



Dear Friends,

We live in a time when change is greeted with trepidation and rarely welcomed as an opportunity. As harbingers of optimism, we at ABF sought out mavericks—those rare few who navigate change successfully, who hold firm despite obstacles and bravely look to the future. They discern silver linings before the rest of us do.

We profile ABF board member Tony Manno, who has managed the Foundation's financial portfolio over the years. Iliya Kardashliev, chief financial officer at the American University in Bulgaria, talks about new aid for students in an economic slump. Two Vratsa businesses are taking advantage of cycling's social distancing potential and helping foment a global cycling boom.

Finally, a new educational initiative challenges Bulgarian youth to think about Earth's tomorrow and its relationship to space.

Happy reading, and stay healthy!



### Things Can Devolve if You Don't Protect the Private Sector

ABF board member Tony Manno talks about success as an investor and his 20-year relationship with private sector development in Bulgaria.

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### Making Your Future in Bulgaria May Earn You a Tuition Waiver

ABF-backed loans offer financial relief and an incentive for Bulgarian students to stay and work in their country after graduation.

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### Vratsa—Future Cycling Capital of Bulgaria?

Not only does the region offer excellent conditions for a variety of cycling disciplines, but the sport can be practiced virtually year-round as well. The area's rich cultural heritage and stunning scenery will make your Vratsa cycling adventure truly unforgettable.

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### #PostcardsToSpace



### “Without Space, Earth Would Be Falling Forever”

In 2020 students from around Bulgaria will send messages to space aboard a Blue Origin rocket.

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### Stay tuned



### What's Your Vision for the Next 10 Years?

The America for Bulgaria Foundation is looking for new partnerships and will be announcing a call for proposals shortly. Details coming at the end of September!

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