



CASTING THE NET
WIDE

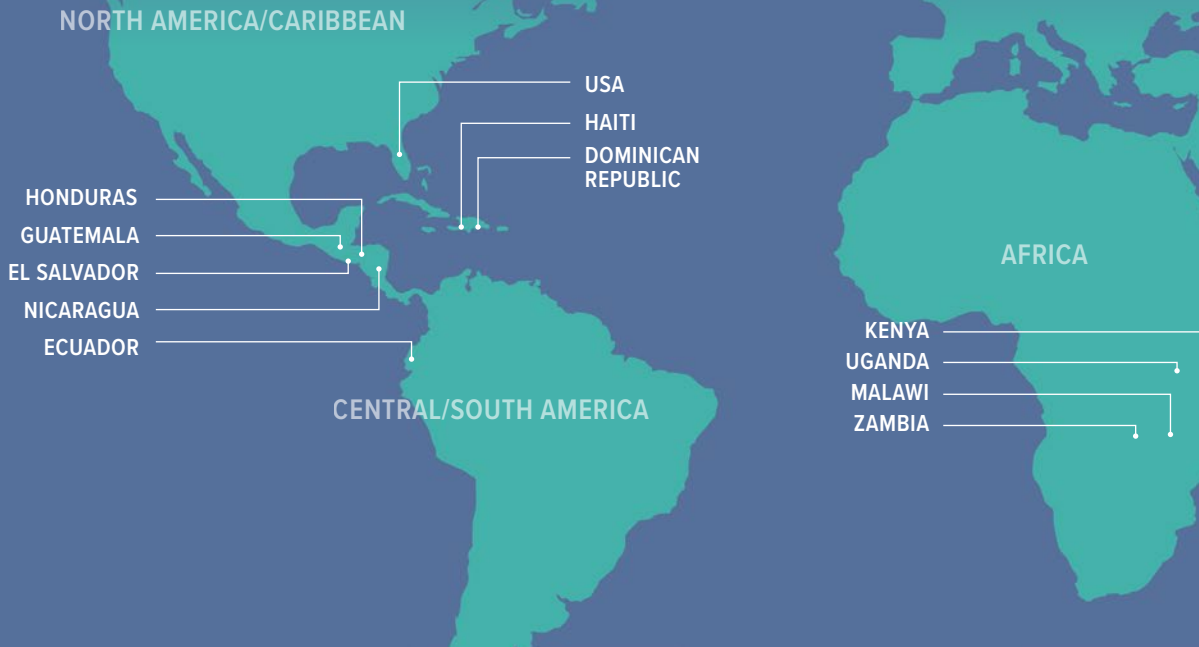
LUKE 5:4-6



cross
international

FY2025
ANNUAL
REPORT

WHERE WE SERVE



CROSS INTERNATIONAL AT A GLANCE ...

12

Number of countries that received support

165,815

Number of beneficiaries served

29

Number of ministry partners

35

Number of in-kind resource containers shipped

54

Number of active cash-support programs

4,906,720

Number of meals served



A MESSAGE FROM THE PRESIDENT



This past year, Cross International continued to lean into the calling we see in Luke 5 — stepping forward in faith, even when the needs around us are significant and the path ahead is not always clear. When Jesus invited His disciples to “put out into the deep water,” He was asking them to trust Him beyond what their own strength or experience could accomplish. It was a moment that required obedience, humility, and a willingness to move forward before the outcome was visible.

That picture reflects the mission of Cross International today. We enter communities where hunger, unsafe water, limited access to education, and economic instability create serious barriers for children and families. These challenges are complex and deeply rooted. Yet, as we invest strategically and faithfully — and as you choose to walk alongside this work — we continue to see God multiply the impact in ways that are both deeply meaningful and measurable.

In our 2025 Fiscal Year, this mission advanced across every sector of our work. Children strengthened by daily meals were able to learn with greater focus. Families gained access to clean water, reducing illness and creating more stability. Educational pathways expanded, allowing students to move forward with confidence. Parents increased their income through new skills and small enterprises. Children with disabilities experienced dignity, inclusion and care. And through faith-centered engagement, both individuals and families discovered identity and purpose in Christ.

What encourages me most is that this impact does not end with the immediate results. Because you chose to walk alongside this work, when a family gains stability, their progress extends outward — influencing neighbors, strengthening communities, and shaping what comes next. It reflects the same truth Jesus revealed to Peter when He filled those nets beyond expectation: faithful obedience, entrusted to God, creates a ripple far greater than the moment itself.

This is the long-term impact we continue to pursue together — sustainable, community-rooted change that reflects God’s abundance and restores dignity where it has been diminished. As we look ahead, I am grateful for the way God is leading Cross International forward, and for your role in helping carry this mission into places of deep need and lasting hope.

Thank you for walking with us in faith and commitment!

A handwritten signature in black ink, appearing to read "Zach Oles". The signature is fluid and cursive, with a long horizontal stroke at the end.

Zach Oles
President & CEO
Cross International

REACH25 PROMISES MADE, PROMISES KEPT

When Cross International launched Reach25, it was a part of a six-year growth strategy rooted in a clear and prayerful commitment — one you helped make possible. Together, we set out to grow with faithfulness and discipline so more children, families, and communities could experience lasting change — physically, spiritually, and relationally — through Christ. Reach25 was never intended to be defined by numbers alone. It was a promise to mobilize the global Church, to walk alongside local Christian leaders, and to pursue transformation that moves beyond short-term relief toward long-term stability, opportunity, and hope.

From the beginning, Reach25 was grounded in partnership. Through your partnership with Cross International, you helped ensure that solutions were shaped by trusted local Christian leaders — relying on their wisdom and firsthand knowledge of what best served their communities. Through this approach, community development took root in ways that strengthened families, expanded economic opportunity and helped communities break cycles of poverty.

Over the life of Reach25, Cross International steadily expanded its capacity to serve through your faithfulness. Year by year, more vulnerable families were reached, while systems of accountability, stewardship and partnership were strengthened.

This growth enabled deeper investment in education, health, nutrition, disaster response and leadership development — always with the Gospel at the center and the local Church playing a vital role.

Reach25 also reaffirmed a conviction you share with Cross International — that sustainable change happens when families are strengthened, communities are built up, and local leaders are equipped to carry the work forward. Economic stability, resilience, and dignity are not isolated outcomes, but interconnected expressions of restoration made possible through faith, collaboration, and long-term commitment.

As we reflect on Reach25, we do so with gratitude and humility. Promises were made — to grow responsibly and to walk in partnership with the global Church rather than above it. By God’s grace, those promises were kept.

As Cross International looks ahead, we do so together — attentive to where God is leading next. This shared posture will carry us into our next season of ministry, articulated through **One Heart**, in faith, for the sake of the world God loves.





Agnes (far left) with her family outside their hut — a testimony to God’s faithfulness and a mother’s courage through years of hardship and hope.

AGNES’ STORY OF COURAGE

As the head of a large household in northern Uganda, Agnes carries responsibilities few can imagine. A mother of nine, caregiver to additional children, and a grandmother, she works tirelessly each day to provide food, education, and spiritual grounding for her family. Their home — a cluster of simple, grass-thatched huts — stands as a quiet witness to both hardship and perseverance.

Her strength was forged early. As a child, Agnes grew up during the years when the Lord’s Resistance Army terrorized northern Uganda — a time marked by abductions, child soldiers, and families fleeing into the bush at night to survive. Schooling was interrupted, families were fractured, and fear became part of daily life. While the conflict eventually ended, its impact did not. For Agnes and countless others, those years left a deep spiritual weight that followed them into adulthood — shaping how they learned to trust, to hope, and eventually, how they would raise their own children.

Alongside her husband, who uses a wheelchair and serves faithfully despite his own lifelong challenges, Agnes helps shepherd children and families in their community. During the pandemic, when churches and schools were closed, they opened their home for fellowship. Agnes stepped into the role of children’s pastor — teaching Scripture, praying consistently, and offering stability to young lives shaped by the same uncertainty she once knew.

This is where Cross International has come alongside families like Agnes’. Working with trusted local leaders, Cross helped establish a community park and learning center paired with gospel-centered programs designed for both children and parents. In this shared space, families gather to learn, grow, and begin rebuilding spiritual foundations that were disrupted years ago. For many parents — including those who grew up as orphans or lived through violence firsthand — this discipleship is helping restore hope, identity, and faith at the heart of family life.

“I can see the change,” she says. “Their confidence, their respect and desire to know Christ more.”

Agnes continues to pray — not only for provision, but for God’s promises to unfold in His time. Her hope is simple and enduring: that her children will receive an education, grow in wisdom, and one day carry their family name with honor. Her story is a reminder that when God’s people obey faithfully, even in quiet and unseen ways, He is still at work — restoring what was broken and shaping a future filled with hope.

HOW WE SERVE



FOOD & NUTRITION

18,954 children and adults received critical food assistance.

4,906,720 nutritious meals were delivered.

4,864 students received daily school meals.



In Thanganyika Village in southern Malawi, nine-year-old Fanny looks forward to the hot meal you help make possible six days a week through Cross International's food and education program. Hunger and malnutrition are a constant threat in these villages. For many children like Fanny, this is the only meal they will receive all day.

HOW WE SERVE



WATER & SANITATION

8,428 adults and children gained regular access to clean water.

67% of households adopted health-strengthening practices.

83% fewer cases of waterborne disease were reported.

9,156 adults and children received water, sanitation & hygiene (WASH) training.



In Sokonombwe Village in eastern Zambia, Grace Banda once spent exhausting hours fetching contaminated water from a nearby stream, often leaving her family sick and depleted. Today, a Cross-supported deep-water well provides clean, reliable water for her home and church, restoring health and strengthening her community's faith.

HOW WE SERVE



HEALTH & MEDICAL CARE

102 severely malnourished children entered lifesaving care;
93% recovered, **7%** remain in treatment.

603,627 bottles and containers of pharmaceuticals
and medicines were distributed.

623,527 cases of medical supplies and
4,950 personal care items were distributed.



In the bateyes outside Santo Domingo, Dominican Republic, Dr. Andrea Del Rio has served children for nearly 20 years. At a local hospital and at Cross-sponsored mobile clinics, she cares for Haitian migrant families, treating preventable illnesses and delivering vaccines, medicines and hope to children whose families cannot afford medical care.

HOW WE SERVE



KINGDOM ENRICHMENT

100% of Cross International projects are centered on the Gospel.

2,847 native-language Bibles were distributed to vulnerable families.



COMMUNITY TRANSFORMATION

88% of all participating beneficiaries engaged in an income generation activity.

1,096 individuals actively engaged in income generation activities.

15 communities benefited from community transformation initiatives.



Blanca Morales lives in Las Vasquez, a rural village in eastern Guatemala where depleted soil has deepened poverty. Through a community transformation project, she received a flock of chickens and training on how to raise them. Today, Blanca runs a poultry business, a roadside market, and is teaching her young daughter entrepreneurial skills for the future.

HOW WE SERVE



CHRISTIAN EDUCATION



Cross supports **29**
Christian schools.

92% of students in
Cross-supported schools
advanced to the next
grade level.



Joanne Nalwoga was on the verge of leaving school when she encountered Cross International's Christ-centered program in Kampala, Uganda. Through education, mentoring, prayer and Bible study, she discovered her God-given worth and renewed hope. Today, she is completing her studies. She plans to pursue her CPA and encourage other young women to follow their dreams.

HOW WE SERVE



ECONOMIC EMPOWERMENT

2,379 beneficiaries reported increased income.

91% of participants reported increased income from program involvement.

\$38,395 were disbursed in small business microloans.

1,332 beneficiaries received small business microloans through Cross-supported programs.

In eastern Zambia, Elita Mwale's life changed through the Cross-sponsored Women's Sewing Project. Once dependent on handouts, Elita now earns income through tailoring, expresses creativity and has gained confidence, dignity and belonging alongside other women building hopeful futures for their families.



FY2025 FINANCIALS

In Fiscal Year 2025, Cross International provided **\$108,103,039** in Program Services, including Cash and Gifts In Kind.

BALANCE SHEET

As of June 30, 2025 - Cross International, Inc.

ASSETS

| | |
|--|-------------|
| Cash and cash equivalents | \$4,308,538 |
| Cash restricted for long-term purposes | \$263,000 |
| Inventory | \$80,287 |
| Other assets | \$149,298 |

| | |
|---------------------|--------------------|
| TOTAL ASSETS | \$4,801,123 |
|---------------------|--------------------|

LIABILITIES

| | |
|---------------------------------------|-----------|
| Accounts payable and accrued expenses | \$344,890 |
| Goods distributed in transit | — |
| Notes payable | \$21,521 |

| | |
|--------------------------|------------------|
| TOTAL LIABILITIES | \$366,411 |
|--------------------------|------------------|

NET ASSETS

| | |
|----------------------------|-------------|
| Without donor restrictions | \$1,826,456 |
| With donor restrictions | \$2,608,256 |

| | |
|-------------------------|--------------------|
| TOTAL NET ASSETS | \$4,434,712 |
|-------------------------|--------------------|

| | |
|---|--------------------|
| TOTAL LIABILITIES AND NET ASSETS | \$4,801,123 |
|---|--------------------|

Contributions designated for specific Cross International projects are applied to those initiatives through the end of the current fiscal year. When gifts received exceed the amount needed to fully fund a particular initiative, the remaining funds are directed to the ministry's most urgent needs and may be applied in the following fiscal year to ensure continued impact.



STATEMENT OF ACTIVITIES

Year ended June 30, 2025 - Cross International, Inc.

REVENUE

| | |
|--|---------------|
| Noncash contributions without donor restrictions | \$101,947,777 |
| Cash contributions without donor restrictions | \$5,975,381 |
| Cash contributions with donor restrictions | \$4,720,525 |
| Other revenue, net | \$394,219 |

TOTAL REVENUE **\$113,037,902**

EXPENSES

PROGRAM EXPENSES

| | |
|------------------------------|---------------|
| Salaries | \$137,643 |
| Employee benefits | \$26,520 |
| Payroll taxes | \$11,025 |
| Goods distributed | \$101,867,490 |
| Shipping expenses | \$293,643 |
| Other expenses | \$4,906 |
| Travel | \$3,107 |
| Software and office supplies | \$259 |
| Professional services | \$174 |
| Product acquisition fees | \$35,750 |

Total Health, Food and Other Assistance Expenses \$102,380,517

Project development expenses

| | |
|------------------------------|-------------|
| Salaries | \$509,400 |
| Employee benefits | \$87,546 |
| Payroll taxes | \$40,206 |
| Program support costs | \$4,615,204 |
| Contractors and consultants | \$81,515 |
| Other expenses | \$16,190 |
| Travel | \$25,663 |
| Software and office supplies | \$16,746 |
| Postage and printing | \$383 |

Total Project Development Expenses \$5,392,853

Missions Education Expenses

| | |
|------------------------------|-----------|
| Salaries | \$40,531 |
| Employee benefits | \$10,314 |
| Payroll taxes | \$3,470 |
| Airtime | \$249,644 |
| Contractors and consultants | \$8,250 |
| Other expenses | \$8,938 |
| Travel | \$3,432 |
| Software and office supplies | \$5,090 |

Total Missions Education Expenses \$329,669

TOTAL PROGRAM EXPENSES \$108,103,039

SUPPORTING EXPENSES

Management and General Expenses

| | |
|-----------------------------------|-----------|
| Salaries | \$783,035 |
| Employee benefits | \$144,126 |
| Payroll taxes | \$80,102 |
| Contractors and consultants | \$36,593 |
| Other expenses | \$137,134 |
| Travel | \$58,194 |
| Merchant processing and bank fees | \$12,431 |
| Occupancy | \$69,392 |
| Postage and printing | \$5,007 |
| Professional services | \$42,831 |
| Property Insurance | \$30,494 |
| Software and office supplies | \$56,730 |

Total Management and General Expenses \$1,456,069

Fundraising Expenses

| | |
|-----------------------------------|-------------|
| Salaries | \$1,207,380 |
| Employee benefits | \$317,768 |
| Payroll taxes | \$95,543 |
| Airtime | \$249,644 |
| Contractors and consultants | \$280,267 |
| Other expenses | \$72,038 |
| Travel | \$74,081 |
| Advertising and solicitation | \$143,349 |
| Merchant processing and bank fees | \$73,476 |
| Postage and printing | \$72,352 |
| Professional services | \$2,668 |
| Software and office supplies | \$66,594 |

Total Fundraising Expenses \$2,655,160

TOTAL SUPPORTING EXPENSES \$4,111,229

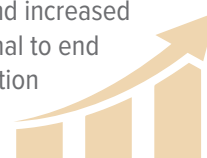
TOTAL EXPENSES \$112,214,268

REVENUE LESS EXPENSES \$823,634

NET ASSETS – BEGINNING OF YEAR \$3,611,078

NET ASSETS – END OF YEAR \$4,434,712

Fiscal Year 2025 marked a year of growth, with expanded program services and increased revenue, enabling Cross International to end the year in a stronger financial position while continuing to steward resources responsibly.





LIVING OUT YOUR MISSION

1



PRAY: Lift up children and families in need — and the Cross local ministry partners walking alongside them. Your prayers invite God to move, opening doors for healing, provision and lasting change.

2



SHARE & ENGAGE: Stay connected with Cross International and engage online. When you share stories and invite friends, family, your church or small group into the mission, hope travels farther and communities are strengthened together.

3



GIVE GENEROUSLY: Your generosity helps provide food, clean water, education and the hope of Christ. And when you give monthly, you become a steady source of transformation for families who need it most.



A MESSAGE FROM THE BOARD



The theme this year reminds us of the moment in the Gospel of Luke when Jesus asked Peter to lower his nets one more time. Peter's response — reluctant but obedient — opened the door for a miracle. That moment captures the heart of what Cross International seeks to embody every day: taking faithful steps into places of great need and trusting God to work in ways far beyond our ability.

I've had the privilege of seeing that faith expressed in communities across the world. A child who receives nourishing food begins to focus in school and engage more fully. A family with access to clean water experiences renewed health and stability. A young person encouraged in their faith begins to walk with confidence and purpose. These may seem like simple moments, but they are powerful — the quiet beginnings of long-term transformation that continues to unfold long after the immediate need is met.

Cross International's mission is not only to alleviate hardship but to help children and families experience the fullness of the life God intends for them. This work moves forward because of faithful partners like you who understand the importance of showing up, loving consistently, and trusting God with the results.

Thank you for standing with us!

A handwritten signature in black ink that reads "Jimmy Dodd". The signature is written in a cursive, flowing style.

Jimmy Dodd
Board Chair





CROSS' CORE VALUES

- We are followers of Jesus.
- We are passionate for ministry work.
- We are tenacious.
- We are good stewards.
- We are committed to those we serve.
- We are committed to excellence.
- We serve with vision and clarity.



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