



EASING THE COSTS OF SAVING A CHILD

This story originally appeared in the September 15, 2015, Harvard Business School Alumni Stories (<https://www.alumni.hbs.edu/stories/Pages/story-bulletin.aspx?num=4854>). We include it here in a condensed, modified version in order to highlight Harvard's recognition of Pathways for Little Feet's accomplishments.

When Kerr Taylor and his wife, Jill, returned from Russia in 1998 with their adopted baby girl, Christina, another child, a blue-eyed little boy named Andrew, remained behind in the orphanage.

"He's in my mind today," says Taylor. "Every day we visited the orphanage, Andrew would smile shyly, as if asking, 'What about me?' I don't know what happened to him, but chances are he didn't get adopted."

That injustice prompted Taylor to act. He and Jill founded Pathways for Little Feet, a nonprofit charity that assists adopting families by providing interest-free loans, education, and advocacy.

"There are 10-14 million children in these hell holes around the world. We knew we would only be one arrow in the quiver to rescue the Andrews of the world, but we had to do our best to help," says Taylor.

Initially reluctant about the adoption of Christina, Taylor recalls the experience as life changing. "We immediately fell in love with her, and when we brought her back we started donating to orphan-care projects."

Some of the donations worked well, but others less so. Taylor contributed to a not-for-profit that paid airfare to bring orphans to the United States for summer vacations with prospective adopting families. The program ran so well, he doubled his loan the following year.

"The recycling of the capital was a stewardship model we thought highly efficient and capable of helping many children.

Then, a middleman absconded with the money, and I thought, 'Oh goodness, due diligence is as critical for nonprofits as for for-profits.'"

The episode motivated Taylor to start Pathways in 2008. Intended as a family's last step in its adoption journey, Pathways, funded by Taylor and donors, is a private, interest-free, nonprofit bank providing loans of up to \$7,500 for credit-worthy families.

"In essence, we're a bank for orphans. If a family passes our background check and credit review and gets approval by an adoption agency, we help them close the financial gap. It's a loan based on the do-unto-others belief system," he says.

To date, Pathways has funded more than 250 family loans, and the organization has helped more than 300 children in orphanages across the United States and in 35 countries.

As Pathways' mission continues to expand, it recognizes that emotional support for the children is as important as financial assistance. Pathways' next chapter includes establishing counseling services for adoptees and their families. "When you bring a child out of an orphanage, emotional issues often must be confronted. We can't just sprinkle fairy dust on the child and hope all will be okay."

The work is daunting, but Taylor is heartened every time Pathways' partners meet to approve loan requests. One week it's a "yes" for a carpenter and his wife from Virginia who adopted a 16-year-old; another week it's a "yes" to a couple who wanted to bring a boy with special needs home from Asia.

"These families are not wealthy—they have very little cash savings—but they have enormous hearts and decided this kid is their kid," says Taylor. "At the end of the day, it changes lives like you cannot imagine."

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Little Plates for Little Feet

The Houstonian, Forest Ballroom
Wednesday, November 18, 2015
from 5:30pm – 8:00pm

Thank you to everyone who participated in our extremely successful and enjoyable inaugural **Little Plates for Little Feet** event in 2014. Because of your generous contributions, we easily surpassed our fundraising goal, and for this year's event, we want to double last year's effort. We hope you will once again choose to participate in our **2nd annual Little Plates for Little Feet** at **The Houstonian** on **Wednesday, November 18, 2015**, benefiting **Pathways for Little Feet**. In case you missed out on last year's event, here's how it works: We ask twelve of the top chefs in the Houston area to generously come together for one evening and cook some of their favorite dishes for our attendees. Our accomplished 2015 chefs from top restaurants in Houston include **Arturo Boada, Mark Cox, Neal Cox, David Denis, Kaz Edwards, Mark Holley, Michael Pellegrino, Omar Pereney, Danny Trace, John Sheely, Claire Smith, and Kiran Verma**. These 12 Top Houston Chefs will serve two little plates at their respective stations, and guests will judge five delectable categories. All proceeds benefit the Pathways for Little Feet organization and go to encourage adoption, provide financial assistance, and offer post-adoptive care to deserving families. Most people do not realize that there are over 150 million orphans worldwide. Your participation in this event will help unite some of those orphans with loving families. Together, we can help save children one step at a time. During this event, we will honor all participating Top Chefs, along with the beloved Fran Fauntleroy. Thank you so much for your support. Please check out our website for more event information: www.littleplatesforlittlefeet.org. For event and sponsorship questions, please contact Elena Parsons: elena@pathwaysforlittlefeet.org.

Recent Adoptions Stories

Matthew and Jessica, married ten years, have no children and run a Haitian orphanage. Matthew is president of a non-profit called All Things New; he has a B.A. in business and a Master's in divinity. Jessica, a former teacher, volunteers full-time with the non-profit. They lost \$15,000 through a failed adoption in Ethiopia. God opened a door with an adoption agency in Florida, and they are matched with a baby due this month.

John, an insurance agent, and Catherine, a homemaker, are 49 and 44 years old, respectively; they have one adult son now out on his own and a 15-year-old son still living at home. They have foster-parented for several years, but never considered adoption. However, they recently hosted two Filipino sibling boys (ages 12 and 13) for the summer. They fell in love with them and began adoption proceedings.

Randy, a former pastor, and Linda are a retired older couple. Two of their four adult children have adopted children from China. Randy and Linda, inspired by their children's actions, felt God leading them to adopt. Subsequently, they adopted a 6-year-old girl with mild cerebral palsy from China. They went back in September to adopt a 10-year-old girl who needs brain surgery soon AND a 14-year-old girl who is about to age out.

Marc and Sandra have been married 25 years, have three biological children, and have already adopted their daughter, Natalie, from China in 2012. They are currently in the process of adopting a 4-year-old girl with special needs from China. Marc is the Director of the Illinois Chiropractor Society, and Sandra, who has worked in the past as a bookkeeper, currently homeschools three of their four children.

Evan and Ruthanne, married nine years, are full-time missionaries in London. Adopting from other countries is virtually unheard of in the UK, but they are adopting two kids from Kyrgyzstan, and they hope that their efforts will open doors in the UK so that they can share how Christ "adopts" us as His own. Adoption costs are very high (\$65,250) because it will require three trips to Kyrgyzstan.