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# *Year Journey* of Faith and Hope



**Cross International**

*Delivering Food, Shelter and Hope in the Name of Jesus*

**2016 ANNUAL REPORT**



# *Our Christ-Centered Mission*

Cross International is committed to its mission of mobilizing the global Church to transform the poor and their communities materially and spiritually for the glory of Jesus Christ.

This Christ-centered outreach, which has brought hope and life to thousands of needy children and families around the world, is anchored in seven Core Values:

## *Obedience to God*

In serving the poor, we submit ourselves to the lordship of Christ, who said, “When you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed...”

(Luke 14:13-14)

## *Christian Identity*

All our grants and resources are given in Jesus’ name, and we intentionally seek out ministry partners who share our passion to nurture the souls of the poor.

## *Empowering*

We strive to empower local ministries and the people they serve. Our goal is not to impose our strategies on local Church leaders, but rather to respect and equip them to better serve the poor.

## *Joyful Service*

We consider it a joy and an honor to be Jesus’ hands and feet to those in need.

## *Love of Others*

We do our work in a spirit of love and believe it is important to treat every beneficiary as a beloved individual created in God’s image.

## *Preference for the Poor*

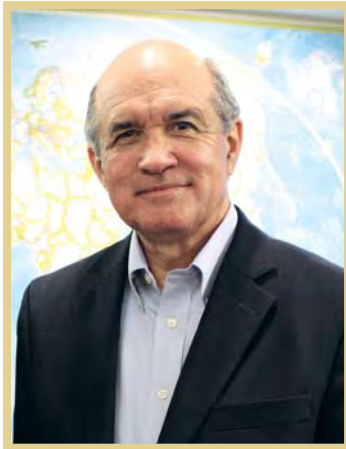
In humility, we strive to prioritize the needs of the most vulnerable, remembering that “whatever you did for one of the least of these brothers and sisters of mine, you did for me”

(Matthew 25:40).

## *Excellence in Stewardship*

We seek to handle all gifts with the utmost integrity, using these precious resources in ways that efficiently and effectively aid the poor.

# From Our President



In the past 15 years, I have been awed and humbled to watch the Lord work miracles through Cross International. Many thousands of poor and vulnerable people have been blessed with material aid and spiritual hope during that time, and we rejoice in every case because each transformed life is an incredible testimony to the power of the Gospel!

From the very beginning, **you have played a critical role in this success story!** Every accomplishment along the way was made possible through your contributions and those of other generous Christians throughout the U.S. This faithful support gave us the ability to reach deeply impoverished regions of the world. It equipped local churches and Christian outreaches to go further and do more. It allowed us to manifest Christ's love to the needy and bring hope to those who needed it most.

When a church partner needed help to feed hungry children or build a school, you were there. When emergencies such as droughts or earthquakes struck, you rose to the challenge. You gave to urgent needs, and you saved lives. In the end, you became much more than a benefactor to a cause. You joined the Cross International family, sharing our heart and mission to achieve incredible things.

**This 2016 Annual Report tells the story of what our Cross family has accomplished for the poor in Jesus' name.** Yes, donations were received and funds expended, but this story is about something much more profound. It expresses how we live out our core Christian values and how we have worked together to expand God's kingdom. Our values, which can be summarized as "obey God and love others," have inspired us to pursue programs that honor the poor, empower the weak, comfort the suffering and lift up the hopeless. This kingdom work is not always easy, but it is always rewarding, so long as we keep our eyes focused on Christ.

My sincerest thanks goes out to all who have been a part of our Christ-centered mission to the poor during these 15 exciting years! Thank you for standing with us to keep the candle of God's love burning among those who desperately yearn for hope; and thank you for continuing to lift up our work with your prayers and support. By this partnership, you have "let your light shine before others, that they may see your good deeds and glorify your Father in heaven" (Matthew 5:16). God bless you!

In Christ,

A handwritten signature in blue ink that reads "James J. Cavnar". The signature is written in a cursive, flowing style.

James J. Cavnar

## Cross International at a Glance

21

the number of countries that received our aid

95

the number of projects we supported with the help of generous Christians

4.09%

the percentage of expenses used for overhead costs

\$1,844,501

the total value of grants in aid given to the poor

\$85,945,874

the total value of goods shipped to the poor

\$87,790,375

total aid provided to the poor





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## TOTAL AID

### 2016 Cash Grants and Goods Distributed

Afghanistan . . . . .	\$3,750	Malawi . . . . .	\$20,000
Bolivia . . . . .	\$8,950	Mozambique . . . . .	\$1,727
Dominican Republic . . . . .	\$15,493,107	Nicaragua . . . . .	\$427,362
Ecuador . . . . .	\$35,332	Peru . . . . .	\$24,045
El Salvador . . . . .	\$27,433,320	Philippines . . . . .	\$8,468
Ethiopia . . . . .	\$5,000	Sierra Leone . . . . .	\$89,432
Ghana . . . . .	\$50	Uganda . . . . .	\$73,473
Guatemala . . . . .	\$29,241,287	United States . . . . .	\$20,023
Guyana . . . . .	\$33,000	Vietnam . . . . .	\$44,400
Haiti . . . . .	\$7,262,157	Zambia . . . . .	\$82,614
Honduras . . . . .	\$7,482,878	<b>Total</b>	<b>\$87,790,375</b>



# 15

Years of

# Miracles



*Giuseppe Turuel*

For 15 years, Cross International's staff has opened each and every workday with prayer and devotions. This practice reinforces our deeply held conviction that God is in control; that He above all deserves praise for our success. As Psalm 127:1 says, "Unless the Lord builds the house, the builders labor in vain."

This same Christ-centered outlook is beautifully modeled by our ministry partners in the field — faithful men and women who continually invite God to work through them to change lives and answer prayers. They have often shared stories of how the Lord has intervened in special ways, either by moving their hearts to take a particular course of action, or by directing the events around them.

In Guatemala City, we met a man named Giuseppe Turuel who seems to eat and breathe the miraculous. Giuseppe works with at-risk children living in the city's gang-infested slums, and he runs a Christian school and feeding/activity center that serves as a refuge from the rampant crime and violence that has torn their community apart. On multiple occasions, Giuseppe has faced physical threats while ministering in the slums — and each time, God has intervened.

Of the seven times Giuseppe has been jumped by thieves, five ended with him leading his assailants to the Lord. On one occasion, a gang member flashed a knife and demanded everything he had. Giuseppe replied that the most valuable thing he had was God and that if they fought and he died, he knew his eternal destiny was secure. Rattled, the thief dropped his knife and let him go. On another occasion, Giuseppe tried to scare

off a gang that was robbing a child. Instead of fleeing, the leader approached Giuseppe in a threatening manner and demanded money. But just as the situation was about to turn very bad, Giuseppe recognized a face in the group — a young boy he had previously rescued from a physical assault. The boy recognized Giuseppe as well



and identified him to the leader, who turned out to be the boy's brother. As a result, this vicious gang leader went from robbing him to thanking him. Giuseppe replied, "I accept your thanks, but I need to tell you about God."

Giuseppe was very grateful for the Cross International meal shipments that were helping him feed the hundreds of children in his care, but he insisted that his hope was not in us or any other supporters, but in God. He recounted how he often runs out of money, only to find a friend at his door with an urgently needed donation at the very last minute. No matter the circumstances, God always comes through and the children don't go hungry.

"The principle of all of this is God," he said. "I am nothing without Him."

Giuseppe's incredible faith and evangelistic heart are an example we admire as we strive to operate in accord with our ministry's core value of **Christian Identity**. It really is all about Jesus!



Giuseppe welcomes children to his Christian school/feeding center.



*When we call to share a ministry need, there will be donors who say, "You called at the perfect time," when they hear that we also want to pray for them.*

*One person I called sounded standoffish at first. She said, "I'm really busy. Can you make it short?" I quickly told her why I had called, then concluded as I always do by asking if she had a prayer request. Suddenly, she started crying.*

*"This is perfect timing," she explained. "We recently adopted a little girl from China, and we were so very happy. But a few months ago, I started having problems*

*walking. Each week it got harder and harder to walk, to the point where I'm now in a wheelchair. The doctors have to do surgery, but they don't know how it's going to turn out. So I have this precious little girl running around my house, and I can't run after her, and I can't play with her."*

*Then and there, we prayed together over the phone, and I asked God to give her the miracle she needed. Later, I learned that, against the odds, the surgery had been a success! This lovely woman overflowed with joy as she told me how she finally had enough mobility to care for and play with her young daughter. The Lord heard our prayers!*

*~ Marie White, International Development Officer*



# 15 Years of Partners



***Excellence in Stewardship*** is a core value at Cross International. This has led us to forge and maintain long-term partnerships with ministries we can trust to make the most effective use of your generous gifts! Respecting the fact that Christian leaders often make great personal sacrifices to serve the poor, we also do what we can to strengthen their underfunded ministries so they can reach their full potential. In this way, a good program can become an even greater ministry, expanding its evangelistic reach and tripling or quadrupling the impact of its services to the poor.

The Divine Shelter School (DSS) outreach, one of Cross International's first ministry partners in Haiti, is a wonderful example of this approach. The network of Christian schools had been founded to educate poor, illiterate children in both urban and rural areas of the country. They desperately needed help paying teacher salaries, and wanted to add a feeding program to serve the students who were arriving with empty stomachs — and sometimes going to bed hungry as well.

Empowered by Cross International, the DSS ministry has grown exponentially in the years since. We established an in-country office that helps support its operations, and we now fund most of its efforts to feed, educate and

evangelize the more than 4,000 primary school students who attend its 17 campuses. These are children who, if not for this program, would never have attended school at all, never learning about Jesus Christ and the Gospel of hope.

### **Building Bigger and Stronger**

Empowering a ministry often leads to construction projects too. For example, we helped DSS rebuild damaged schools after the 2010 earthquake devastated parts of Haiti, and we recently funded a much-needed upgrade to its humble Christian school in the Haitian village of Saintard.

For years, the Saintard students had been meeting in two flimsy shelters with palm frond walls and dirt floors. During rainstorms, the children would get soaked and muddy as water rushed through huge gaps in the walls. To make matters worse, the land the school sat on was only leased, not owned. Without title to the land, our friends couldn't build a permanent structure even if they had the money — which they did not.

What a joy it was in 2015 to finally give the Saintard children the school of their dreams! The firm foundation, solid concrete walls, waterproof roof and new sanitation facility Cross International constructed with the help of our benefactors have transformed their educational experience.



## The Saintard School TODAY!



*The children's faces have changed. Before, they were looked down on. They went to a rundown school, and the other children made fun of them. But now they have a beautiful school to come to. God has provided a new life*

*for all of us. We've also seen improvement in the children's performance.*

*~ Bobo Jean Bernard, second-grade teacher at Saintard*

*I give thanks to God, then to Cross. It was so difficult before. You can see the difference — even the children's shoes are in better shape. They are not filled with mud anymore! And praise be to God, we are not finished! We will continue to make improvements to our school. But already the school is such a blessing!*

*~ Mary Pierre Nadege, kindergarten teacher at Saintard*



*I recall a vivid moment when I traveled to Guatemala with several donors. They had raised money to fund the construction of five new homes, and we had planned a service project to paint them during their visit. It was 104 degrees and we had worked hard all morning. We broke for a brief lunch of humble peanut butter and jelly sandwiches. Each team member ate only half and shared the other half with the local families working alongside us — who did not have anything to eat. The joy of sharing this simple meal was symbolic of our brotherhood in Christ. I was in awe of how the team ministered to the families they were serving through this outpouring of generosity.*

*~ Shana McCracken, International Development Director*



# 15

## Years of

# Positive

At Cross International, “Empowerment” is far more than a trendy slogan. Our Core Value of *Empowering* expresses the way we work with ministry partners and how we serve impoverished communities. Because our programs strengthen local leaders and draw on their experience and wisdom, our efforts produce real change and result in sustainable benefits that address both material and spiritual needs.

In Nicaragua, one of the Christian ministries Cross International empowers is Amigos for Christ, and many struggling families have been blessed by a dramatic transformation of their lives as a result. Amigos goes into deeply impoverished communities and labors alongside the people there to restore hope, meet urgent needs and pave a path to a better future. While it is accurate to say Amigos for Christ builds houses, installs clean water systems, supports schools, feeds children and helps families earn an income, the ministry’s impact extends well beyond this simple description. Visit any village Amigos has touched and you will see wonderful



signs of the deep, faith-filled relationships the ministry has forged. There are smiles, warm embraces and prayers shared among friends. Like Cross International, Amigos for Christ believes in empowering people by pouring time and energy into their lives. That is the recipe for creating a lasting, positive change!





# Change

## Meet Osmar Navarez

Boys who grow up in Nicaragua's poorest rural villages rarely dare to dream. Having seen poverty's impact on their grandparents and parents, they expect the same struggles to plague their own lives. Poverty, they believe, is a cycle that goes on and on from one generation to the next.

Fortunately, Amigos for Christ rejects this view and works hard to break the cycle of poverty in the communities it serves. In Osmar Navarez's case, the ministry's encouragement has created a new perspective in the boy, and he now believes he can achieve big things.

Osmar's family was among the first to receive a new home from Amigos for Christ. Then, the ministry provided him with a scholarship to finish school. There, he discovered and cultivated a natural talent for theater. Eventually, Osmar's ambition and hard work paid off. He was cast in a nationally broadcast production of Aladdin and also worked with Amigos' ministry as an architect on his way to becoming the first member of his family to earn a college degree.

"I was one of the participants in Amigos' theater



program and took part in its first show, Snow White," Osmar recalled. "The experience was incredible. Theater taught me I can dream. I think I had to have other people see the talent I couldn't see in myself, the passion I didn't see in myself, the desires I didn't see in myself."

"The guy is an actor and a half," said Amigos Founder, John Bland. "We also knew he was on track to be an architect. One day, he showed up at Amigos with his parents because he needed \$200 to finish his last semester of school for his architect's degree. We told him that we would pay for it if he would consider doing his practicum at Amigos."

With Osmar's technical expertise, Amigos successfully built a new school for underprivileged children. Inside walls Osmar designed, a new generation will be taught that God wants children to dream big. A better life is possible!



*Our campaigns for youth are about much more than raising money. Let me read part of a letter we received from one pastor who hosted a Cross International food-packing event:*

*"Many of our youth invited friends who had never attended church before to join them for this event. Leave it to a teenager to convince a friend of how cool it would be to go hungry and homeless for two days and do it at church. Of*

*those first-timers, 10 of them made first-time commitments to follow Christ. Worship and prayer went on for hours, and as they served, believing they would change lives, the Holy Spirit showed up and changed theirs."*

*~ Sandi Pino, Director of Church,  
School and Community Development*



*I got a call from a donor who said, "Cross reminds me of the 10 lepers who Jesus healed. One came back and said thank you, while the other nine didn't. I give to a lot of charities, but you're the first*

*one who's ever sent a thank-you note!"*

*~ Melanie Savidge,  
International Development Officer*



# MV

## Cross International

# Family

By Darrell Borne

### **Cross International is more than a charity. It's family.**

Cross International is more than a charity. It's like family to me.

My wife and I were first introduced to the Cross International Alliance (the partnership of Cross International and its sister charity, Cross Catholic Outreach) when a representative of the ministry visited our church and told us about the urgent needs of the poor in developing countries like Haiti and Nicaragua. We were thrilled when the ministry honored the intention of our first gift by sending us a photo-illustrated report showing us exactly what our donation had accomplished.

Getting these kinds of updates on accomplishments was wonderful, but we were also drawn to Cross by the friendliness and sincerity of the staff. They made us feel we were doing more than supporting an organization — we had become part of a family of believers, sharing an important Christian mission and developing personal connections. This feeling was reinforced when we decided to travel with Cross to visit poverty-relief projects in Peru and Nicaragua. There, we met the overseas pastors and partners and saw what was possible when Christians around the world joined hands to achieve more for God and His glory. It was clear that everyone associated with Cross International had the same heart for service, from the executive team to the receptionist to the person writing the updates we'd received.

Eventually, our relationship with Cross International deepened to include the ministry's Vice President



*Darrell Borne digging a trench for an Amigos for Christ water project.*



for Development, Michele Sagarino. She loved our heart for the poor and suggested we help spread the word about Cross International's ministry by hosting a fundraising dinner in our home. Her request was outside my comfort zone, but we said yes — in part because the project we would be funding was so compelling. The dinner ended up raising more than \$100,000 to install clean water systems in poor Nicaraguan villages. I was even blessed to meet John Bland of Amigos for Christ, the ministry partner handling the project in the field. John's kindness and humility made me love the project even more, as did his desire to involve both Protestants and Catholics to foster Christian unity in his outreaches to the poor.

By this point, Cross International's team learned about my professional background, and asked me to serve as a consultant in their search for a new chief financial officer. Then I was invited to join the Board of Directors, and I gladly accepted.

As someone who has experienced the Cross International journey at every stage — from discovering its mission to joining as a benefactor to traveling overseas to engaging

in its administrative roles — I feel honored to be a part of its leadership now. I love representing a charity that relates to its supporters as brothers and sisters in Christ. I also love the fact that we partner with existing churches and ministries around the world to empower *their* work rather than impose our ideas and plans on them. But most important of all, I love that our mission is having both a material and a spiritual impact in the lives of the poor. Lives are being transformed and souls are being saved!

Why is Cross International so effective? And why is it having such a profound impact? I think the answer has a lot to do with something John Bland realized while helping to dig ditches for the Nicaraguan water systems. Evangelism is personal. Love must be expressed that way too. People receive the Gospel when they see you care; when they learn they can trust you. Meeting material needs and developing long-term relationships opens those doors of trust. It allows you to talk to people about Jesus and to demonstrate the power of His love in tangible ways.

Today, my wife and I are part of a global Christian family, and I am humbled by that.

*Darrell Borne and his family in Nicaragua.*





# IMPACT



## Food

Your faithful support has rescued children from the threat of severe malnutrition and helped them to grow up healthy and strong. Our

feeding projects are critical for the success of Christian schools, shelters and other outreaches to the poor and vulnerable.

### 2016 Food Facts:

Grants provided to: 12 projects in 6 countries (does not include projects categorized as education)  
Food shipped to: 21 partners in 8 countries  
Education centers providing student meals: 33  
Total Vitafood meals provided: 10,148,265  
Total countries served: 10



## Orphans

With your help, orphaned, abandoned and vulnerable children have been welcomed into the open arms of Christian ministries. These children have learned to trust in their Heavenly Father as they heal from past trauma and receive basic necessities like food and shelter.

### 2016 Orphan Facts:

Grants provided to: 10 projects in 9 countries  
Orphanages: 6  
Centers for the handicapped: 1



## Water

You quenched thirst and reduced waterborne illnesses by blessing the poor with the simple gift of clean, abundant water. This resource dramatically improves a family's quality of life, whether delivered by a basic hand-pump well or piped directly to multiple homes.

### 2016 Water Facts:

Grants provided to: 7 projects in 4 countries  
Water system construction projects: 22  
Water system repair projects: 2  
People impacted: 13,263

## Medical Care

Your generosity brought health and healing to those who would otherwise have been unable to access the medical care they needed. You provided valuable medications and supplies that are typically unavailable in impoverished communities, and you ensured that the sick, the injured and pregnant mothers were able to be treated by medical professionals.



### 2016 Medical Facts:

Grants provided to: 2 projects in 2 countries  
Medical supplies shipped to: 7 partners in 5 countries  
Value of shipped goods: \$82.9 million  
Total countries served: 7



# by Category

## Disaster Relief



You enabled us to respond quickly and effectively to emergencies affecting our ministry partners and the poor in developing countries. With your help, we shipped aid to communities affected by the Ecuador earthquake, the Sierra Leone drought, civil unrest in South Sudan and Hurricane Matthew in Haiti. Our focus is not just immediate relief, but also long-term recovery.

### 2016 Disaster Relief Facts:

Disaster areas served: 4 countries  
Types of goods shipped: food, medical supplies, clothing



## Education

Through your support, Christian schools have reached thousands of at-risk children with education and the Gospel. Your investment will reap great rewards as these boys and girls work

their way out of poverty and grow into responsible, compassionate men and women of God.

### 2016 Education Facts:

Scholarships awarded: 10,363  
Teachers' salaries provided: 198  
Education centers constructed: 1  
Grants provided to: 11 projects in 4 countries  
(does not include projects categorized as food)  
Education supplies shipped to: 2 projects in 2 countries



## Housing

You helped build safe, sturdy homes for poor families who previously lived in rickety, makeshift shacks. Your gifts have brought them security, dignity and the ability to sleep through the night without being soaked by the rain. A house is a special blessing that will impact a family for years to come!

### 2016 Housing Facts:

Grants provided to: 5 projects in 3 countries  
Houses constructed through grants: 34  
Construction supplies provided to: 2 countries  
Total countries served: 5

## Microenterprise

You also invested in the future through livelihood support. Microenterprise programs have freed the poor from the need to beg for food. Their earnings empowered them to feed their families, send their kids to school, access medical care and afford safe housing — all while having a positive spiritual impact on their communities.



### 2016 Microenterprise Facts:

Grants provided to: 3 projects in 2 countries  
Number of microloans: 11



2016

# Financials

IN 2016

CROSS INTERNATIONAL PROVIDED **\$87,790,375** IN AID TO THE POOR.

OF THIS, **\$1,844,501** WAS GRANTS-IN-AID; **\$85,945,874** WAS GOODS DISTRIBUTED.

## Aid Provided by Category

*2016 total grants-in-aid and goods distributed  
~ Cross International, Inc.*

<b>Disaster Relief</b> .....	<b>\$480,495</b>
<b>Feeding Programs</b> .....	<b>\$2,782,035</b>
food, cooking equipment, cooks' salaries	
<b>Housing Construction</b> .....	<b>\$250,000</b>
building/repair of houses and shelters	
<b>Medical Care</b> .....	<b>\$82,937,806</b>
medicines, medical equipment and supplies, clinic and hospital support	
<b>Microenterprise</b> .....	<b>\$37,668</b>
carpentry, mechanics, sewing, agriculture, animal husbandry and other self-help projects	
<b>Education</b> .....	<b>\$973,791</b>
support for schools, scholarships and vocational programs	
<b>Aid to Orphans</b> .....	<b>\$207,230</b>
food, education, shelter, clothing, medical needs, etc.	
<b>Water Projects</b> .....	<b>\$109,350</b>
wells, cisterns, water distribution systems, latrines	
<b>General Aid</b> .....	<b>\$12,000</b>
school furniture, mattresses, appliances, construction materials, furnishings, etc.	
<b>TOTAL</b> .....	<b>\$87,790,375</b>

## Balance Sheet

*As of December 31, 2016 ~ Cross International, Inc.*

### Assets

Cash and Cash Equivalents .....	\$1,265,398
Investments .....	\$159,675
Inventories .....	\$2,433,171
Pledge, Other Rec. ....	\$841,218
Other Assets .....	\$41,203
Investments Restricted to Endowment ...	\$233,000
Property and Equipment, Net .....	\$43,989
<b>TOTAL ASSETS</b> .....	<b>\$5,017,654</b>

### Liabilities

Accounts Payable and Accrued Expenses .	\$187,597
Due to Affiliate .....	\$4,428,199
<b>Total Liabilities</b> .....	<b>\$4,615,796</b>

### Net Assets

Unrestricted .....	\$145,753
Temporarily Restricted .....	\$23,105
Permanently Restricted .....	\$233,000
<b>Total Net Assets</b> .....	<b>\$401,858</b>

**TOTAL LIABILITIES & NET ASSETS ... \$5,017,654**





# Financials

## Statement of Activities

Year ended December 31, 2016 ~ Cross International, Inc.

### Revenue

Noncash Contributions .....	\$85,948,730
Cash Contributions .....	\$6,922,675
Other Revenue .....	\$177,775
<b>Total Revenue .....</b>	<b>\$93,049,180</b>

### Expenses

#### Program Services

Goods Distributed .....	\$85,945,874
Grants-in-Aid .....	\$1,844,501
Missions Education .....	\$994,799
Shipping/Fulfillment .....	\$733,852
Project Development .....	\$258,534
<b>Total Program Service Expenses ...</b>	<b>\$89,777,560</b>

#### Administrative Expenses

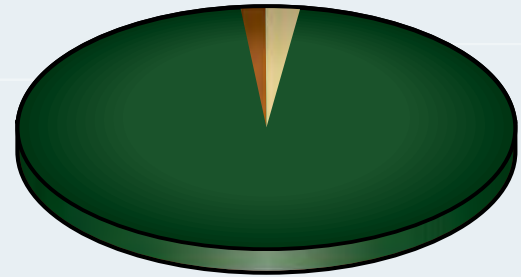
Salaries and Benefits .....	\$949,655
Data Processing .....	\$137,109
Occupancy .....	\$102,587
Merchant and Bank Fees .....	\$87,618
Other Expenses .....	\$79,110
Equipment Rental .....	\$71,452
Contractors and Consultants .....	\$43,510
Professional Services .....	\$42,575
Postage .....	\$38,758
Property Insurance .....	\$33,223
Travel .....	\$19,309
Software .....	\$18,845
Office Supplies .....	\$17,382
Printing .....	\$8,644
Advertising and Solicitation .....	\$1,296
Shipping Expenses .....	\$110
<b>Total Administrative Expenses .....</b>	<b>\$1,651,183</b>

### Fundraising Expenses

Software .....	\$214
Equipment Rental .....	\$1,473
Shipping Expenses .....	\$3,163
Office Supplies .....	\$3,494
Data Processing .....	\$7,121
Product Acquisition Fees .....	\$13,751
Professional Services .....	\$16,532
Contractors and Consultants .....	\$24,949
Other Expenses .....	\$79,546
Advertising and Solicitation .....	\$130,642
Travel .....	\$154,880
Postage .....	\$187,539
Printing .....	\$307,079
Salaries and Benefits .....	\$519,144
Broadcast Airtime .....	\$726,502
<b>Total Fundraising Expenses .....</b>	<b>\$2,176,029</b>

<b>TOTAL EXPENSES .....</b>	<b>\$93,604,772</b>
<b>REVENUE LESS EXPENSES .....</b>	<b>(\$555,592)</b>
<b>NET ASSETS — END OF YEAR .....</b>	<b>\$401,858</b>

## 2016 Financial Statement



● Program Services	\$89,777,560	<b>95.92%</b>
● Fundraising Expenses	\$2,176,029	<b>2.32%</b>
● Administrative Expenses	\$1,651,183	<b>1.76%</b>





## A Message From Our Board



During this ministry's 15-year history, we've often looked to Matthew 25 to express who we are, what we do and why we do it. I love how personal Jesus makes our actions when He says, "Whatever you did for one of the least of these brothers and sisters of mine, you did for me."

But there's another Bible verse that also defines the ministry of Cross International. It is John 13:35. "By this everyone will know that you are my disciples, if you love one another."

As this report shows, an amazing number of lives have been blessed during the last decade and a half through the compassion of our benefactors and ministry partners, and we are honored to have played a role in helping Christians achieve these wonderful things for the glory of God. We want love to define who we are, how we relate to others and what we accomplish for the Lord, and our hope is that the watching world sees Christ in all we do.

Love expressed in this way not only impacts the poor — it also blesses those who give and those who serve, whether in the U.S. or overseas. For example, those who work at Cross International experience God's love and guidance too. We make it a priority to pray together, sharing our struggles with one another and encouraging each other in the Lord. We also seek out prayer requests from our benefactors and overseas ministry partners, lifting up the requests individually at weekly morning devotions and during our annual Day of Prayer.

By joining Cross International and supporting its mission, you have become a part of this family, and it is my hope and prayer that you have experienced both a sense of fellowship and God's blessing as a result. As one family, let's celebrate this 15-year milestone moment in our ministry's history and let's enter the next decade with an open heart and a desire to discover the new opportunities for service God has in store. With God's guidance and your faithful support, I am confident that we will continue to do great things for the Lord and further glorify His name. Together, let us bring material aid and spiritual edification to "the last, the least and the lost!"

In service to our Lord,

A handwritten signature in blue ink that reads "Jimmy Dodd". The signature is fluid and cursive, with the first name being more prominent.

Jimmy Dodd, Chairman – Cross International Board of Directors

### Cross International 2017 Board of Directors

**Rev. Jimmy Dodd** – Chairman  
*Executive Director of PastorServe*

**Dr. Joe White** – Secretary & Director  
*President of Kanakuk Kamps / Men at the Cross*

**Mr. James J. Cavnar** – Director  
*President of Cross International*

**Mr. Darrell Borne** – Director  
*President of D. Consulting, Inc.*

**Dr. Mark Montoney** – Director  
*Chief Medical Officer of Contessa Health*

**Cedric Wade** – Director  
*Investment Professional at National Planning Corporation*

**Will Walton** – Director  
*Principal at Integrity Realty Advisors*

# *Pressing Onward:*

15 More Years of Hope and Transformation



As we reflect on the amazing things God has done through Cross International during these past 15 years, we also know there are still more mouths to feed, more hearts to mend and more souls to be called to Christ.

Please remember us in your prayers as we continue to serve as Jesus' hands and feet to the less fortunate, wherever they may be found. With your help, children and families can be free from the chains of poverty and despair!

Learn more at [www.CrossInternational.org](http://www.CrossInternational.org)



## Our Mission

We mobilize the global Church to transform the poor and their communities materially and spiritually for the glory of Jesus Christ.

## How We Serve

Rather than create new institutions to distribute aid, we support existing ministries and churches already serving the poor. In addition to being the most cost-effective way of helping the poor, empowering these ministries allows us to support the Church's spiritual mission and its important position of leadership in poor communities.

## Good Stewardship

We consider every gift we receive as a precious resource from God. We direct every donation to its intended project, provide honest and accurate reports to our donors, and keep overhead costs to an industry low. We handle funds with utmost integrity and hold our ministry partners in the field to the same high standards by asking them to document costs and the impact of their outreach. These detailed accountability measures have earned us ongoing accreditation by the following organizations:



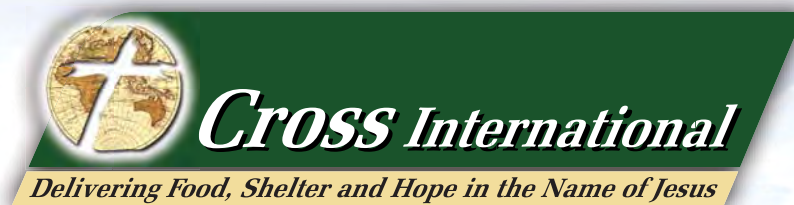
Enhancing Trust



[bbb.org/charity](http://bbb.org/charity)



The Chronicle of Philanthropy  
*The nonprofit world's No. 1 news source*



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