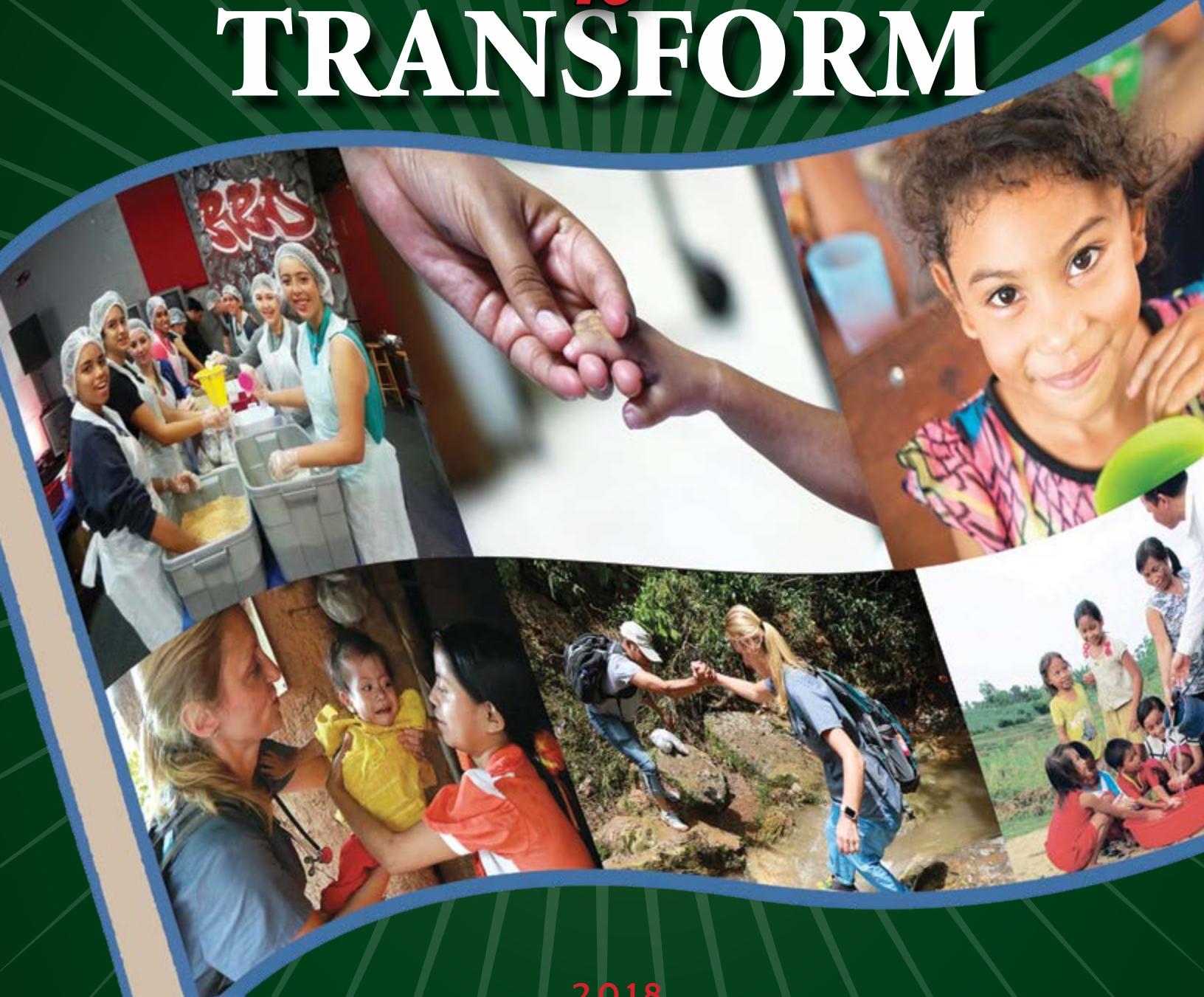




CROSS International
Delivering Food, Shelter and Hope in the Name of Jesus

MOBILIZE TO TRANSFORM



2018

ANNUAL
REPORT

OUR NEW MISSION STATEMENT

At Cross International, we're always seeking new ways to extend our impact and better serve the poor, so in our most recent strategic planning sessions, our leadership team considered how we should approach the years ahead of us.

After prayer, we felt led by God to start with our mission statement because it sets the tone and guides everything we do. It reveals the calling Christ has directed us to pursue, and it helps others understand our vision and intentions.

The new mission statement we developed is highlighted in this annual report. It was crafted to magnify — not change — Cross International's founding principles, since the successes and blessings we have experienced from God over the past 17 years confirm our initial calling. Our goal was simply to streamline our mission statement to make it shine and to inspire others to join our important cause.

Now, in one simple sentence, Cross International's mission is clear: *We mobilize the global Church to transform the poor and their communities materially and spiritually for the glory of Jesus Christ.*

One reason for sharpening our mission statement is to protect our ministry against "mission drift" — the erosion of important values and objectives as a result of trying to appeal to a wider audience. Cross International will always be dedicated to helping the Christian pastors, Christian organizations and relief workers serving the poor in developing countries. We will never falter in that or downplay the importance of evangelism and discipleship coupled with meeting physical needs as a means of blessing the poor.

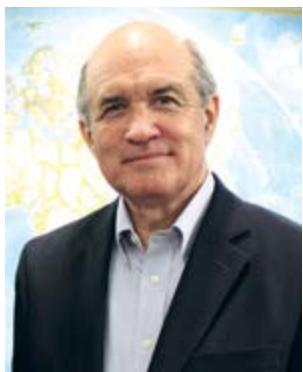
Another reason for emphasizing our mission statement is to draw together more like-minded Christians to bless the world's poor. There is incredible power in unified Christian action, and we promise to do everything we can to inspire and equip believers to come together and make a difference.

Of course, the mobilization we want to promote isn't only for Christians in America. Our many years of experience have shown us that the pastors, Christian organizations, missionaries and relief workers serving in developing countries can be strengthened, motivated and empowered by working together and sharing their gifts with others. We are working toward mobilization on a global scale.

As you read more about Cross International's new mission statement, our hope is that you will share our passion for empowering and equipping Christians and blessing the poor — and that you'll be as excited as we are to pursue this God-honoring mission.

*Data presented throughout this report reflects activity from fiscal year 2018 (July 1, 2017 - June 30, 2018).

FROM OUR RETIRING PRESIDENT



“O Church Arise!”

This exhortation from the modern hymn of the same name could be our ministry’s motto.

When we founded Cross International in 2001, our intention was not to be just a ministry to the developing world. We also wanted to bless Christians right here in the United States. We envisioned an approach to helping the poor that would spread awareness of global poverty — and then mobilize believers to empower the poverty-relief efforts of overseas churches and ministries.

We wanted to see Christians move and work as one Body, united by God’s love and animated by His desire to see the poor and vulnerable nurtured and blessed.

Since then, we have joyfully wielded Christ’s battle horn, calling Christians throughout the U.S. to hear the cry of the needy and facilitating tangible opportunities for believers to put their faith into action. As we see it, the house or clinic or school that will last must be built on a rock-solid foundation, and God’s Word provides that stability.

Through the years, our hearts have been blessed by the excitement this mission has produced and by the connections our outreaches have created — from churches in remote villages to ministries serving urban slums to individual committed Christians here at home. All have stepped forward to ensure the needs of the poor will be met!

What I love about our new mission statement is how well it reflects this desire to inspire, connect and mobilize, and also how it focuses on fully transforming the physical and spiritual lives of the poor. This goal is not abstract; it’s a reality I’ve been privileged to experience many times and in many places around the globe, thanks to the generous support of friends like you.

As you’ll read in this annual report, I’ve reached a stage in my life where I am ready to hand the mantle of leadership to a capable successor. I think you’ll agree with me that our new president, Kelly Miller, is up to the task of translating our mission statement into effective action. I believe that under his stewardship, Cross International will continue to do great things, and I hope and pray you will be with us on that continuing journey.

In Christ,

A handwritten signature in blue ink that reads "James J. Cavnar".

James J. Cavnar
Founder and President Emeritus

CROSS INTERNATIONAL AT A GLANCE

22 the number of countries that received our aid

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

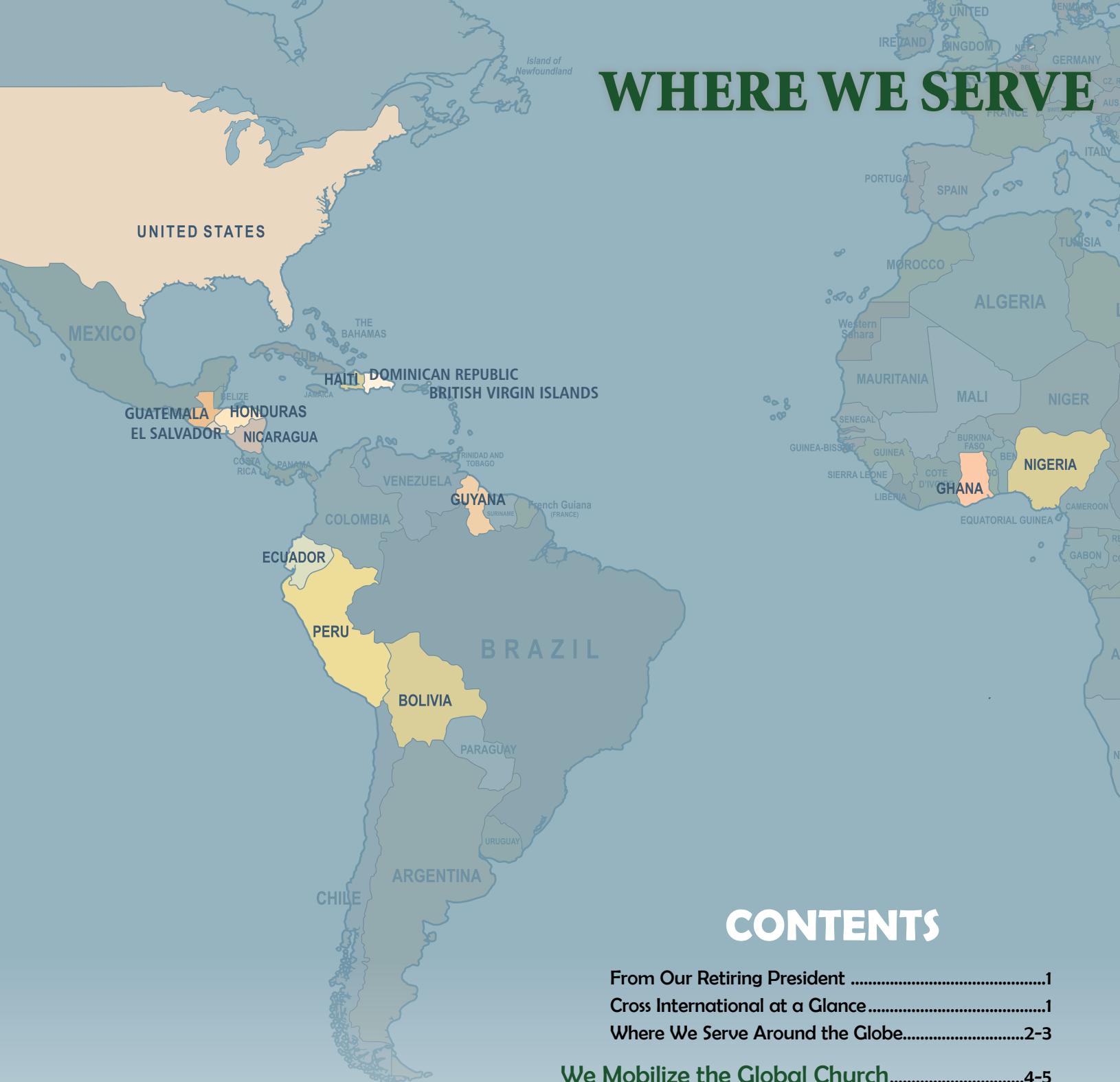
3.85 the percentage of expenses used for overhead costs

\$1,852,055 the total value of grants in aid given to the poor

\$93,681,714 the total value of goods shipped to the poor

\$95,533,769 total aid provided to the poor

WHERE WE SERVE



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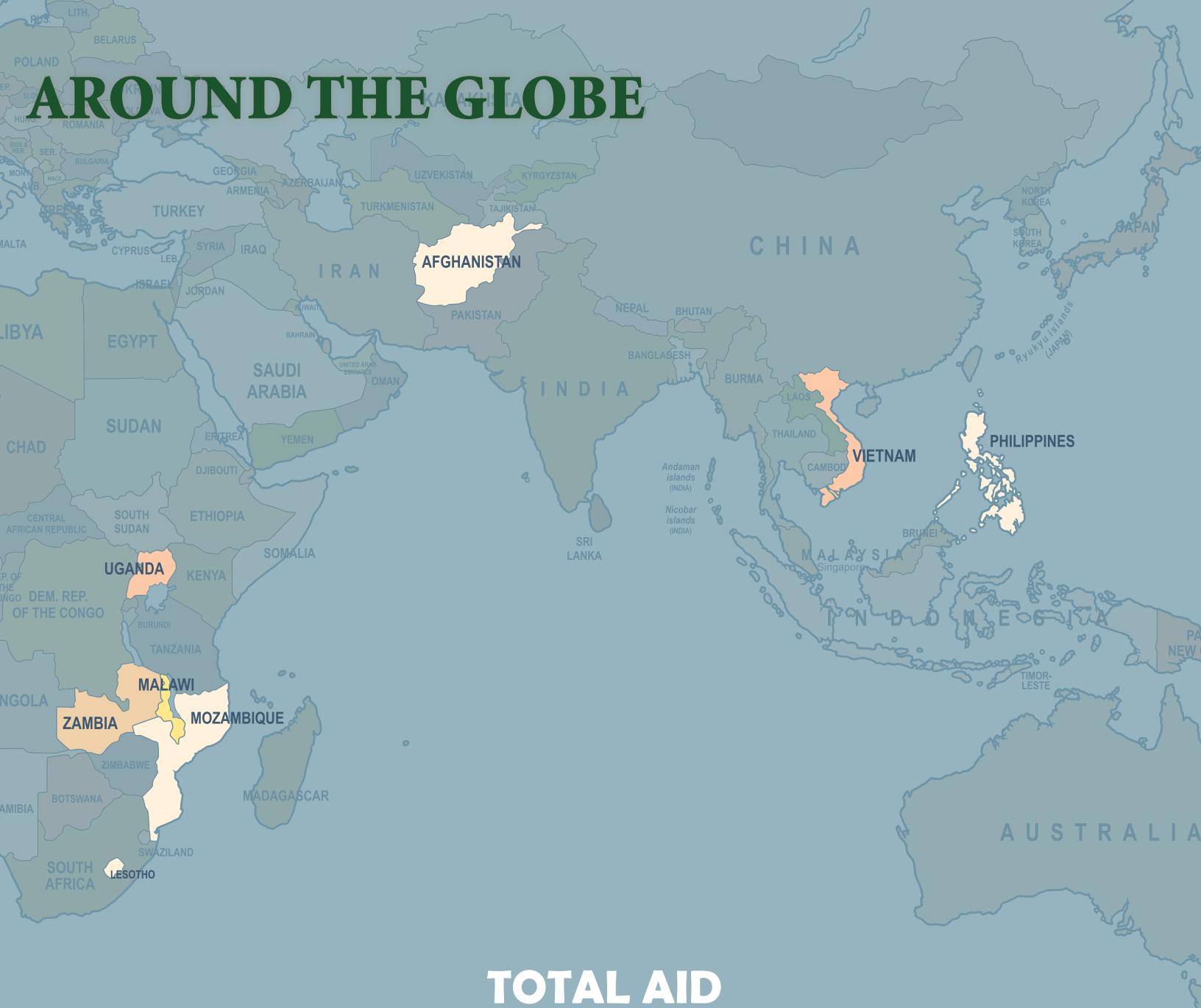
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AROUND THE GLOBE



TOTAL AID 2018 Cash Grants and Goods Distributed

Afghanistan	\$3,750	Lesotho	\$2,819,162
Bolivia	\$4,500	Malawi	\$54,500
British Virgin Islands	\$46,989	Mozambique	\$600
Dominican Republic	\$6,282,232	Nicaragua	\$14,378,508
Ecuador	\$23,000	Nigeria	\$63,473
El Salvador	\$9,016,357	Peru	\$25,120
Ghana	\$86,673	Philippines	\$6,146
Guatemala	\$46,127,254	Uganda	\$10,000
Guyana	\$33,000	United States	\$272,440
Haiti	\$16,006,113	Vietnam	\$44,750
Honduras	\$62,130	Zambia	\$167,073
Total	\$95,533,769		

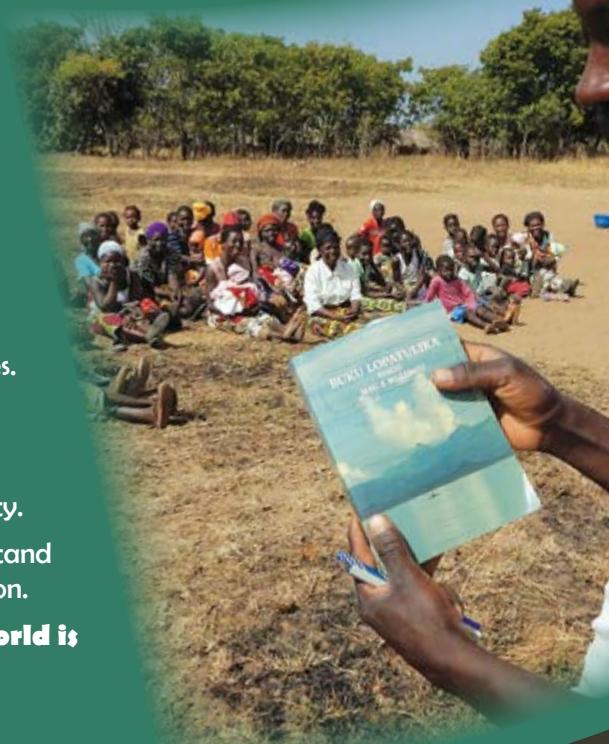
“We MOBILIZE the GLOBAL CHURCH...”

Across America, Christians are responding to the cry of the poor. Some hear our radiothons and make a donation. Some attend benefit dinners or concerts that highlight our work. Others volunteer their time to pack meals for the hungry.

Beyond our borders, God's Spirit is moving through the ministries these Christians support. Churches are reaching out to the poor and marginalized in their communities. Orphanages are giving shelter and love to children who have no homes. Christian schools are evangelizing the young and giving them the tools to rise out of poverty.

Both here and abroad, Christians pray, stand together and manifest Christ's compassion.

In that way, mercy flows — **and the world is transformed!**



Strength in Unity

A vast global network for poverty relief already exists. That network is the Body of Christ. Many Christians around the world have years of experience serving the poor in their communities, and they've already developed effective strategies to change lives. At Cross International, we work to empower those Christians and their ministries to pursue their visions and make an even bigger impact.

God's people are His instrument to fight poverty and comfort the suffering. Our responsibility as Christians to carry out this mission goes back to the earliest Christians. The Bible says in Acts 4:32-34, “All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had... ***There were no needy persons among them.***”

Remote but Not Forgotten

Many pastors dream of growing successful churches with theater-style seats, professional musicians and state-of-the-art audio-visual studios. But Oville Wilzer had a less glamorous — and in many ways more challenging — dream. The Haitian pastor felt a call to leave his steady job in Port-au-Prince and take the reins of a small church and school in the poor, remote community of Boukan Kare.

With Pastor Oville's help, this humble congregation joined the Divine Shelter Schools, a Haiti-based network of church-led schools that receives regular financial and nutritional support from Cross International. Pastor Oville then appealed to us to help tackle an urgent problem that his church lacked the means to solve on its own. He needed a new school building.

At the time, more than 300 students were crammed into a tiny shelter so damaged they feared it might collapse. Children struggled to hear their lessons as their teachers competed for attention in a sweltering, overcrowded space that lacked classroom divisions.

In the fall of 2017, we mobilized Christians to empower Pastor Oville's ministry. The result was an answer to his prayers: a beautiful new nine-classroom school building constructed with quality materials and designed to withstand rains, winds and earthquakes. The new structure, with its bright-red roof gleaming on a hilltop, is a monument to the power of God's people working together to make a difference.



“To TRANSFORM the POOR and THEIR COMMUNITIES...”

There will always be times when urgent needs such as food or medicine must be met, but Cross International’s ultimate mission is to fully transform lives and communities. The saying, “rather than give a man a fish, teach a man to fish,” is often used to describe this kind of community development; however, we believe true, long-lasting transformation involves much more. ***It must include both material aid and spiritual nourishment.*** Only then will the poor experience God-given human dignity and find the true path to improving their own lives.

Elements of material transformation include:

- Kids enrolled in school and given the knowledge to work their way out of poverty.
- Families awarded small loans to start their own businesses and generate a regular income.
- Villages empowered to solve their housing and water needs.
- Individuals freed from hunger, poverty, disease and misery and given hope for the future.

The marks of spiritual transformation are:

- A growing church with outreaches in the community.
- An active, vibrant program for Christian discipleship.
- Couples choosing marriage and developing a healthy, God-honoring family life.
- Slums turned into communities through the power of solidarity and brotherly love.

When we work toward material and spiritual transformation, positive changes in developing countries are profound and long-lasting.



Empowered to Succeed

"Miracles do exist!" says Marisela del Carmen Blandon Montenegro.

The Nicaraguan mother used to survive by selling rosquillas (a Latin American pastry) out of her house to passersby. "We had very bad times because we barely made profits for our food and I had to find out how to cover my daughters' education."

Then a Cross-sponsored ministry called Rainbow Network offered the family two opportunities: a scholarship program and a microloan program. Marisela signed up for both!

With the small loans she received, Marisela expanded her business. She bought cows and hens, planted three acres of corn, and began delivering to other communities.

"We are independent already. Now we don't lack food," Marisela said. "We are sure we will always have the blessing of God and the support of Rainbow Network. Our daily prayer is that you continue to support poor families like us, and that God gives you strength and wisdom."



Water Shortage Solved

In Zambia, Cross International partnered with a local Christian outreach, the Kachere Development Program, to solve a water crisis in four remote farming villages.

About 1,600 villagers had been relying on shallow, contaminated water sources that caused constant intestinal infections. With your help, KDP drilled four hand-pump wells so these four communities could access an abundant supply of clean, safe water. The villagers themselves formed water and sanitation committees responsible for maintaining the wells and educating local families on health and sanitation. The committees were supplied with Bibles in their local language — a rare and precious gift in a place where books are rarely owned. Through prayer, instruction and monitoring, KDP prepared these villages to be good stewards of their new water sources.

The result: Women who used to spend hours waiting in line for water can now easily fetch what they need when they want it — and they can serve it to their children without worry of making them sick.



“MATERIALLY and SPIRITUALLY...”



The poor are flesh and spirit, and both require continual cultivation. That is why we make it a high priority to partner with Christian ministries intent on nourishing the whole person. We rely on them to strengthen the faith of believers and to call nonbelievers to an encounter with Christ. As the Scriptures say in Matthew 16:26, “What good will it be for someone to gain the whole world, yet forfeit their soul?”

Through evangelism and discipleship, the poor overcome self-destructive habits, strengthen family and community bonds, and gain the foundational hope needed to break the cycle of poverty and lead God-honoring lives.

Nurturing Young Minds, Bodies and Souls

Maria Belen had been praying for a new way to serve in her congregation in Quito, Ecuador, when her pastor decided to start a breakfast program for local children. Seeing this challenge as her answer, Maria jumped at the opportunity to volunteer.

When only 10 children showed up at the first breakfast, Maria was heartbroken.

“I was so disappointed that I cried,” Maria said. Then her pastor told her, “Don’t be sad. Out of these 10 kids, if one becomes a pastor, it will well be worth it.”

This perspective carried Maria through the program’s rough beginning, and God blessed her efforts. Today, a staff of about 6 volunteer teachers serves meals and also provides tutoring, educational activities and God’s Word to 60 children at a time. Maria calls it “The Moses Project” because Moses was a rescued child, and Maria’s passion is to rescue the vulnerable children in the city of Quito.





Christ-Centered Orphan Care

At Canaan Orphanage in Haiti, Pastor Henri and his wife, Gladys, don't just want to give children a comfortable home — they want to give them new life in Christ.

God has moved the hearts of this compassionate Haitian couple to reach Haiti's most vulnerable children with the Good News of Jesus Christ, and it shows! All of the children at this Cross-funded shelter are getting a quality Christian education and are able to recite Bible verses they've worked hard to learn in their morning devotions.

Canaan's loving, Christ-centered environment has had a profound impact on children like 14-year-old Charna, who said, "I love my brothers and sisters here. I also love the women who take care of me. They teach me about the Bible and God." Another 14-year-old resident, Roseguérine, told us, "Jesus is the one who gives us strength. He gives us everything."

When the kids first arrive at Canaan, they may be malnourished, weary and burdened with the despair of their impoverished background. But after growing up under the care of Pastor Henri and Gladys, the children's sorrow gives way to healthy smiles, amazing confidence and boisterous voices singing God's praises. This is true transformation!

“For the GLORY of JESUS CHRIST.”

We serve the poor in Jesus Christ's name and for his glory. Those who might otherwise turn a deaf ear to the Gospel begin to listen when they see the compassionate deeds of those who believe. Our priority is to embody the call of Matthew 6: "Seek first his kingdom and his righteousness, and all these things will be given to you as well." In our offices, this commitment to God is reflected in times of prayer, reflection and Bible study at the start of each day. We continually offer thanksgiving for the Christian benefactors, volunteers and friends God has drawn to our cause. We also believe God is glorified through the incredible faith and humility of the poor, and we share those stories to encourage and bless others.



An Unexpected Thank You

It was an encounter we never expected. An invitation to the office of a mid-level government official in southern Vietnam. His message to us felt surreal: "On behalf of the Communist Party, thank you!"

The official was happy because of our partnership with a local Christian church, which had dug a number of wells for public use in poor areas within his jurisdiction. One of those wells was at a school and was producing abundant water at less than 100 meters deep, while a significantly deeper government well produced no water at all.

"The government drilled wells but got no water. You always get water! How can water come when you dig?" the official asked, shaking his head in wonder.

The Vietnamese pastor who was with us had an answer. He pointed his finger to the ceiling and said, "Not us... God does."



Saving Lives in Jesus' Name

Recently, Cross International helped ship urgently needed food to drought survivors in Kenya and Nigeria. The devastation was heartbreaking, but the Lord took this bad situation and used it for His good purposes. The drought became an opportunity for Christians to step up and put their faith into action.

One grateful recipient of nutritional aid was Naomi Nayainoi, a 74-year-old Kenyan widow who had been struggling to feed her eight grandchildren after most of her cows — her only source of food and income — starved to death. Naomi quickly ran out of milk and food, and her only remaining assets were five dying, emaciated cows not worth the dust their hooves kicked up. Weak and desperate, Naomi slept outside and begged for help to feed her family.

Eventually, a shipment of lifesaving food from Cross arrived, and this poor, helpless widow was among the first served.

"The God of Israel has visited His people and has come to save them," Naomi rejoiced when she received her first portion of food. Her grandchildren were also overjoyed, knowing that God had heard their prayers for relief. That coming Sunday, Naomi was strong enough to attend church, and the joy radiating from her face could not be contained!

By the time the next food distribution came, Naomi was a new woman. She said, "What the Lord has done in my life, I cannot even describe."



CROSS International

Delivering Food, Shelter and Hope in the Name of Jesus





FOOD

Through your faithful support, the hunger of the poor has been satisfied and lives have been saved. Our feeding projects, which include shipped meals as well as locally purchased foods, are critical for the success of Christian schools, shelters and other outreaches to the poor and vulnerable.

2018 Food Facts:

Grants provided to: 12 projects in 7 countries (*does not include projects categorized as education*)

Food shipped to: 17 partners in 7 countries

Education centers providing student grant-funded meals: 49

Total Vitafood meals provided: 9,319,536

WATER

The gift of clean, abundant water, whether delivered by a basic hand-pump well or piped directly to multiple homes, has spared families from illness, misery and chronic thirst. For maximum impact, beneficiaries are trained to practice good stewardship of their new resources. You have dramatically improved the poor's quality of life!

2018 Water Facts:

Grants provided to: 7 projects in 4 countries

Community water systems constructed: 34

Community water system repaired: 1

Water tanker truck purchased: 1

Water and sanitation education outreaches: 1



ORPHANS & VULNERABLE CHILDREN

You have shown Christ's love to orphaned, abandoned and vulnerable children and welcomed them into the open arms of Christian ministries. There, the children's basic needs are met as they heal from past trauma and find hope for the future.

2018 Orphan Facts:

Grants provided to: 11 projects in 9 countries

Goods shipped to: 5 partners in 4 countries

Centers provided with operational support: 5

Centers provided with staff salaries: 2



MEDICAL CARE

Your generosity brought health and healing to those who would otherwise have been unable to access needed medical care. You provided valuable medications and supplies typically unavailable to poor communities, and you ensured expert care for the sick, the injured and pregnant mothers.

2018 Medical Facts:

Grants provided to: 2 projects in 2 countries

Medical supplies shipped to: 7 partners in 5 countries

Value of shipped goods: \$78,020,283

People who received medical care through grants: 11,484



BY CATEGORY

DISASTER RELIEF

You gave us the capacity to respond quickly and effectively to emergencies affecting our ministry partners and the poor. By shipping aid to local churches and Christian ministries, we helped communities affected by the Africa drought and served countries that received damage from a series of severe hurricanes, including Harvey, Irma and Maria.

2018 Disaster Relief Facts:

Gifts-in-kind provided to: 6 countries
Value of shipped goods: \$12,381,744



HOUSING

With your support, families were blessed with safe shelter. Those who once suffered in leaky, crumbling shacks now enjoy sturdy homes that give them security, dignity and protection from the rain. A house is a special gift that will impact a family for years to come!

2018 Housing Facts:

Grants provided to: 4 projects in 3 countries
Houses constructed through grants: 42
People who received homes through grants: 292
House construction supplies shipped to: 1 country



EDUCATION

For the children of the poor, a brighter future begins with education. You made it possible for thousands of disadvantaged students to stay in school and get a well-rounded Christian education that is preparing them to overcome poverty and be a force for good in their communities.

2018 Education Facts:

Scholarships awarded to children: 5,199
Teachers' salaries provided: 217
Education centers constructed: 3
Grants provided to: 11 projects in 4 countries
(does not include projects categorized as food)
Education supplies shipped to: 1 country



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 empower them to feed their families, send their kids to school, access medical care and afford safe housing — all while giving the glory to God.

2018 Microenterprise Facts:

Grants provided to: 6 projects in 4 countries
New microloans: 397
Total value of microloans: \$85,752



FISCAL YEAR 2018 FINANCIALS

IN FISCAL YEAR 2018

CROSS INTERNATIONAL PROVIDED **\$95,533,769** IN AID TO THE POOR.
OF THIS, **\$1,852,055** WAS GRANTS-IN-AID; **\$93,681,714** WAS GOODS DISTRIBUTED.

Aid Provided by Category

*2018 total grants-in-aid and goods distributed
~ Cross International, Inc.*

Disaster Relief	\$26,830,093
Feeding Programs	\$2,059,470 food, cooking equipment, cooks' salaries
Housing Construction	\$163,715 building/repair of houses and shelters
Medical Care	\$63,587,433 medicines, medical equipment and supplies, clinic and hospital support
Microenterprise	\$176,868 carpentry, mechanics, sewing, agriculture, animal husbandry and other self-help projects
Education	\$697,639 support for schools, scholarships and vocational programs
Aid to Orphans	\$1,633,015 food, education, shelter, clothing, medical needs, etc.
Water Projects	\$153,250 wells, cisterns, water distribution systems, latrines
General Aid	\$232,285 school furniture, mattresses, appliances, construction materials, furnishings, etc.
TOTAL	\$95,533,769

Balance Sheet

As of June 30, 2018 ~ Cross International, Inc.

Assets

Cash and Cash Equivalents	\$538,063
Investments	\$214,333
Inventories	\$4,029,598
Other Assets	\$75,797
Investments Restricted to Endowment	\$233,000
Property and Equipment, Net.....	\$18,362
TOTAL ASSETS	\$5,109,153

Liabilities

Accounts Payable and Accrued Expenses ...	\$145,993
Due to Affiliate	\$400,000
Total Liabilities	\$545,993

Net Assets

Unrestricted.....	\$4,330,160
Permanently Restricted.....	\$233,000
Total Net Assets	\$4,563,160
TOTAL LIABILITIES & NET ASSETS	\$5,109,153



FISCAL YEAR 2018

FINANCIALS

Statement of Activities

Year ended June 30, 2018 ~ Cross International, Inc.

Revenue

Noncash Contributions.....	\$93,700,409
Cash Contributions	\$7,976,669
Other Revenue	\$204,857
Total Revenue	\$101,881,935

Expenses

Program Services

Goods Distributed	\$93,681,714
Grants-in-Aid	\$1,852,055
Missions Education	\$972,836
Shipping/Fulfillment	\$792,081
Project Development	\$198,727
Total Program Service Expenses	\$97,497,413

Administrative Expenses

Salaries and Benefits.....	\$1,000,295
Data Processing.....	\$149,208
Equipment Rental.....	\$142,897
Occupancy.....	\$95,973
Other Expenses.....	\$84,545
Merchant and Bank Fees	\$72,817
Professional Services.....	\$47,677
Postage.....	\$33,184
Property Insurance.....	\$25,695
Office Supplies	\$23,352
Contractors and Consultants.....	\$20,369
Travel	\$15,981
Software.....	\$14,094
Total Administrative Expenses	\$1,726,087

Fundraising Expenses

Broadcast Airtime.....	\$713,057
Salaries and Benefits.....	\$468,278
Advertising and Solicitation	\$285,786
Printing	\$243,997
Postage.....	\$149,798
Travel	\$145,544
Other Expenses.....	\$107,174
Contractors and Consultants.....	\$41,186
Data Processing.....	\$14,147
Product Acquisition Fees	\$8,716
Equipment Rental.....	\$6,212
Total Fundraising Expenses	\$2,183,895

TOTAL EXPENSES **\$101,407,395**

REVENUE LESS EXPENSES **\$474,540**

NET ASSETS — END OF YEAR **\$4,563,160**

**PROGRAM SERVICES
96.15%**

Fundraising &
Administrative Expenses
3.85%

More than 96 percent of all
organizational expenses, including
donated goods, went directly to
programs that help the poor.

AUDITED FINANCIALS FOR FISCAL YEAR 2018



A MESSAGE FROM OUR BOARD



One reason I love serving with Cross International is that we complement, rather than compete with, the work of our Christian brothers and sisters around the world. The Holy Spirit is raising up men and women of every tribe and nation to be light bearers to their communities, and God has blessed us to share their stories with Christians here in America.

I thank the Lord Jesus that we've been able to mobilize thousands of like-minded believers like you to empower these ministries. In many cases, you've equipped and expanded ministries that, without Cross' intervention, would be completely unknown beyond their immediate communities on the margins of society. But thanks to your support and prayers, these ministries' passion has translated into action. As a result, lives have been transformed!

This collaborative effort brings to mind 1 Corinthians 12, where Paul encourages us to work together as one united Body of Christ:

"Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. For we were all baptized by one Spirit... If one part suffers, every part suffers with it; if one is honored, every part rejoices."

Today, we have reason to rejoice. I rejoice with our ministry partners, with the poor and with you for the great achievements that have taken place. With your help, the hungry have been fed, the sick have been healed, and the destitute have been sheltered. Your generosity has made a profound difference, for both this life and the next!

In service to our Lord,

A handwritten signature in blue ink that reads "Jimmy Dodd".

Jimmy Dodd, Chairman – Cross International Board of Directors

CROSS INTERNATIONAL 2018 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. Darrell Borne – Director
President of D. Consulting, Inc.

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

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

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

Mr. Will Walton – Director
Principal at International Farming Corporation

PLACING THIS MISSION IN GOOD HANDS



Kelly Miller
President and CEO, Cross International

As outgoing president, I have some wonderful news to share with you.

As you may have expected based on my long career in ministry, I've now reached that stage in life when I am transitioning into retirement, and I want you to know I will be "passing the baton" to a very capable new president and CEO — Kelly Miller.

The Cross International board of directors worked closely with me on a nationwide search for a new leader with a heart for the poor, a history of serving God, and the skills necessary to guide and grow our global ministry — and we all believe Kelly Miller is a perfect person to lead this ministry in 2019 and beyond. He is a man of God, driven by compassion and possessing the perfect combination of skills to pursue our mission: ***to mobilize the global Church to transform the poor and their communities materially and spiritually for the glory of Jesus Christ.***

We're thrilled he felt called to take this role, and we know you will want to celebrate with us on finding such a capable leader to guide Cross International in the decades ahead.

Kelly's many years of service in global relief and development with World Concern and CRISTA Ministries are certain to bring many wonderful new ideas and a new energy into our ministry, and we are excited about that; but know too — the impact of this mission will always be in your hands. Your prayers and ongoing support are essential. You empower us and bring to life everything we do.

As I pass this incredible mission on to Kelly, I hope and pray you will see transition as we do — as a time to rally for Christ and pursue even greater things. You have helped me establish a firm foundation for Cross International. Now, with Kelly Miller leading this next phase in our ministry's history, it is time to build and grow!

In Christ,

A handwritten signature in blue ink that reads "James J. Cavnar".

James J. Cavnar
Founder and President Emeritus

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

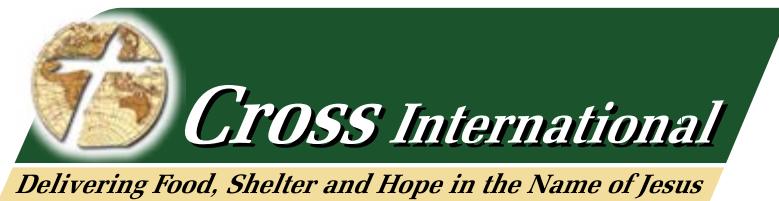
Rather than create new institutions to distribute aid, we support existing ministries and churches already serving the poor. In addition to being the most cost-effective way of helping the poor, empowering these ministries allows us to support the Church's spiritual mission and its important position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



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



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