

FY2024 ANNUAL REPORT



**From
deepest
need into
thriving
JOY**



WHERE WE SERVE



A MESSAGE FROM THE PRESIDENT

Joy. It's such an important word to God. After the word love, joy is the second of nine dynamic words that describe our lives reflecting God's spirit (Galatians 5). In some versions of the Bible, the word joy appears over 200 times!

Joy is also one of those words that has immediate recognition. You know it when you see it. This past year, I had the opportunity to see joy. To see the joy on the faces of those who are impacted by the ministry-work of Cross International — like Abigail in Guatemala and Nelson in Malawi who you are going to read about here. As you read their stories and see their pictures, please know that as a supporting partner of Cross International, you were there with us every step of the way to help these two and thousands of others move from life's deepest needs to experiencing the thriving joy that only comes from God.

As followers of Jesus, we're called to share our lives and steward our resources so that others may know and experience the love of God. Thank you for your partnership in this vital ministry-work. Last year, over 147,000 people were impacted by the work we do, making it possible to experience God's love, because you chose to engage, to participate, to love and to share ... joy.

Thank you for all you do for God's Kingdom,

Kelly Miller
President & CEO, Cross International



A MESSAGE FROM THE BOARD

Thank you for making our fiscal year 2024 a year of great impact for so many children and their families. In many ways, this year's theme harkens back to the very nature of why we exist as a ministry.

All throughout the Bible, God calls His people to care for those in deepest need. In fact, one of the most frequently quoted passages (Matthew 25:40) says that if we, as followers of Jesus, are seeking a life of worship to God, we care for "the least of these." Another verse (James 2:14-17) tells us that our faith in Jesus calls us to continual acts of love to those around us, particular those who are most vulnerable. It follows that our actions reflect Christ's love for people in need.

Cross International is extending care to the least of these across the world. There is so much more that we believe the Lord has called us to do — and that is why we are asking you to invest in this ministry. If you are new to Cross International, we would ask you to join us as a ministry partner. If you are a current financial partner, I would personally ask you to consider an additional gift to help us meet the challenges before us.

I praise God that the work we do at Cross addresses those in deepest need and helps bring about thriving joy. It's your partnership that makes it happen, and I cannot thank you enough for your generosity that allows us to serve the poor in the name of Jesus!

Anchored in Christ,

Jimmy Dodd
Chair, Cross International Board of Directors

CROSS INTERNATIONAL & YOU AT A GLANCE ...

- 147,951** Number of children and family members who received help
- 15** Number of countries served
- 35** Number of ministry partners served
- 70** Number of projects that changed lives
- 3,036,960** Number of servings of fortified rice that Cross incorporated in feeding programs





ABIGAIL | GUATEMALA

She came to us as a frightened 4-year-old from an abusive home. Now she is a grown woman, successful and thriving!

Abigail was just 4 years old when she first came to live at Casa Bernabe — one of Cross International’s most treasured ministry partners based in Guatemala City, Guatemala.

Abigail was placed in the Casa Bernabe orphanage by the Guatemalan court system. As you can imagine, it was a period of great confusion for the young girl. But thanks to the love and tender care that she received from her caregivers, Abigail grew to accept Casa Bernabe as her home. She also got to know the other resident kids and discovered that they had been through similar life experiences.

“I came to realize that there were other kids just like me,” said Abigail. “That helped a lot.”

Another thing that helped Abigail was her growing faith in God. Every morning, her house parents would hold a daily devotional, so Abigail could learn how Jesus loved her.

Abigail excelled in school, and went to college, where she gravitated towards marketing and communications. Abigail received her degree and landed a job at a marketing firm in Guatemala City. “I started doing digital entry,” she said. “As the business grew, they didn’t have a quality control department, and I started doing that. Today, I am a senior officer.”

Abigail’s success in the workplace would not have been possible without the training and mentorship she received at Casa Bernabe. “I had jobs to do at Casa Bernabe from the time I was 10 years old,” recalls Abigail. “That experience prepared me well.”

God has great plans for Abigail. He brought her to Casa Bernabe at a young age. And thanks to your support of the 35 children who benefit from our Pathway to the Future program, kids like Abigail are able to grow, mature and escape poverty.



Top :
Abigail started life as a victim.

Bottom:
Now she has escaped poverty and serves as a mentor for others.



NELSON | MALAWI

Nelson was 10 years old when he came to us hungry and homeless. Now he is a university scholar!

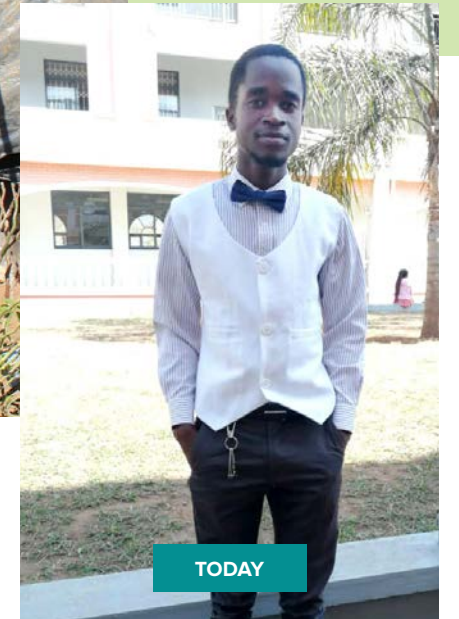
When Nelson was first admitted into the Cross International/ Ambuya Development Center’s Education and Nutrition Program — which in FY2024 benefited 351 vulnerable children — no one had any idea that he would become the bright and accomplished young man he turned out to be.

At that time, Nelson was one of many impoverished, malnourished and marginalized children living with a single mom and two siblings in a one-room shack. He was also behind in school because his mom would keep him at home — unable to provide the uniform or pay the school fees. Thankfully, Cross and Ambuya Development Center heard about Nelson’s plight and intervened. For the first time in his life, the young boy began attending school on a regular basis.

Nelson worked extra hard, and with the help of his counselors and teachers, bolstered by a healthy lunch and a nurturing Christian class environment, the boy began to thrive. He showed an innate intelligence to go with a strong work ethic. Soon, Nelson not only caught up with his schoolwork, he regularly scored at the top of his class.

In his final year of secondary school, Nelson was accepted to attend college at the Malawi University of Science and Technology (MUST) in suburban Blantyre. For an entire year, Nelson saved his money and prayed to God that one day he would be able to attend.

Finally, Nelson’s prayers were answered. A generous donor agreed to pay his tuition. Now 20 years old, Nelson is in his second year of a four-year bachelor’s degree program at MUST. Once he gets his degree, a wealth of opportunities will open up for the young man.



Above Left:
Nelson struggled as a teenager, living at home with his mom and sisters.

Above Right:
Now at the university, Nelson makes good grades and is thriving!

FY2024 IMPACT

In our Fiscal Year 2024 (7/1/23 - 6/30/24), through our Thriving Kids Initiative, Cross International served **147,951** children and their family members in **15** countries across **4** continents. Thanks to your partnership, we worked alongside **35** local Christian partner organizations — schools, orphanages, clinics, feeding centers and community organizing groups. Together with you, we showed God’s love by implementing **70** projects, resulting in many important accomplishments. We have highlighted those accomplishments in this report.



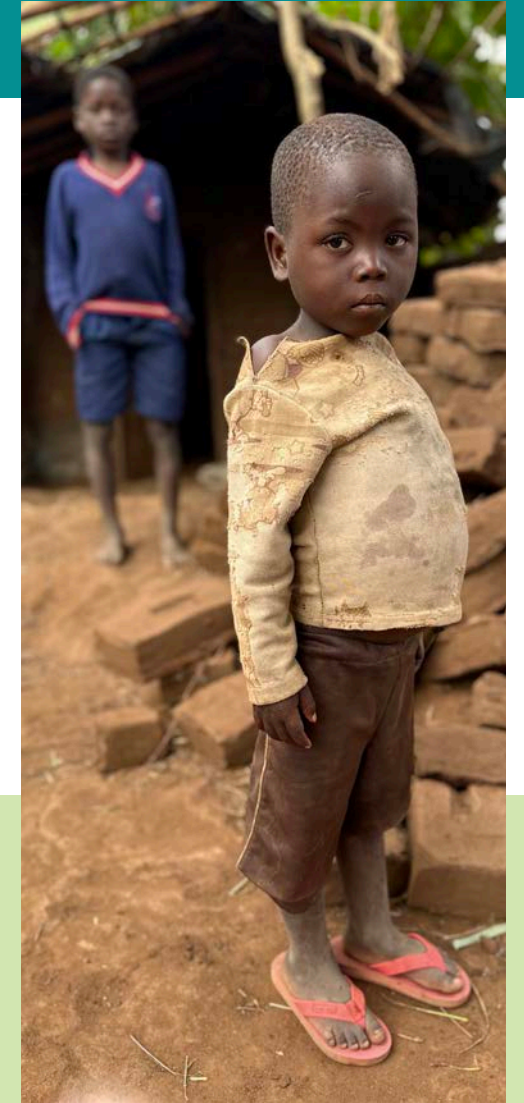
FOOD & NUTRITION

30,334 children and **32,132** adults were provided lifesaving food.
3,649 children were served hot meals at the schools we partnered with.
3,036,960 servings of fortified rice were distributed.



HEALTH & MEDICAL CARE

1,540 adults and **2,056** children received medical care.
419 adults and **332** children received health education.
More than 817,000 bottles of pharmaceuticals and medicines were distributed.
More than 441,500 cases of medical supplies and personal care items were distributed.



HOUSING

16 new houses were constructed.
204 new latrines and modern bathrooms were installed.
560 adults and **514** children benefited from our housing programs.



WATER & SANITATION

25 community water systems were constructed.
142 in-home water systems were constructed.
6,180 adults and **9,118** children received regular access to safe water.
100 children and **3,040** adults received water, sanitation & hygiene (WASH) training.



CHILDREN WITH DISABILITIES

8,909 children received medical procedures and benefited from disability advocacy programs.
16,728 adults benefited from disability advocacy programs.
35 partners received training in disability advocacy.



ORPHAN CARE

24 orphans were supported by our programs.
One-third of all orphans we support were successfully reintegrated.

FY2024 IMPACT



COMMUNITY TRANSFORMATION

7,412 lives were changed because of community transformation programs.

263 community leaders participated in the training we supported.

19 communities benefited from community transformation programs.

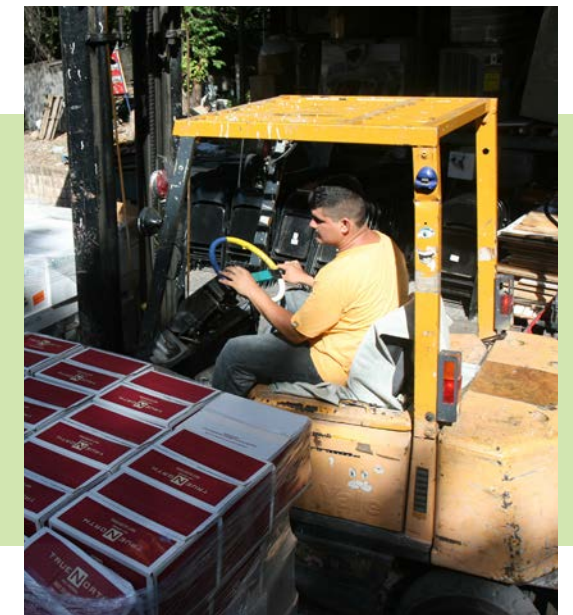


ECONOMIC EMPOWERMENT

1,207 small business microloans were disbursed.

\$25,500 were disbursed in small business microloans.

2,063 adults and **11,708** children benefited from income-generating activity.



CHILD EVANGELISM

100% of Cross International projects involve Christian programming.

3,199 children and **1,050** adults benefited from our evangelism efforts.

588 native-language Bibles were distributed to vulnerable families.

185 churchgoers benefited from new church building efforts.



AGRICULTURE

3,262 children and **1,148** adults benefited from our agriculture programs.

312 farmers adopted at least one agricultural best practice.



EDUCATION

4,044 children received subsidized or free Christian education.

5,755 children attended before- or after-school programs.

341 teachers and support staff received educational support.

93% of Cross-supported students passed to the next grade level.



EMERGENCY RELIEF

25 adults and **50** children received crisis care support.

201 adults and children received disaster relief supplies.

FY2024 FINANCIALS

In Fiscal Year 2024, Cross International provided **\$98,902,256** in Program Services, including Cash and Gifts In Kind.

BALANCE SHEET

As of June 30, 2024 - Cross International, Inc.

ASSETS

Cash and cash equivalents	\$3,567,016
Cash restricted for long-term purposes	\$263,000
Inventory	\$5,166,791
Other assets	\$117,515

TOTAL ASSETS \$9,114,322

LIABILITIES

Accounts payable and accrued expenses	\$265,311
Goods distributed in transit	\$5,166,791
Notes payable	\$71,142

TOTAL LIABILITIES \$5,503,244

NET ASSETS

Without donor restrictions	\$1,215,118
With donor restrictions	\$2,395,960

TOTAL NET ASSETS \$3,611,078

TOTAL LIABILITIES AND NET ASSETS \$9,114,322

STATEMENT OF ACTIVITIES

Year ended June 30, 2024 - Cross International, Inc.

REVENUE

Noncash contributions without donor restrictions	\$93,037,296
Cash contributions without donor restrictions	\$5,800,636
Cash contributions with donor restrictions	\$4,135,103
Other revenue, net	\$111,513

TOTAL REVENUE \$103,084,548

EXPENSES

PROGRAM EXPENSES

Health, Food and Other Assistance Expenses

Salaries	\$92,745
Employee benefits	\$17,567
Payroll taxes	\$7,809
Goods distributed	\$93,047,296
Other expenses	\$35,339
Shipping expenses	\$242,112
Travel	\$6,951
Product acquisition fees	\$34,100

Total Health, Food and Other Assistance Expenses \$93,483,919

Project development expenses

Salaries	\$871,062
Employee benefits	\$227,020
Payroll taxes	\$86,359
Grants	\$3,644,734
Contractors and consultants	\$77,104
Other expenses	\$106,914
Travel	\$22,507
Advertising and solicitation	\$41,219

Total Project Development Expenses \$5,076,919

Missions Education Expenses

Salaries	\$49,474
Employee benefits	\$492
Payroll taxes	\$4,815
Airtime	\$283,982
Other expenses	\$509
Travel	\$1,279
Postage	\$867

Total Missions Education Expenses \$341,418

TOTAL PROGRAM EXPENSES \$98,902,256

SUPPORTING EXPENSES

Management and General Expenses

Salaries	\$680,282
Employee benefits	\$115,502
Payroll taxes	\$51,213
Contractors and consultants	\$59,583
Other expenses	\$186,881
Professional services	\$202,595
Travel	\$22,577
Software	\$84,697
Postage	\$1,884
Occupancy	\$40,154
Property Insurance	\$30,769
Office supplies	\$8,995

Total Management and General Expenses \$1,485,132

Fundraising Expenses

Salaries	\$496,511
Employee benefits	\$140,441
Payroll taxes	\$41,979
Airtime	\$283,982
Contractors and consultants	\$255,608
Other expenses	\$61,890
Travel	\$74,943
Advertising and solicitation	\$41,219
Merchant processing and bank fees	\$75,569
Postage	\$46,662
Printing	\$18,022

Total Fundraising Expenses \$1,536,826

TOTAL SUPPORTING EXPENSES \$3,021,958

TOTAL EXPENSES \$101,924,214

REVENUE LESS EXPENSES \$1,160,334

NET ASSETS – BEGINNING OF YEAR \$2,450,744

NET ASSETS – END OF YEAR \$3,611,078

NOTE: A vitally important figure for us is our annual **Cost Per Beneficiary (CPB)** — the average cost to serve one person for one year with the services offered within our programs. We strive to keep our annual CPB under \$100. In Fiscal Year 2024, we were blessed to achieve a very efficient CPB of **\$60**.



OUR VISION

Vulnerable children, families and communities transformed through Christ's love.

OUR MISSION

Meeting critical needs of impoverished children, families and communities by partnering alongside local Christian ministries.

OUR 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, Cross International

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

Ms. Mary (MJ) Coon
Director
Retired Sr. VP/CFO Ent Credit Union

Dr. Mark Montoney
Director
Medical Officer of Contessa Health

Mr. Cedric Wade
Director
Principal at Caring Transitions of Scottsdale

Mr. Will Walton
Director
Principal at Integrity Realty Advisors

OUR CORE VALUES

PASSIONATE FOR MINISTRY-WORK

- Longing to live the Gospel
- Impact lives for God's Kingdom
- Help overcome both spiritual and physical poverty for the world's impoverished

FOLLOWER OF JESUS

- A thankful heart to be a redeemed child of God
- You decided to commit your life to Christ
- Our lives, relationships, and ministry-work aim to reflect biblical leading

BE TENACIOUS

- Be bold and have a "find a way" mentality
- Creative thinking and actions that identify and solve problems
- Be eager, proactive, and accountable to tasks

GOOD STEWARD

- Do the right thing with resources
- Manage time, talent, and treasure in the best possible ways
- Use your gifts for creative, innovative thinking and be willing, even by getting uncomfortable, to share new ideas and concepts
- Decisions and actions are for the highest possible good, and always seeking ways to improve

