA Fund has provided more than $5.4 million in adoption assistance to Christian families, primarily through interest-free loans to help with the cash crunch that happens at the end of an adoption journey. That number continues to grow every week as ABBA Fund continues to make new loans to families as current loan families pay theirs off. During that time, ABBA Fund’s community of adoptive families assisted has grown to over 780+ families who have welcomed home 972+ orphans as sons and daughters.

The ABBA community and shared heart …

ABBA Fund was founded with the mission to provide adoption assistance to Christian families. We’re looking for families thatshare our heart and vision. Our heart is to help orphans be placed into loving, nurturing Christian family environments where the child will not only experience the love of Jesus Christ but be introduced to the person of Jesus Christ – and prayerfully one day trust in Jesus so that he or she will be adopted into ABBA Father’s family through salvation (Romans 8:14-16; Galatians 4:4-6; Ephesians 1:4-6). Thus, the name of the ministry – ABBA Fund. As we review your application, we are looking for evidence of that same heart. Please answer your questions in that spirit. If this is not your heart, we would encourage you to explore other assistance options like the ones profiled under the [Adoptions Resources](http://www.abbafund.org/adoption-journey/resources/) area on the ABBA Fund website.

Understanding the charitable boundaries and related tax issues …

For families interested in participating in the Christian Family Adoption Grant Fund to set up an online Family Adoption Fund profile and giving form, we also need to ensure that you understand the strict IRS guidelines that govern how these types of funds are managed before you apply to participate and before any contributions are made. The next few pages of the application are devoted to accomplishing that, so please read them carefully and thoroughly.

ABBA Fund has walked alongside hundreds of adoptive families, have observed the growing number of ways that adoptive families are raising funds for their adoptions – the majority of which are so creative and obviously God-inspired with great missional impact to help others understand the plight of the orphan and how God calls us to adopt.

But at the same time have also seen a blurring and confusion of “charitable gifts” and “personal gifts” with the use of so many new online giving utilities and programs. For a financial contribution to a family’s adoption to be “charitable” (and tax-deductible for the donor), there are some strict IRS guidelines which must be adhered to for the protection of the donor and the recipient. For ABBA Fund and our commitment to financial integrity, we also have additional standards that we adhere to as members of the Evangelical Council for Financial Accountability (ECFA). Because of the specific issues around adoption, ECFA has even published a specific white paper on [Child Adoption Fundraising and Support](http://www.ecfa.org/Content/TopicChildAdoptionFR) to provide further clarity for ministries like ABBA Fund.

Part of the urgency of our concern for families employing some of these methods is related to a fact about the

Federal Adoption Tax Credit, which is a great benefit that every adopting family in the U.S. should take advantage of**.** In a [2012 report to Congress](http://www.taxpayeradvocate.irs.gov/userfiles/file/Full-Report/Most-Serious-Problems-Adoption-Credit-Delays.pdf), the Taxpayer Advocate Service from the IRS reported that:

**“Sixty-nine percent of all adoption credit claims during the 2012 filing season were selected for audit.”**

Since adoptive families are at a higher risk of audit, they need to be very prudent in the way they raise funds for their adoptions and need solid counsel on how to best navigate the technicalities of “personal gifts” and “charitable gifts” for protection of their family and their friends & family who are generously giving.

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| aPPLICATION CHECK LIST |
| **Family Adoption Assistance Funds**  **Name of Family \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **Check each area for which you are applying right now** (others parts can be completed later):   * Part I – Grant Funds (please check one or both options)   + Set up an online Family Adoption Fund and giving form as part of ABBA Fund’s Christian Family Adoption Grant Fund   + Partner Adoption Assistance Funds to help with adoption expenses     - \*you must be a member of one of ABBA Fund’s partner churches to apply * Part II - Interest-Free Covenant Loan to help with final adoption expenses   The first step to apply for a funds through a partner of ABBA Fund or by participating in the Christian Family Adoption Assistance Grant is reviewing and then completing Part 1 of this application package. This application must be submitted to ABBA Fund for verification prior to receipt of grant money. For participation approval, we are looking for families that:   * Share the Statement of Faith and values ABBA Fund has shared in this application package and on our website * Can demonstrate a plan for a successful adoption, including evidence of the financial stewardship needed to complete the adoption, a community of support which includes local church membership, and a spiritual maturity to raise their child(ren) in a biblically-based home   We will prayerfully consider all applications for partner funds or participation in the Christian Family Adoption Assistance Fund – but each family is asked to understand that our accepting their application is not a guarantee of receiving any kind of assistance.  **Interest-Free Loan Applications**  Each interest-free loan application is structured to be assessed in the following areas: Heart for Adoption, Spiritual Wellness of Family, Educational and Parenting Values and Financial Stewardship. If approved, you will be contacted via email by our Family Relations team with next step instructions.  ABBA Fund does not provide an explanation of approvals or denials. Please complete the application as thoroughly as possible to prevent delays in processing. PLEASE DO NOT STAPLE. You may submit the application:   * Via email to [application@abbafund.org](mailto:application@abbafund.org) (PDF or Word format) * Via the USPS to ABBA Fund – PO Box 868049, Plano, TX 75086-8049 * Via fax at 877-899-5067   **As part of your completed application, the following is required:**  **PART I: Partnership Grant Funds or Family Adoption Fund Online Profile & Donation Form**   * A signed Adoption Summary (pages 5–7) * A signed “Administration & Guidelines Understanding” for using a Family Adoption Fund online profile and donation form as part of the Christian Family Adoption Grant Fund (pages 9-11) * Copy of your completed Home Study (if available). If your home study is not available or if you are wanting to fundraise for your home study, then please attach an explanation of your adoption plan and any details on steps you have taken to get a home study done. * A reference letter from your Pastor using form in Appendix A   **PART II: Interest-Free Covenant Loan Application**   * A signed Adoption Summary (pages 5–7) * A signed Interest-Free Covenant Loan application (pages 13-17) * Copy of your completed Home Study. * Copy of your current driver’s license for you and your spouse * Copy of most recent pay check stub for you and your spouse (if working) * Copy of most recent Federal Tax Return (first two pages only) * A Credit Report Card for you and your spouse from Creditkarma.com (a free service that does not impact your credit score), or from a similar service which includes a recent credit score and verification of total reportable debt, attached to the application   **NOTE**: The print function on Credit Karma defaults to a text version that prints out 20+ pages. If at all possible, take screen shots of your information –or even of your screen using your phone camera – of the screen that shows 1) the summary which has your overall grade and grades for each subsection, 2) the Credit Score Center summary (the TransUnion tab), and 3) the left-hand column that shows the list of all your credit card balances and loan balances. (sometimes their format changes, so the three items listed above is what we are interested in seeing for an interest free loan application)   * A good quality photo of your family, your child(ren) you are adopting and/or a photo of all together *(or explanation of your preference to not provide a photo for personal or agency reasons)* * Three references received by ABBA Fund *prior* to review of your application if not already on file. References should include your Pastor, an employer/co-worker and church accountability partner/leader using the forms in Appendix A.   **NOTE**: If you have been at your church for less than 3 years, we would strongly recommend also sending in a reference letter from your former church pastor or at least small group leader. Showing evidence of a strong local church connection and relationships is an important part of our assessments of loan applications. |

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| **How did you hear about ABBA Fund?**  Friend  Online Search  Website Link (from where?): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    Conference or Meeting (which one?): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Agency Referral (which one?): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Ministry Referral (which one?): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |



APPLICATION: PART I

Summary &

Heart for Adoption

(Everyone Must Complete Pages 5-7)

ABBA Fund Application

Adoption Assistance Fund Application

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| Summary | | | | | | | | | | | | | | | | | | | | | | | | |
| Family Information | | | | | | | | | | | | | | | | | | | | | | | | |
| **Adoptive Father** | | | | | | | | | | | **Adoptive Mother** | | | | | | | | | | | | | |
| Last Name First Middle (Optional) | | | | | | | | | | | Last Name First Middle (Optional) | | | | | | | | | | | | | |
| Address | | | | |  | | | | | | | | | | | | | | | | Apartment/Unit # | | |  |
| City |  | | | | | | | | State |  | | | | | | | | | | | ZIP |  | | |
| Date of Marriage | | | | | | | | | | | Home email | | | | | | | | | | | | | |
| Father Phone |  | | | | | | | | Father  email Address | | | | |  | | | | | | | | | | |
| Mother Phone |  | | | | | | | | Mother  email Address | | | | |  | | | | | | | | | | |
| Home Phone |  | | | | | | | | Other Contact Phone | | | | |  | | | | | | | | | | |
| **MUST COMPLETE: Social Media handles, blog, etc.** Facebook page(s): Twitter handle(s):  Blog address: Other: | | | | | | | | | | | | | | | | | | | | | | | | |
| Father’s information | | | | | | | | | | | | | | | | | | | | | | | | |
| Company | | |  | | | | | | | | | | Phone | | | ( ) | | | | | | | | |
| Address | |  | | | | | | | | | | | Occupation | | | |  | | | | | | | |
| Employed Since | |  | | | | | | Gross Salary | | | | | $ | | | | | | | Net Salary | | | $ | |
| Country of Citizenship | | | | | |  | | | | | | | | | | | | | | | | | | |
| Mother’s information | | | | | | | | | | | | | | | | | | | | | | | | |
| Company | | |  | | | | | | | | | | Phone | | | ( ) | | | | | | | | |
| Address | |  | | | | | | | | | | | Occupation | | | |  | | | | | | | |
| Employed Since | |  | | | | | | Gross Salary | | | | | $ | | | | | | | Net Salary | | | $ | |
| Country of Citizenship | | | | | |  | | | | | | | | | | | | | | | | | | |
| Current Dependents *(if more room need, enter two per space)* | | | | | | | | | | | | | | | | | | | | | | | | |
| **Name** | | | | | | | **Age** | | | | | | | | | | | | **Relationship** | | | | | |
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| church information *(if less than 3 years, please also list previous church contact info by splitting boxes)* | | | | | | | | | | | | | | | | | | | | | | | | |
| Church Name | | | |  | | | | | | | | Pastor’s Name | | | | | |  | | | | | | |
| Member Since | | | |  | | | | | | | | Phone | | | ( ) | | | | | | | | | |
| Address | | | |  | | | | | | | | | | | | | | | | | | | | |
| Does your church have an adoption assistance program with ABBA Fund? | | | | | | | YES  NO  Name of Fund | | | | | | | | | | | |  | | | | | |

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| heart of adoption | | | | | | |
| Adoption summary | | | | | | |
| Agency or Facilitator Name |  | | Contact Person | |  | |
| Contact email |  | | Phone | ( ) | | |
| Address |  | | | | | |
| Number of children you are adopting? | |  | | | |  |
| Country |  | | Ages of children | |  | |
| Special needs? |  | | Sibling group? | YES  NO | | |
| Have you been matched with a child(ren) by a licensed adoption agency? | | YES  NO  When? | | | |  |
| Have you been approved to travel to pick up the child(ren)? | | YES  NO  Travel date? | | | |  |
| **NOTE:** If you are just starting out and don’t have answers to the questions above, please either write below or attach a written page with a detailed explanation of the adoption process you are following, what your next steps are, and what expenses you are faced with for those steps. | | | | | | |
| **ADOPTION COMMUNITY**  Please review the [Adoption Resources](http://www.abbafund.org/adoption-journey/resources/) area of ABBA Fund’s website (under the Adoption Journey section). Use the area below or attached a written page where you share with us:   1. what books, articles, organizations or people have most influenced your adoption journey, 2. what type of adoption community (other adoptive families) are you plugged in to, either locally or online, and 3. what have you done to prepare to live “the adopted life” and the many challenges that often come with raising an adopted child | | | | | | |
| |  | | --- | | Adoption testimony | | Please be as detailed and thorough as possible when completing the application. Type your answers directly under the questions below – or attach a separate page. *(Please handwrite only if you have no other means to type your answers.)* NOTE: Include scripture where appropriate to support your statements. **Both husband and wife must complete each item**. | |  | | HUSBAND | | Explain why you are adopting and how God has spoken to your heart about adoption. | | wife | | Explain why you are adopting and how God has spoken to your heart about adoption. | | | | | | | |

**STATEMENT OF FAITH & SHARED BELIEFS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Please read ABBA Fund’s [Statement on Authority of Scripture & Beliefs and Faith](http://www.abbafund.org/about-us/faith/) in Appendix B of this application or on our website. By initialing above, you are confirming that you share our beliefs and biblical values. ABBA Fund is a community of adoptive families who are committed to raising their children in a Christian faith environment consistent with these beliefs. If you worship in a faith community that does not align with our beliefs, please do not sign in this area.

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| ESTIMATED Adoption costs | | | | |
| Agency Fees |  | Notary / Authentication | |  |
| Foreign Program Fees |  | Translation Fees |  | |
| Home Study |  | Travel First Trip |  | |
| In-Country Fees |  | Travel Second Trip |  | |
| INS Fees |  | Visas / Passports |  | |
| Orphanage Donation |  | Other |  | |
| Total Adoption Costs |  | | | |
| sources of funds | | | | |
| Personal Funds |  | Loans & Grants (list below) | | *Please indicate whether you have only applied or have received.* |
| Employer Assistance |  | Name & Amount | ❑ Applied  ❑ Received | |
| Home Equity Line |  | Name & Amount | ❑ Applied  ❑ Received | |
| Fundraising |  | Name & Amount | ❑ Applied  ❑ Received | |
| Other |  | Name & Amount | ❑ Applied  ❑ Received | |
| Total Estimated Resources for Your Adoption | *Please provide any explanation of your funding plan that you believe will be helpful in our assessment …* | | | |

Please Note that ABBA Fund does not award interest-free loans on top of interest-bearing financing (credit cards, home equity loans/lines of credit, traditional loans, etc.)

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| APPROVAL Signature | | | |
| We hereby consent for ABBA Fund to contact our adoption agency and any other person or institution named in this application, and we authorize such person and institutions to verify information for ABBA Fund about our adoption. We also understand and agree that:  1) ABBA Fund contacting any of individuals in no way indicates approval of our application,  2) whether or not financial assistance is provided is at the total discretion of the ministry and its representatives, and  3) ABBA Fund is not obligated to provide any assistance to us through grants or loans.  ❑ Check here if you would like us to share this application information with our friends at the Both Hands Foundation to contact you about possibly doing a widow service fundraising project (More information at www.bothhands.org). | | | |
| Signature of Adopting Father |  | Date |  |
| Signature of Adopting Mother |  | Date |  |

**PERMISSION TO USE STORY & PICS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Please initial here to give ABBA Fund permission to use your family’s story and any pictures you share for us to share with our support base to help raise funds for our various assistance funds and to report back to donors about the impact of their gifts. *If there are any restrictions on the use of your information or pictures, please explain below:*



APPLICATION: PART I

Partnership Church Grant

or

Family Adoption Fund

Online Profile,

Crowdfunding Tools,

& Donation Form

(Part of the Christian Family Adoption Grant Fund)

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| ABBA Fund – Part I  Partnership Grant Funds | | |
| **FAMILY NAME:** | | |
| **NOTE: This following section of the application can be completed if you are interested in applying for a Partner grant or matching grant.** If you would like to pursue a partner grant from ABBA Fund to help with your adoption expenses, please complete the following questions.  What is the total amount of financial assistance that you are requesting / anticipate needing from ABBA Fund in the form of a partnership grant? |
| 1. Have you already spoken to someone at the at your partner organization about a grant? 2. If so, whom? 3. What did they say? 4. Please leave their complete contact information here: |

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| ABBA Fund – Christian Family Adoption Grant Fund – Part I  Administration & Guidelines Understanding |
| FAMILY APPLICANT NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

*Let us apologize right up front for the directness of some of the required legal language you are about to wade through. Our heart is to help reduce the financial burden for your family to adopt and we are honored to have the potential blessing of serving you and being part of your adoption journey – but please understand that our first responsibility is to protect the charitable status and financial integrity of ABBA Fund for the hundreds of families we serve and the millions of dollars we provide for adoption assistance. Let’s walk through what you need to know about how the Christian Family Adoption Grant fund works in order to be a catalyst for charitable gifts that are tax-deductible for the generous donors giving them.* ***Last year, we helped adoptive families raise about a half a million dollars for their adoptions!***

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Because of the high cost of adoption, most families will need to fundraise to complete their adoption – even with loans and grants they may receive. That’s why ABBA Fund set up the Christian Family Adoption Grant Fund as a charitable fund to further assist families, even in the pre-home study phase. ABBA Fund manages this fund in accordance with IRS guidelines and Evangelical Council for Financial Accountability (ECFA) standards and guidelines, including the special statement in Appendix C. To ensure that each adoptive family seeking participation in our grant fund fully understands the guidelines and controls to which ABBA Fund will adhere, please read and initial each of the explanations below and sign as the end of this document to indicate your understanding and willingness to adhere to these operating principles before completing the application.

**ABBA FUND’S CHARITABLE REQUIREMENTS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

ABBA Fund is a 501(c)(3) nonprofit ministry and is a member is good standing with the Evangelical Council for Financial Accountability (ECFA). In order to protect our federal charitable status with the IRS and our membership with ECFA, ABBA Fund manages each of its grant and loan funds by strict standards outlined in this document. These guidelines explained in this document are part of the procedures ABBA Fund has in place to adhere to IRS regulations and protect the charitable integrity of a donor's gift. IRS regulations require that donations are made to the organization which is the approved charitable entity (ABBA Fund) and not the individual (family). As evidence of that, ABBA Fund maintains full control and administration of all donated funds, you will find this information fully disclosed on all donation forms, receipts and related materials -- and it is the responsibility of each participating family to help communicate this clarification to donors requesting to support their adoption.

Any repeated requests or demands by a family participating in one of our funds in a way that is in violation of these standards is grounds to immediately cancel their participation and forfeit any benefits from charitable contributions which they have helped raise for the fund, which are given with the understanding of ABBA Fund’s full administration and control of all donated funds.

**ADMINISTRATION & CONTROL versus DONOR REQUESTS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Donors are permitted to state a preference of how their contribution is used and request that it support a particular family that has been approved by ABBA Fund to participate in the ABBA Fund – but the gift must be given in support of ABBA Fund’s charitable mission to assist Christian families to adopt. ABBA Fund will fully consider that request, while the ultimate authority regarding the disposition of the funds is at the discretion of ABBA Fund as the charitable organization. *(NOTE: Donors should not write the name of the family they are requesting to support anywhere on a check sent into ABBA Fund. Doing so would eliminate that gift’s charitable nature because in an IRS audit situation it shows the intent of the donor to give to an individual instead of the charitable organization. Any request to support a particular family’s adoption should be done by using the online form, including a contribution form with the check, or simply enclosing a personal note stating the preference.)*

***Page 1 of 3 of the Grant Fund Administration & Guidelines Understanding***

**FAMILY NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

ABBA Fund is grateful for each donation given to the Chosen Family Adoption Grant Fund, and broad participation in the fund makes it more likely that each approved family will receive the grant and loans funds intended to reduce the financial burden of their adoption. Our intent is to fund qualified adoption expenses for each family participant with at least the total amount they helped raise for the Chosen Family Adoption Grant Fund.

**PERSONAL CONTRIBUTIONS TOWARD YOUR OWN FUND** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Families cannot make a charitable contribution toward their own fund, either directly or through a private foundation or donor-advised fund which they oversee. To maintain the charitable integrity of any support a family may receive from the grant fund, we encourage participating families to seek contributions from a broad and diverse public group.

**GRANT FUND versus “PERSONAL ACCOUNT”** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Your participation in the ABBA Fund is in no way to be construed as setting up a “personal account” with ABBA Fund, which is not permitted by IRS guidelines. Contributions you help raise for the grant fund do not create an account from which you can draw down funds as needed. Nor is there any agreement – even unspoken – guaranteeing a family that it will personally receive all of the funds it helps raise for ABBA Fund’s work. Your participation is part of a group of adoptive families for which ABBA Fund is attempting to reduce the financial burden of adoption so that orphans can be cared for in loving, nurturing Christian family environments. ABBA Fund will assist each participating family with creating and hosting an online profile to share their story and track the funds you help raise as part of the Christian Family Adoption Grant Fund, but the distribution of those funds is under the total administration and control of ABBA Fund as the charitable recipient of the gifts.

The grants disbursed from ABBA Fund rarely go directly to the participating family -- instead the disbursements go to third-party service providers (your adoption agency, lawyer, travel agent, etc.).

**USE OF THE GRANT FUNDS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

As mentioned earlier, the grants (and loans) disbursed from ABBA Fund rarely go directly to the participating family. Instead the disbursements from ABBA Fund go to third-party service providers (your adoption agency, lawyer, travel agent, etc.). It is ABBA Fund’s policy not to provide funds (grants or loans) that are primarily for the benefit of the family versus relieving the financial burden of adoption.

Acceptable expenses for grant and loan disbursements:

* Adoption Agency fees
* Social Worker fee for a home study and home visits
* Legal fees for lawyer services and law firm expenses
* Orphanage donations (preferably handled by your agency liaison)
* Travel costs for parents and the adopted child to enter the country and return home (preferably to a travel agent)
* Major medical costs within the year after the child legally becomes part of the family (surgeries, treatment for major illnesses, an initial medical evaluation to determine needed care for the child … this opportunity is not meant be multiple grants for things like wellness care, but larger grants paid directly to medical providers for remaining major medical expenses after insurance has paid its share)

Expenses that are not acceptable for grant and loan disbursements:

* Personal mileage reimbursement
* Personal meal expenses
* Sight-seeing travel or personal trips not required as part of the adoption
* Travel expenses related to other family members not required to be there for the adoption (except in rare circumstances)
* Personal home modifications or improvements to accommodate an adopted child

*PLEASE NOTE: The disbursement of grant funds from ABBA Fund is meant to be for large expenses and not a continual list of smaller checks to a variety of different entities. In cases of excessive requests for disbursements of a grant or loan, a 20% administrative fee may be assessed at ABBA Fund’s discretion on the disbursements to cover the labor and processing associated with the multiple disbursements. Any direct costs related to wire transfers, overnight or rush delivery fees, etc. are also deducted from the grant or added to the loan amount.*

***Page 2 of 3 of the Grant Fund Administration & Guidelines Understanding***

**FAMILY NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**EXCESS CONTRIBUTIONS BEYOND ADOPTION NEED** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

ABBA Fund will not grant or loan funds beyond the determined need for a family’s adoption expenses. Any change in the estimated adoption expense in the family’s application should be updated and documented with ABBA Fund. Any funds that a family helps raise over and above their family’s personal adoption needs should be done so with no expectation of those funds being granted toward their adoption and will become part of the general ABBA Fund pool of resources. A family that helps raise a significant amount of funds beyond their adoption needs can request an assessment from ABBA Fund for converting the funds raised into a Legacy Child Fund which would allow the participating family to be part of supporting additional adoptive families with interest-free loans.

**TERMINATION OF AN ADOPTION PROCESS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Any family participant in the grant fund that terminates their adoption pursuit can no longer participate in the grant fund, and all funds they helped raise for the ABBA Fund become part of the general pool to assist other families in need. Charitably contributed gifts cannot be returned to donors, and will be used for the purpose for which they were given – to assist Christian families to adopt. If a family suspends their adoption pursuit (for instance, after an adoption where the birth parents changed their mind), but intends to pursue again in the future, ABBA Fund asks that they remain in continued contact with the ministry and they can remain an active participant in the grant fund community.

**SERVICE FEE FOR THE GRANT FUND** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

While ABBA Fund works to minimize administrative fees, please know that there are fees tied to bank card contributions and support of these online fundraising pages that are unavoidable. To that end, a nominal 5% fee will be deducted from all donations to the Christian Family Adoption Grant Fund to cover those costs when the contribution is received. ABBA Fund maintains the right to waive these fees in special circumstances and partnerships at its discretion. Any need to increase these fees will be communicated to all participating families prior to the increase taking affect and with the option for the family to no longer participate.

**GRANT FUNDS & ADOPTION TAX CREDIT** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Grant funds received by a family reduce the amount of adoption expenses that can be claimed as part of the Federal Adoption Tax Credit. Loans – including ABBA Fund’s interest-free loans for approved families – do not reduce the amount of adoption expenses that can be claimed as part of the Adoption Tax Credit. A combination of grants and interest-free loans is the best way to maximize the impact of the Adoption Tax Credit on overall adoption costs. Families should confer with their personal accountant or tax advisor to ensure they are getting the full value of the Adoption Tax Credit.

**STATEMENT ON SCRIPTURE, BELIEFS & FAITH** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Please read ABBA Fund’s [Statement on Authority of Scripture & Beliefs and Faith](http://www.abbafund.org/about-us/faith/) in Appendix B. By initialing above, you are confirming that you share our beliefs and biblical values. ABBA Fund is a community of adoptive families who are committed to raising their children in a Christian faith environment consistent with our beliefs, values and faith. If you worship in a faith community that does not align with our beliefs, please do not sign in this area. We would encourage you to explore the other types of resource assistance, including some provided in our [Adoption Resources](http://www.abbafund.org/adoption-journey/resources/) section of our website.

|  |
| --- |
| **We have read this clarification, understand the IRS guidelines ABBA Fund must adhere to, and pledge to help communicate to our donors the distinction of making a contribution to ABBA Fund’s Christian Family Adoption Grant Fund (the charitable entity) versus making a personal gift to your family (which would not qualify as a charitable gift). We also understand and accept the nominal fee that will be assessed as part of the grant and loan fund administration.**  **Must be signed and each section initialed by both husband and wife:**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  Husband’s Signature Wife’s Signature Date |

***Page 3 of 3 of the Grant Fund Administration & Guidelines Understanding***



APPLICATION: PART III

Interest-Free

Covenant Loan

(Only need to complete if you are applying for or plan to apply for an interest-free loan)

|  |  |  |
| --- | --- | --- |
| ABBA Fund – Part III  Interest-Free Covenant Loan Application | | |
| **FAMILY NAME:** | | |
| **NOTE: This following section of the application can be completed at a future date once a family has determined if they have a financial gap remaining near the end of their adoption journey, and if you are interested in applying for an interest-free loan from ABBA Fund.** If you would like to pursue an interest-free loan from ABBA Fund to help with your final adoption expenses, please complete the following questions. (ABBA Fund’s typical interest-free loan is in the $6,000-$8,000 range and rarely will exceed more than 1/3 of the total adoption costs. Special consideration is giving for special needs and sibling group adoptions.)  What is the total amount of financial assistance that you are requesting / anticipate needing from ABBA Fund in the form of an interest-free loan? |
| For good stewardship of our resources and to continue helping as many families as possible, ABBA Fund would like loans paid back within a 3-year (36 month) period – so monthly repayments should be estimated using that benchmark. (NOTE: Even if you plan to use the Adoption Tax Credit, ABBA Fund requires some level of monthly payment until your tax reimbursement would be received.)  If you are given an interest-free loan, would you be able to make monthly payments based on a 36-month term *(divide the total amount requested by 36)* -- and if so, would you be able to pay a monthly minimum of this amount … or if capable of paying more, please share that amount?  ❑ Yes, we can pay the minimum for a 36-month repayment at $\_\_\_\_\_\_\_\_\_\_ per month.  ❑ We plan to pay more than the required minimum and pledge to pay $\_\_\_\_\_\_\_\_\_\_ per month.  ❑ A 36-month term is not feasible with our budget, and we would ask that ABBA Fund consider a repayment schedule over \_\_\_\_\_ months with a monthly payment of $\_\_\_\_\_\_\_\_\_\_ .  Please provide any additional comments or explanation (commitments to use tax credit, employer reimbursement, explanation of budget restrictions, etc.) -- NOTE: If the sources of finances you have provided in Section I plus your request from ABBA Fund do not add up to the total amount of your adoption costs, please explain how you plan to finance the rest of your adoption expenses. As a reminder, ABBA Fund does not make interest-free loans on top of interest-bearing options such as credit cards, home equity loans/lines of credit, traditional loans, etc. |
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|  |
| --- |
| Spiritual wellness of family |
| **Please be as detailed and thorough as possible when completing the application. Type your answers directly under the questions below. *(If using a hard-copy application, it may be best to type out your answers and attach behind this page. Please handwrite only if you have no other means to type your answers.)* Include scripture where appropriate to support your statements. Both husband and wife must complete each item.** |
| HUSBAND |
| 1. Please share your understanding of the gospel. |
| 1. Please share your personal testimony and salvation experience. |
| 1. Please share your church involvement including any volunteer positions and/or group participation. |
| wife |
| 1. Please share your understanding of the gospel and your salvation testimony. |
| 1. Please share your personal testimony and salvation experience. |
| 1. Please share your church involvement including any volunteer positions and/or group participation. |
|  |
| parenting and educational values |
| **Please be as detailed and thorough as possible when completing the application. Type your answers directly under the questions below. *(If using a hard-copy application, it may be best to type out your answers and attach behind this page. Please handwrite only if you have no other means to type your answers.)* Include scripture where appropriate to support your statements. Both husband and wife can answer together, or you may complete each item and answer independently.** |
| HUSBAND & WIFE TOGETHER |
| 1. What is your philosophy regarding the spiritual training of your child(ren)? Please include details as to how you will teach your child(ren) to know Jesus Christ. |
| 1. Someday, your child will have questions about his/her life and existence. What will you teach your child(ren) about each of the following topics? |
| * 1. CREATION: How did it all begin? Where did we come from? |
| * 1. THE FALL: What went wrong? What is the source of evil and suffering? |
| * 1. REDEMPTION: What can we do about it? What is the basis and foundation of your relationship with God? |
| 1. How would you describe your parenting style? |
| 1. What parenting training have you received in the past, and how do you plan to continue to improve your parenting skills? (Some agencies will require specific training and some will not. Include how you plan to continually grow your parenting skills as your child ages) |
| 1. If your child is not school age, what are your childcare plans? |
| 1. What is your educational choice for your child?   Home School  Private Christian  Public  Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 1. What are your plans to ensure a strong biblical education? |
|  |

|  |  |  |  |
| --- | --- | --- | --- |
| financial stewardship | | | |
| The following financial worksheets are based on the great spreadsheet resource from www.FundYourAdoption.tv in their free Adoption Funding Kit – it’s worth the download, and you can just print out those pages to include instead of filling these out.  Include with your application a print out of the Credit Report Card available for free from **CreditKarma.com** at http://www.creditkarma.com/report (similar reports from other financial reporting organizations will be accepted as long as they include a verification of your total reportable debt and your credit score).  NOTE: The CreditKarma.com service is a “soft inquiry” and will not impact your credit score at all – it’s also a service that we believe will be beneficial to your personal financial stewardship. Please understand that your application will not be reviewed if a Credit Report Card or similar credit reporting tool is not provided. Financial Stewardship is only one element that we look at in the review of your application, but this information is critical in order to be God-honoring stewards of the resources with which He has entrusted to ABBA Fund. | | | |
| **PROJETED CASH FLOW CALCULATION** | | | |
|  | ***Monthly*** | | |
| Earnings for Head of Household (from W2 forms)\* | $ | | |
| Earnings for Spouse (from W2 forms)\* | $ | | |
| Investment Income | $ | | |
| Other Income | $ | | |
| **Net Spendable Income**  (Total Gross Income – Giving – Taxes – Debt) | **$** | | |
|  |  | | |
| Food | S | | |
| Housing | $ | | |
| Child Support (if applicable) | $ | | |
| Child Care (if applicable) | $ | | |
| School Tuition (if applicable) | $ | | |
| Personal Care | $ | | |
| Education | $ | | |
| Clothing | $ | | |
| Consumer Debt Payments (credit cards, autos, etc.) | $ | | |
| Other Debt Payments | $ | | |
| Transportation | $ | | |
| Utilities | $ | | |
| Life Insurance | $ | | |
| Health Insurance | $ | | |
| Medical Expenses (medications, co-pay, dental etc.) | $ | | |
| Total Entertainment (from left column) | $ | | |
| Total Charitable Giving (from left column) | $ | | |
| **Total Living Expenses** | **$** | | |
| ***Monthly Cash Flow***  *(Net spendable Income – Total Living Expenses)* | **$** | | |
|  | |  |  |
| **Statement of Net Worth** | |  |  |
| **Assets** | |  | |
| Checking Accounts | |  | |
| Savings Accounts | |  | |
| Other | |  | |
| **Total Liquid Assets** | | **$** | |
| **Investments (present market value)** | |  | |
| Stocks, Bonds, Mutual Funds, Annuities | |  | |
| IRAs, 401(k), 403(b), 457 Plans, Pension Plans | |  | |
| Other Investments | |  | |
| **Total Investment Assets** | | **$** | |
| **Durable Goods (resale value)** | |  | |
| Automobiles and Motorcycles | |  | |
| Furniture and Furnishings | |  | |
| Electronics | |  | |
| Other Possessions | |  | |
| Total Durable Goods Assets | | **$** | |
| **Real Property (current value)** | |  | |
| Primary Home | |  | |
| Other Homes | |  | |
| Other Real Property | |  | |
| **Total Real Property Assets** | | **$** | |
|  | |  | |
| **Total Assets** | | **$** | |
|  | |  | |
| **Liabilities** | |  | |
| **Property Debts (amount owed by you)** | |  | |
| Home Loan for Primary Home | |  | |
| Other Home/Land Loans | |  | |
| Car Loans | |  | |
| **Total Property Debt** | | **$** | |
| **Personal Debts (amount owed by you)** | |  | |
| Credit Card Balances | |  | |
| Student Loans | |  | |
| Other Loans | |  | |
| **Total Personal Debts** | | **$** | |
|  | |  | |
| **TOTAL LIABILITIES** | | **$** | |
|  | |  | |
| **Estimated Net Worth**  (Total Assets – Total Liabilities) | | **$** | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Church Contact Information** | | | |
| To validate information about your adoption journey, ABBA Fund typically contacts the family’s pastor or other church staff or lay leader.  In a situation if a family stops paying on their covenant loan, ABBA Fund typically contacts the family’s pastor or other church staff or lay leader to help counsel the family and see if there any assistance that can be given. Please list two individuals connected to your church that you would be comfortable ABBA Fund contacting in such a situation (pastor, elder, deacon, lay leader, staff, etc.):   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name |  | Phone | | ( ) | | Address |  | | | | | Relationship |  | | Email | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | | Name |  | Phone | | ( ) | | Address |  | | | | | Relationship |  | | Email | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Name and Contact Information of Nearest Relative** | | | |  |  | | Please list the name of a relative who we could contact if we cannot for the same reasons stated above. | | | | | | | Name |  | Phone | | ( ) | | | | Address |  | | | | | | | Relationship |  | | Email | | | | | | | |
| APPROVAL Signature | | | | |
| We hereby consent for ABBA Fund to contact our adoption agency and any other person or institution named in this application, and we authorize such person and institutions to verify information for ABBA Fund about our adoption. We also understand and agree that:  1) ABBA Fund contacting any of individuals in no way indicates approval of our application,  2) whether or not financial assistance is provided is at the total discretion of the ministry and its representatives, and  3) ABBA Fund is not obligated to provide any assistance to us through grants or loans.  ❑ Check here if you would like us to share this application information with our friends at the Both Hands Foundation to contact you about possibly doing a widow service fundraising project (More information at www.bothhands.org). | | | | |
| Signature of Adopting Father |  | Date |  | |
| Signature of Adopting Mother |  | Date |  | |

**PERMISSION TO USE STORY & PICS** *Husband’s Initials \_\_\_\_\_ Wife’s Initials \_\_\_\_\_*

Please initial here to give ABBA Fund permission to use your family’s story and any pictures you share for us to share with our support base to help raise funds for our various assistance funds and to report back to donors about the impact of their gifts. *If there are any restrictions on the use of your information or pictures, please explain below:*

**APPENDIX A – Reference Form**

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**Employer/Co-worker Reference**

**Name of Family Providing Reference for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Thank you for taking the time to complete a reference on behalf of the family. We understand that you may not know all the details of the family’s life but we ask you be as candid as possible. Each reference is confidential. **Please answer each question on this reference completely on a separate page** and return to us by mail at ABBA Fund, PO Box 868049, Plano, TX 75086 … or you may return it by email at application@abbafund.org … or by fax at 877-899-5067. Please call us with questions at 888-775-3422. | | | | |
| NAME AND cONTACT INFORMATION OF EMPLOYER OR CO-WORKER | | | | |
| Name |  | Phone | ( ) |
| Address |  | | |
| Email |  | | |

|  |
| --- |
| **Please be as thorough as possible while answering these questions.** |
| 1. How long have you known this person? |
| 1. How would you describe this person’s work habits? |
| 1. How would you describe this person’s character? |
| 1. If an interest-free loan is provided do you have any reason to believe this family would not repay it? |
| 1. Please add any additional comments or concerns. |

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature Date

**APPENDIX A – Reference Form**

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**Church Leader or Accountability Partner**

**Name of Family Providing Reference for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Thank you for taking the time to complete a reference on behalf of the family. We understand that you may not know all the details of the family’s life but we ask you be as candid as possible. Each reference is confidential. **Please answer each question on this reference completely on a separate page.** Please note that short answers to these questions can negatively impact the decision on the loan. Return to us by mail at ABBA Fund, PO Box 868049, Plano, TX 75086 … or you may return it by email at application@abbafund.org … or by fax at 877-899-5067. Please call us with questions at 888-775-3422. | | | | |
| NAME AND cONTACT INFORMATION OF friend | | | | |
| Name |  | Phone | ( ) |
| Address |  | | |
| Email |  | | |

|  |
| --- |
| **Please be as thorough as possible while answering these questions.** |
| 1. How long have you known this family? |
| 1. How are you acquainted with this family? |
| 1. How would you describe this family? |
| 1. Do you have any concerns about them as parents? |
| 1. If an interest-free loan is provided do you have any reason to believe this family would not repay it? |
| 1. Please add any additional comments or concerns. |

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature Date

**APPENDIX A – Reference Form**

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**Pastor Reference**

(Name of Church: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_)

**Name of Family Providing Reference for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Thank you for taking the time to complete a reference on behalf of the family. We understand that you may not know all the details of the family’s life but we ask you be as candid as possible. Each reference is confidential. **Please answer each question on this reference completely on a separate page.** Please note that short answers to these questions can negatively impact the decision on the loan. Return to us by mail at ABBA Fund, PO Box 868049, Plano, TX 75086 … or you may return it by email at application@abbafund.org … or by fax at 877-899-5067. Please call us with questions at 888-775-3422. | | | | |
| NAME AND cONTACT INFORMATION OF Pastor | | | | |
| Name |  | Phone | ( ) |
| Address |  | | |
| Email |  | | |

|  |
| --- |
| **Please be as thorough as possible while answering these questions.** |
| 1. How long have you known this family? |
| 1. How would you describe this family? |
| 1. Please describe the family’s church involvement. |
| 1. Please describe the family’s spiritual life and witness for Christ? |
| 1. Do you have any concerns about them as parents? |
| 1. If an interest-free loan is provided do you have any reason to believe this family would not repay it? |
| 1. ABBA Fund views its loan agreements as a covenant versus a legally binding guarantee. While rarely the case, if an interest-free loan is provided and the family fails to repay it, as an alternative to legal avenues would you or someone you appoint in your church family be willing to serve as accountability partners willing to counsel this family in Biblical stewardship principles and the covenant they have signed? |
| 1. Please add any additional comments or concerns. |

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature Date

**APPENDIX B – ABBA Fund – Statement on Authority of Scripture, Beliefs & Faith**

**Statement on Authority of Scripture & Beliefs**

We believe that all matters of faith and conduct must be evaluated on the basis of Holy Scripture, which is our infallible guide **(2 Timothy 3:16–17)**. The Bible is the inspired and infallible Word of God, acting as the source of authority over morality, our beliefs, Christian lifestyle and conduct. Since the Holy Bible does speak to the nature of human beings and their sexuality, it is imperative that we correctly understand and articulate what the Bible teaches on these matters.

ABBA Fund is charged with the ministerial responsibility of Biblical interpretation and promulgating religious policy. The ABBA Fund Board of Directors will determine life application as well as final matters relating to organizational theology, philosophy, Christian practice, faith, divine truth, morality, and theological and doctrinal resolutions as applied to the organization’s ministry efforts.

We are committed to the home and family as set forth in Holy Scripture. We believe God has ordained and created marriage to exist between one man and one woman, with absolute marital fidelity. The Bible sets forth specific home and family values, which include the distinct roles of husbands and wives, fathers and mothers, and children. It is our firm conviction that we uphold the dignity of each individual as we embrace the unchanging and longstanding principles of scriptural truth.  (If you would like to also know our specific Scripturally-defined beliefs regarding Marriage, Gender, Sexuality & Redemption, please contact us at info@abbafund.org to request a copy of our Board of Director adopted statement.)

ABBA Fund is a nondenominational Christian ministry with evangelical roots. Our heart is grounded in helping orphans – often referred to as the “fatherless” in Scripture. We believe the best environment for an orphaned child is to be cared for in a loving, nurturing Christ-centered family environment where they will not only experience the love of Jesus Christ, but be introduced to the person of Jesus Christ … and hopefully trust in Him so that they will be adopted into Abba, Father’s family through salvation.

We believe the best way to accomplish that calling is to help Christian families adopt — and not just adopting in or into the United States, but also helping international Christian families adopt orphans in their own culture and country. And in countries where adoption is not an option, we want to help Christian families provide as close to a loving, nurturing family environment as possible in culturally appropriate ways. Every child deserves a family.

The heritage of our ministry name and a core value that drives our focus on adoption comes from what Scripture tells us about God’s desire to adopt each one of us into His family:

*For all who are led by the Spirit of God are sons of God.* *For you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry, “Abba! Father!”* *The Spirit himself bears witness with our spirit that we are children of God …*

***– Romans 8:14-16 (ESV)***

*But when the fullness of time had come, God sent forth his Son, born of woman, born under the law, to redeem those who were under the law, so that we might receive adoption as sons. And because you are sons, God has sent the Spirit of his Son into our hearts, crying, “Abba! Father!”*

*–****Galatians 4:4-6 (ESV)***

*… he chose us in him before the foundation of the world, that we should be holy and blameless before him. In love he predestined us for adoption as sons through Jesus Christ, according to the purpose of his will, to the praise of his glorious grace, with which he has blessed us in the Beloved. In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace, which he lavished upon us, in all wisdom and insight …*

*–****Ephesians 1:4-8 (ESV)***

**Statement of Faith**

• We believe the Bible to be the inspired, the only infallible, authoritative Word of God. (**2 Timothy 3:15-17)**

• We believe that there is one God, eternally existent in three persons: Father, Son, and Holy Spirit. (**Matthew 28:19; Ephesians 4:4-6)**

• We believe in the deity of our Lord Jesus Christ, in His virgin birth, in His sinless life, in His miracles, in His vicarious and atoning death through His shed blood, in His bodily resurrection, in His ascension to the right hand of the Father, and in His personal return in power and glory. (**John 1:1-4; Matthew 1:23; Philippians 2:5-11; Hebrews 1:1-4 & 4:15; Acts 1:11 & 2:22-24; 1 Corinthians 15:3-4)**

• We believe that, for the salvation of lost and sinful man, repentance of sin and faith in Jesus Christ results in regeneration by the Holy Spirit and that Jesus Christ is the only way of salvation. (**Titus 3:4-7; Luke 24:46-47; Ephesians 2:8-9; John 14:6; Acts 4:12)**

• We believe in the present ministry of the Holy Spirit whose indwelling enables the Christian to live a godly life. (**Galatians 5:16-18; Romans 8:9)**

• We believe in the resurrection of both the saved and the lost; the saved unto the resurrection of eternal life and the lost unto the resurrection of damnation and eternal punishment. (**Revelation 20:11-15; 2 Corinthians 15:51-57)**

• We believe in the spiritual unity of believers in our Lord Jesus Christ and that all true believers are members of His body, the Church. (**Ephesians 1:22-23; 2 Corinthians 12:12, 27)**

**APPENDIX C – Evangelical Council for Financial Accountability**

