Cross International reaches those in deepest need around the world, helping them thrive. Through longstanding partnerships with local Christian ministries working in their own communities, we empower generous believers who give financial and prayer support to strategically advance the gospel and bring transformative change.
Message from
THE PRESIDENT

In preparation for Cross International’s 20th anniversary, I came across an archival copy of the very first organizational report that was presented to the Cross Board of Directors back in 2001. It was a revelation. The report told us that children were Cross International’s first priority. It went on to explain how impoverished children suffered more than anyone else, trapped in a world without food or clean water, without basic sanitation or the opportunity to be educated. The report gave examples of how Cross was addressing the challenge to bring food, shelter and hope to vulnerable children.

Fast forward 20 years to today and Cross International remains committed to serve many of the world’s most vulnerable children, families and communities by living and sharing God’s unbounding love in tangible, lifesaving ways that affect lives for His Kingdom.

When the Lord called Cross to establish our Thriving Kids Initiative over two years ago, I had no idea that vulnerable children were Cross’s first priority back in Year One. It is clear to me now that our priority in 2021 — to make thriving kids the focal point of our ministry — has been part of God’s master plan for Cross all along. We may not have called it “Thriving Kids” in Year One, but the goal was to transform the deepest needs of children into thriving joy!

Thriving kids is what we celebrate in this Annual Report, which covers the period of July 1, 2020 to June 30, 2021. As you read each page, please remember that the statistics we share are only part of the Cross International story. They reflect individual lives that are touched, and the dedication of our local Christian ministry partners who despite unprecedented challenges related to COVID still managed to feed hungry kids and families, rescue the vulnerable, and bring hope and opportunity to those who have been in darkness.

It’s an exciting time to be part of Cross International. Our Thriving Kids Initiative is part of what we call “Reach25,” our growth path through the year 2025. We started it over two years ago while then reaching 33,000 of the world’s most vulnerable children and family members per year. Two years ago, that grew to 47,000. Last year, it was 56,000. And this year, we hope to reach over 65,000 … on the way to serving more than 125,000 of God’s children each year by 2025!

We are so thankful and excited that you are in partnership with us on this journey of serving God by serving others. May God bless you as we together continue to bring hope to the hopeless — to help children not only survive, but to thrive!

In Christ,

Kelly Miller
President & Chief Executive Officer
The past 12 months—from July 1, 2020 to June 30, 2021 — was a huge challenge for the ministry as the coronavirus pandemic and a very busy hurricane season combined to create unprecedented obstacles — especially for vulnerable families that lived throughout the Caribbean and in Latin America.

In many countries, government-mandated shutdowns plunged millions of impoverished families into starvation. Children suffered the most, as schools in many places shut down, leaving many children without the one meal a day they relied on for survival.

Thankfully, as the year progressed, economies rebounded. The most urgent problem throughout the entire COVID ordeal has been hunger, and we worked with our partners throughout the year to ensure that at-risk children and vulnerable communities did not starve.

When Hurricanes Eta and Iota slammed into Central America in November 2020, aid workers were stunned by the damage left by the two storms. One partner hit particularly hard was Hope of Life — a Christian mission that is nestled high in a valley in eastern Guatemala. Floodwaters ripped a path through the valley, leaving five feet of sand and sediment in some places and carving a 20-foot ravine through the middle of the campus. All 100 homes in and around Hope of Life were overtaken by mud and debris. The newly constructed medical clinic was also destroyed.

But despite all this devastation, your generous support helped Hope of Life and other ministry partners recover quickly. We were amazed at how life went on.

“The Guatemalan people are incredibly resilient,” explained Katie Arriaza, President and CEO of Hope of Life. “They are built to endure. It’s in their lifestyle to endure. Between the pandemic and the two hurricanes, this was the perfect storm for poverty. But it was also the perfect storm for hope.”

Katie went on to explain that even though the recovery and reconstruction is a slow process that will take two to three years, the Holy Spirit is guiding them. With your help, we will continue to stand by them as they transform their lives and look to the future.
Because of your faithful generosity, children living in poverty experience God's grace and power working in their lives. Thank you for bringing hope to their lives! Many of these children have been living with the COVID-19 pandemic for as long as they can remember. Vulnerable families that already struggled with deep food insecurity faced even deeper poverty as strict shelter-in-place orders deprived them of the ability to work.

But their faith in God was strong. And as schools reopened in FY2021, children began to regain easier access to the food they desperately needed. We worked hard with our ministry partners all year long to ensure that kids did not fall victim to malnutrition!

**COVID RELIEF IN FY2021**

- **317,992** beneficiaries received COVID relief in Latin America, the Caribbean and Africa.
- **157** medical staff members and **181** non-medical staff members received COVID-related support.
Hunger and malnutrition are devastating for children and their family members. Thanks to your help, Cross International worked with our dedicated ministry partners to establish the proper nutrition programs and to ensure that the most vulnerable got the food they needed.

**FOOD DISTRIBUTION IN FY2021**

<table>
<thead>
<tr>
<th>6,787 children and 2,966 adult beneficiaries, and 158 adult staff members received lifesaving food.</th>
<th>4,187 children were fed hot meals at the schools we supported.</th>
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<tr>
<td>3.3 million servings of fortified rice were distributed.</td>
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**CLEAN WATER & SANITATION**

Clean water and safe sanitation are scarce commodities in developing countries. That’s why your support for these programs has been so vital. You helped us work with our partners to eliminate waterborne illnesses such as diarrhea, which was brought about from drinking contaminated water.

**CLEAN WATER IN FY2021**

- **10** new community water systems were drilled and installed.

- **7,546** adults and **25,025** children received clean water.

- **200** adults were enrolled in water, sanitation and hygiene training.
HEALTH AND MEDICAL CARE

All children deserve a healthy start in life. With your help, Cross International worked with partners on three continents to provide vulnerable children and their family members access to the best health services and medical care available. These interventions prevented illnesses and saved lives.

77 malnourished children were rescued and rehabilitated.

741,568 packs of medicines and pharmaceuticals were transported.

30,742 packs of medical supplies and personal care items were transported.

ORPHANS AND VULNERABLE CHILDREN

In order for children to thrive, they must have a stable environment. That's why your support has made such a difference. The goals of each residential program may have been different, but all had the same basic objective — to transform the lives of the world's most vulnerable children, providing them a future with hope.

185 orphans and vulnerable children were supported by our programs.

15 staff members were supported by our programs.
HOUSING
A home is a foundation for the future and a source of hope. And the need for shelter is pervasive, especially in developing countries. You helped build simple, sturdy homes for vulnerable families — dwellings that kept out the rain and withstood strong winds, improving their standard of living.

EDUCATION
A quality education is often the best path out of poverty. You offered vulnerable children an affordable Christian education, which included nutritious meals and the Word of God. Those who attended classes had their untapped skills and abilities revealed, allowing them to fully utilize their potential.

EDUCATION IN FY2021
3,952 children received subsidized or free Christian education.
930 children benefited from education support programs.
200 Bibles were distributed to vulnerable families.
320 teachers and support staff were supported by our programs.

HOUSING IN FY2021
10 sturdy new houses were constructed, and
25 existing houses were repaired.
3 of those new houses were built after hurricane victims in Guatemala lost their homes.
73 adults & 90 children benefited from our housing programs.
ECONOMIC EMPOWERMENT

We are committed to help vulnerable families raise their standard of living. Thanks to your support, we ensured that farmers in Latin America were trained in vegetable cultivation and animal husbandry. Vulnerable women in Africa received microloans for home-based businesses. These interventions will help these men and women take charge of their future for years to come.

ECONOMIC EMPOWERMENT IN FY2021

1,645 adults and 4,161 children benefited from the farming programs we supported.

1,010 valuable microloans were disbursed to vulnerable families.

2,684 adults and 8,135 children benefited from the microloans that were disbursed.

EMERGENCY RELIEF

When hurricanes, pandemics or other catastrophes occur, we address the urgent needs of the most vulnerable. We also work with crisis care partners to protect the vulnerable and spearhead abuse prevention programs. This year, when Latin America became a COVID hotspot, we delivered lifesaving food to families in need. When Hurricanes Eta and Iota left a trail of devastation in Central America, our partners brought supplies to displaced villagers.

EMERGENCY RELIEF IN FY2021

16 adults and 35 children were supported by our crisis care programs.

$197,033 worth of emergency supplies and were transported to Guatemala in response to Eta and Iota.

15,864 children and family members benefited from the emergency supplies that were disbursed.
In Fiscal Year 2021, Cross International provided $79,631,668 in cash and gifts in kind.

**STATEMENT OF ACTIVITIES**
*Year ended June 30, 2021 - Cross International, Inc.*

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<thead>
<tr>
<th>ASSETS</th>
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<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$2,084,202</td>
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<tr>
<td>Investments</td>
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<td>Investments restricted to endowment</td>
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<td>Inventories</td>
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<td>Other assets</td>
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<tr>
<td>Property and equipment, net</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$2,746,268</td>
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<th>LIABILITIES</th>
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<tr>
<td>Accounts payable and accrued expenses</td>
<td>$223,568</td>
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<tr>
<td>Notes payable</td>
<td>$596,845</td>
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<td><strong>TOTAL LIABILITIES</strong></td>
<td>$820,413</td>
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<table>
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<tr>
<th>NET ASSETS</th>
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<tbody>
<tr>
<td>Without donor restrictions</td>
<td>$977,481</td>
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<tr>
<td>With donor restrictions</td>
<td>$948,374</td>
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<td><strong>TOTAL NET ASSETS</strong></td>
<td>$1,925,855</td>
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| TOTAL LIABILITIES AND NET ASSETS            | $2,746,268 |

<table>
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<tr>
<th>REVENUE</th>
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<tr>
<td>Noncash contributions without donor restrictions</td>
<td>$76,622,934</td>
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<tr>
<td>Cash contributions without donor restrictions</td>
<td>$4,948,268</td>
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<tr>
<td>Cash contributions with donor restrictions</td>
<td>$1,831,990</td>
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<td>Other revenue</td>
<td>$390,101</td>
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<td><strong>TOTAL REVENUE</strong></td>
<td>$83,793,293</td>
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<table>
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<th>EXPENSES</th>
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<tbody>
<tr>
<td>Program Services</td>
<td>$79,631,668</td>
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<tr>
<td>Administrative Expenses</td>
<td>$1,496,371</td>
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<td>Fundraising Expenses</td>
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<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$82,514,089</td>
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| REVENUE LESS EXPENSES                       | $1,279,204 |
| NET ASSETS – BEGINNING OF YEAR               | $646,651 |
| NET ASSETS – END OF YEAR                     | $1,925,855 |
Dear Friends,

As a founding member of Cross International’s Board of Directors, I have experienced firsthand how God has graced us over our 20-year history.

There is one Bible verse that truly defines who we are as a ministry. It is John 13:35. “By this everyone will know that you are my disciples, if you love one another.”

As I reflect on 2021 and the many challenges we have faced, one thing has remained true: the love we share with others is truly what sets us apart.

The stories of hope and impact you see in these pages are a result of your efforts to make a better tomorrow. And the leadership that has been displayed by our staff and partners remind me why we are committed to helping those who are less fortunate than ourselves.

Thank you, on behalf of the board of Cross International, for helping us affect the lives of children, families and communities throughout the world.

And we look forward to our next 20 years of service.

Rev. Jimmy Dodd
Chairman of the Board

CROSS INTERNATIONAL BOARD OF DIRECTORS

Rev. Jimmy Dodd, Chairman
PastorServe CEO and Founder

Dr. Joe White, Secretary & Director
President of Kanakuk Kamps / Men At The Cross

Mr. Kelly Miller, Director
President & CEO of Cross International

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

Mr. Antoninus Hines, Director
CEO at Integrity National Corporation

Mr. Michael Eissey, III, Director
Business Development Director at Skout Secure Intelligence

Dr. Mark Montoney, Director
Medical Officer of Contessa Health

Mr. Cedric Wade, Director
Investment Professional at National Planning Corporation

Mr. Will Walton, Director
Principal at International Farming Corporation
Our Mission
We empower the Body of Christ to transform the poor and their communities, physically and spiritually for the glory of Jesus Christ.

Our Vision
Christians united in overcoming physical and spiritual poverty.

Our Principles
FAITH | Trusting and following the Lord Jesus Christ
JOYFUL SERVICE | Helping others, with gratitude and a thankful heart
MUTUAL RESPECT | Seek the higher good for all people
PARTNERSHIP | Working together we are more effective in service
EMPOWERMENT | Creating opportunity for those we serve to reach their God given potential
LEADERSHIP | Stewarding relationships for positive, effective outcomes
INTEGRITY | Relationships are centered on honor, stewardship, and truth