

FISCAL YEAR **2020** ANNUAL REPORT

July 1, 2019 to June 30, 2020

PROVIDING
CLEAN WATER

HEALING
THE SICK

DEFEATING
MALNUTRITION

RESCUING
VULNERABLE
CHILDREN

SHELTERING
THOSE IN NEED

BRINGING
EDUCATION
TO ALL

CREATING
ECONOMIC
OPPORTUNITY



THE GOSPEL IS
bearing fruit and growing.

COLOSSIANS 1:6

Message from THE PRESIDENT

The theme for this year's Annual Report centers on one of my favorite verses in scripture — Colossians 1:6 — where the Apostle Paul tells his fellow Christians, *"the gospel is bearing fruit and growing throughout the whole world — just as it has been doing among you since the day you heard it and truly understood God's grace."*

I think that is so powerful. When you are born again, the gospel becomes Christ at work within you. It is this same gospel that has instilled love in your hearts and has motivated you to reach out to those who are less fortunate.

That is what we celebrate in this Annual Report. I think you will see the good fruit that has been borne through your faithfulness.

As you read this report, please remember that the statistics we are sharing are only part of the story. They reflect our ministry partners in developing countries that are being cultivated by sowers of God's Word — dedicated Christians who despite the challenges that COVID placed on them throughout the year, still managed to feed hungry families, rescue vulnerable kids and bring education to those who previously had no hope of escaping poverty.

When I think of fruit, I think of bushels, baskets and bins overflowing with abundance. Together with you and all



Kelly Miller
President & Chief Executive Officer

of our partners around the globe, last year we together were able to grow from reaching 33,000 of the world's most vulnerable the year prior to over 47,000 this past year! Praise God for that season of fruitful harvest! Last year was the first year for what we call our "Reach25" plan ... the where and how together with you, we will be impacting lives through the year 2025.

By then, we hope to be reaching more than 125,000 of God's children each year, and last year put us well on pace to reach that milestone! With God's leading and your partnership, it's going to be amazing to see how the Lord works over the coming years.

Your partnership has helped plant seeds of hope in the hearts and minds of the children and families we together serve — sharing God's love in tangible ways with so many who are at-risk and in need!

Thank you so much for your continuing support, and may God bless you as we together serve the most vulnerable throughout the world.

In Christ,

A handwritten signature in black ink, appearing to read "Kelly Miller".

EVERYDAY, WE HELP *kids like Elida*

Elida* is a little girl who lives in the village of Kamiza in the Chipangali District of western Zambia. Her mother, Alice, spent hours each day walking long distances to fetch water, usually collecting water from shallow wells. Because the water Alice collected was not clean, little Elida suffered from diarrhea — a condition that is the second most common cause of death among children worldwide. (World Health Organization)

Thankfully, the lives of Elida and Alice have changed forever, thanks to your support and the help of one of our Zambian ministry partners.

Kachere Development Program (KDP) heard about the plight of Elida and Alice, and promptly came to their aid. KDP's first level of intervention began at the village level. They installed a hand-pump operated well that provided life-enhancing, cool, clean water to 268 households. They also organized self-help groups, which helped village women like Alice learn ways to boost their family income.

Today, the lives of both mother and daughter have improved on multiple levels. They now have a bright future. That future includes a comprehensive Christian education, economic opportunity and a spiritual transformation that has deepened their relationship with Christ. Alice is secretary of the village water and sanitation committee, and has begun volunteer teaching at the KDP Early Childhood Center. She also has received her very own Bible which has enabled her to study scripture at home.

The Holy Spirit has not only touched individual lives. It has spread throughout to entire village, as the elders have taken it upon themselves to teach the gospel to children like

Elida. To this day, they all gather in the village square under an acacia tree to study God's Word. *And it all began with a child's need for clean water.*



* Names in this story have been altered to protect their privacy of the families.

FIGHTING COVID-19

As you can imagine, the COVID-19 pandemic has placed great strain on our in-country partners and the communities they serve. In many cases, mandated shutdowns have deprived the most vulnerable families of even their very meager resources. As an example, schools in many places have all been closed, leaving so many children without the one meal a day they rely on for survival.

Thankfully, many schools are now reopening, which also means children have easier access to food. The most urgent problem throughout this ordeal has been hunger, and we are working with our partners around the world to make sure at-risk children and vulnerable communities do not fall victim to malnutrition.



COVID RELIEF IN FY2020

6,071

adults and

4,932

children

received COVID relief in Latin America and the Caribbean.

259

adults and

777

children received COVID relief in Africa.



PROVIDING CLEAN WATER & SANITATION

You helped eliminate waterborne illnesses and relieved chronic dehydration by providing abundant, clean water sources in impoverished communities.



CLEAN WATER
IN FY2020

14
new wells were drilled and installed

7,950
family members received clean water

280
adults were enrolled in water, sanitation and hygiene training



FOOD DISTRIBUTION IN FY2020

4,772
children and staff members received lifesaving food

3.2 million
servings of fortified rice were served

DEFEATING MALNUTRITION

You empowered dedicated Christians overseas to help fund nutrition programs that fought malnutrition and served impoverished children and families.





HEALING THE SICK

By enabling us to fund free health clinics and by shipping key medicines to impoverished regions, you prevented and treated life-threatening diseases, and responded to accidents and injuries before lives were lost.



MEDICAL CARE IN FY2020

4,105

malnourished children were rescued and rehabilitated

498,715

packs of medical supplies and pharmaceuticals were transported

12,039

family members received COVID-19 support

RESCUING ORPHANS & VULNERABLE CHILDREN

You helped ministries in the developing world meet the needs of orphaned and vulnerable children. Beyond practical needs, you blessed suffering children with spiritual peace and a more prosperous future.



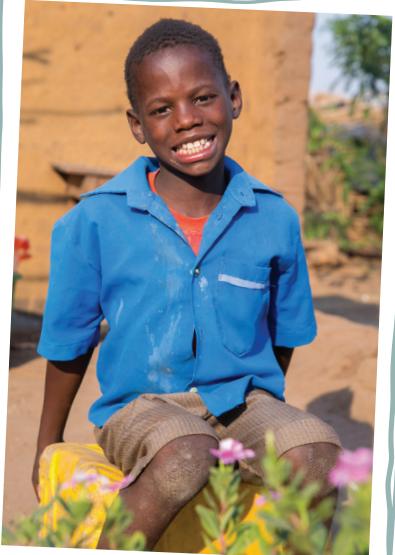
ORPHAN CARE IN FY2020

53

orphans and vulnerable children were supported by our programs

149

staff members were provided with valuable training



HOUSING IN FY2020

15

sturdy new homes were constructed

75

family members benefited from our housing programs

SHELTERING THOSE IN NEED

You helped build simple, sturdy homes for vulnerable families — dwellings that kept out the rain and withstood strong winds, dramatically improving their standard of living.

BRINGING EDUCATION TO ALL

You offered vulnerable children an affordable Christian education, which raised up a God-honoring and empowered generation capable of escaping the cycle of poverty.



EDUCATION IN FY2020

4,420

children received affordable Christian education

336

teachers and school staff were supported by our programs

CREATING ECONOMIC OPPORTUNITY

You helped lift families out of poverty through microbusiness programs, self-help initiatives and livelihood support.



MICROBUSINESS IN FY2020

1,700 adults and **8,390** children benefited from microbusiness activity and training



PLEDGING TO GIVE

We at Cross International are incredibly grateful to all of you who have given so generously over the past year. In fact, some of you have been kind enough to share what has inspired you to give.

This is one of those stories.

Meet David Ahl

David Ahl has been strategically donating his resources over the past decade, and a good portion of it has gone to Cross International. When asked why, David says, “I’m so thankful that God has blessed me and enabled me and encouraged me to be generous.” He also encourages other faithful Christians to follow the same path.

David has always been a pioneer and was one of the early proponents of the computer craze. In 1974, he founded *Creative Computing*, the first personal computer magazine. *Creative Computing* provided a growing audience of computer users, including educators and hobbyists, with tutorials and applications programs. In total, David has written 21 books and 1,200-plus articles on topics as varied as technology, automotive restoration, marketing, communication, logic puzzles, travel, market research, financial planning, investment analysis and spiritual inspiration. He also has penned 300-plus Bible studies.

Since his retirement, David has been the benefactor behind five schools in Central American, South America and the Caribbean. Since 2003, he has taken about 20 missionary trips, including several with Cross International.

“I prefer to go on a working trip,” he says. “I can see things actually happening.”

One example is when David recently sponsored schooling for children in Guatemala, and he had the pleasure of seeing three recently graduate from high school. “It is heartwarming to have followed them from first grade to high school,” he says.

With that, the computer visionary strongly encourages other believers to give and keep giving. “I waited too long. Don’t wait until you have some extra in the bank or until the time is right. Now is the right time,” he says. “God will take care of you.”



“I’m so thankful that God has blessed me and enabled me and encouraged me to be generous.”



FY2020 FINANCIALS

God's love, transforming deepest need into thriving joy

In Fiscal Year 2020, Cross International provided **\$53,445,954** in cash and gifts in kind.

STATEMENT OF ACTIVITIES

Year ended June 30, 2020 - Cross International, Inc.

ASSETS

Cash and cash equivalents	\$1,036,911
Investments	\$200,000
Investments restricted to endowment	\$233,000
Inventories	-
Other assets	\$130,822
<u>Property and equipment, net</u>	<u>\$25,704</u>
TOTAL ASSETS	\$1,626,437

LIABILITIES

Accounts payable and accrued expenses	\$297,967
<u>Notes payable</u>	<u>\$681,819</u>
TOTAL LIABILITIES	\$979,786

NET ASSETS

Without donor restrictions	[\$80,244]
<u>With donor restrictions</u>	<u>\$726,895</u>
TOTAL NET ASSETS	\$646,651

TOTAL LIABILITIES AND NET ASSETS	\$1,626,437
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REVENUE

Noncash contributions without donor restrictions	\$46,307,145
Cash contributions without donor restrictions	\$4,963,143
Cash contributions with donor restrictions	\$1,346,852
<u>Other revenue</u>	<u>[\$1,433]</u>
TOTAL REVENUE	\$52,615,707

EXPENSES

Program Services	\$53,445,954
Administrative Expenses	\$1,543,483
<u>Fundraising Expenses</u>	<u>\$1,814,028</u>
TOTAL EXPENSES	\$56,803,465

REVENUE LESS EXPENSES	[\$4,187,758]
NET ASSETS – BEGINNING OF YEAR	\$4,834,409
NET ASSETS – END OF YEAR	\$646,651

94% of all resources in FY2020 were allocated to Program Services.

Message from OUR BOARD

Dear Friends,

For many of us, the year 2020 will go down as the year we will never forget. Three cultural tsunamis hit at the same time with political uncertainty, racial tensions and COVID-19 all impacting every American. These issues deeply divided our country. Unquestionably, it was a hard year all the way around.

But it was also a year of great triumph. The year we were reminded time and again how much we desperately need Jesus. 2020 reminded us that our unity as followers of Jesus is not found in cultural issues—but in the Great Shepherd. 2020 was also a year of great opportunity for Cross International to serve as our partners around the world were impacted by the pandemic.

In many ways, I look upon this FY2020 Annual Report as a celebration of that great truth. As supporters of Cross International, we have empowered the poor to do God's work, as He transforms their lives and their communities.

This Annual Report also honors your faithful giving, which has blessed the work of our trusted ministry partners around the world. Your compassion has empowered churches in developing countries to truly make a difference. And again, this didn't just happen.

It's because in this broken world, we all discovered how much we need Jesus in our lives.

For His glory,



CROSS INTERNATIONAL BOARD OF DIRECTORS

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Rev. Jimmy Dodd

Chairman of the Board



OUR PURPOSE

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.

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