

THE GOSPEL IS **BEARING FRUIT**
AND **GROWING** THROUGHOUT
THE WHOLE WORLD.

COLOSSIANS 1:6



A Message From Our President

As I look back on our ministry's achievements in 2013, I am filled with gratitude that God has moved through you to bless us with another fruitful year of service to the poor.

Last year, the total dollar value of your gifts to Cross International outpaced the previous year by more than \$10 million, including both cash donations and goods-in-kind. Your generous support, entrusted to our stewardship, resulted in countless mouths fed, lives saved, hearts touched and hope restored among the poorest of the poor.

At the root of this diverse, world-changing mission is the Gospel of Jesus Christ. This Gospel — believed, lived and proclaimed — will always be the source and measure of our success and growth as a ministry.



In Colossians 1:6, the Apostle Paul tells 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 am convinced the Gospel, believed and lived out, cannot help but bear fruit in all who receive it. The Gospel is Christ at work within us. It is more than our sustenance. It becomes our very essence. I thank God that this same Gospel has instilled love in your hearts and motivated you to reach out to the poor both physically and spiritually. And through this faithfulness to Christ, you have borne very good fruit!

As you read this report, you will see that the statistics we are sharing are actually only part of the story. They express a vast mission field in developing countries that is being cultivated by sowers of the Word — churches and Christian missionaries who feed the hungry, clothe the naked and rescue the spiritually lost. Your support of their outreaches helps them bear good fruit too. It allows them to plant seeds of hope among the poor — for this life and the next.

Thank you for co-laboring with us to bring Christ's love and the Gospel of salvation to the least, the last and the lost!

In Christ,

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

James J. Cavnar

Cross International at a Glance

22

the number of countries that received our aid

89

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

3.3%

the percentage of expenses used for overhead costs

\$1,522,529

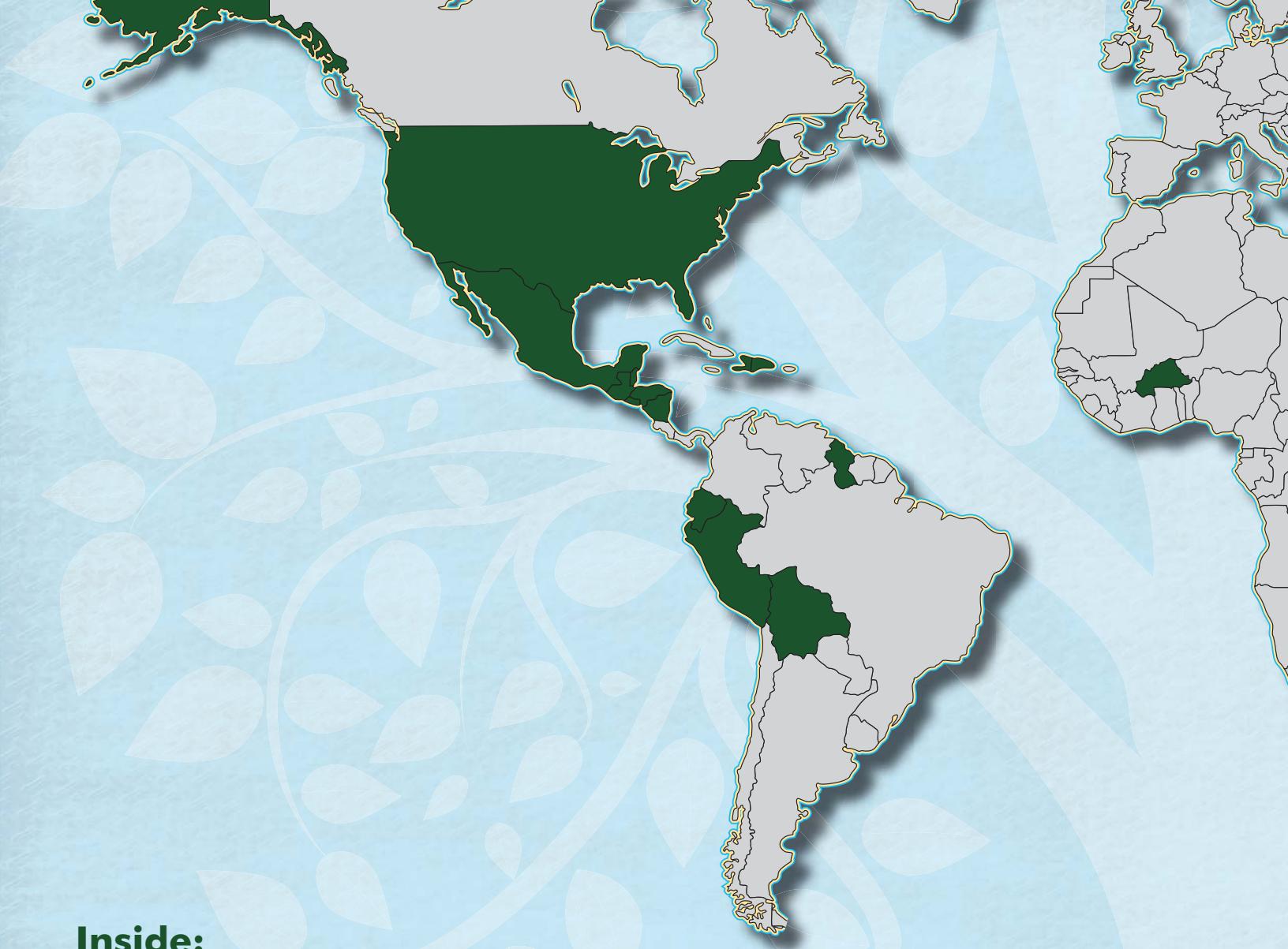
the total value of grants in aid given to the poor

\$83,763,352

the total value of goods shipped to the poor

\$85,285,881

total aid provided to the poor



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How You Helped Us Serve

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Malnourished children have been freed from their hunger pangs and now have the strength to grow and thrive.

Water page 5

Clean, abundant water is flowing to remote villages and quenching the thirst of families once threatened by dehydration and waterborne illness.

Orphans page 6

Orphans and vulnerable children have received refuge from the streets and encountered their Heavenly Father's love.

Medicine page 7

Lives are being saved as compassionate health workers bring basic medicines and quality care to the sick.

Education page 8

Christian schools are raising up a generation that can read, write, study God's Word and provide for their families.

Housing page 9

With the gift of a sturdy new home, destitute families no longer need to fear the wind and rain.

Disaster Relief page 10

When natural disasters strike, the poor have a reliable friend to turn to for sustenance, healing and total restoration.

You did not choose me, but I chose you and appointed you so that you might go and bear fruit —



Total Aid

2013 Cash Grants and Goods Distributed

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Afghanistan	\$3,750
Belize	\$640
Bolivia	\$9,050
Burkina Faso	\$183,960
Dominican Republic .	\$11,996,210
Ecuador	\$35,933
El Salvador.....	\$37,489,674
Ethiopia.....	\$169
Guatemala	\$25,256,510
Guyana	\$30,005
Haiti	\$1,415,904
Honduras.....	\$63,992
Kenya	\$66,900
Mexico	\$7,000
Mozambique	\$50,668
Nicaragua	\$3,604,404
Peru	\$23,394
Philippines	\$3,996,826
Uganda	\$772,616
United States	\$159,921
Vietnam	\$43,916
Zambia	\$74,439
TOTAL	\$85,285,881

fruit that will last — and so that whatever you ask in my name the Father will give you. ~ John 15:16

YOU FED THE HUNGRY AND NOURISHED STARVING SOULS

When a daily, nutritious meal is received from the hands of a local pastor or teacher, the poor experience the fruit of Gospel love. This gift expresses Christ's compassion in communities where hunger is so severe, the poorest families resort to eating dirt just to fill their bellies. Many Cross International ministry partners run vital feeding programs that **save impoverished children and families from starvation while also providing nourishment for the soul.** Regular food distributions give children the nutrients they desperately need while strengthening them to participate in educational outreaches that help combat poverty.



In 2013, your generous gifts helped ship donated food supplies and fund nutrition costs for Christian ministries in nine countries. This support included, for example, a breakfast and lunch program for 200 impoverished children attending Elohim Evangelical School in a poor Peruvian slum. Thanks to this program, children who would otherwise have spent their days begging or scavenging on the streets, or suffering from neglect or abuse in the slum's many broken homes, were able to enjoy daily meals in a safe, loving and educational environment.



YOU SHARED LIVING WATER AND QUENCHED THEIR THIRST

Safe, accessible water can transform a poor village like spring rains bring a meadow to life. This crucial resource enables families to quench their thirst without fear of cholera. They can grow food for their daily meals and bathe at home instead of in filthy streams. Clean water also creates a sanitary living environment and saves lives. Delivered from the burden of walking miles each day just to fetch dirty water, children can go to school, and mothers can focus on other tasks such as income generation. The fruits generated by such projects are both tangible and profound.



Last year, Cross International used your gifts to fund five water projects in three countries. Among these projects was an ongoing effort of the Evangelical Church of Vietnam to provide community wells in poor rural villages. By meeting this common need, **Vietnamese Christians have been able to share the living water of Christ to a culture** that severely restricts their right to preach the Gospel. As a result, local Communist officials' attitudes toward Christians have softened, and many families have been drawn into local churches, where they have tasted the Water of Life and borne the good fruit of faith and salvation.



YOU RESCUED ORPHANS WITH THE FATHER'S LOVE

Like a vulnerable seedling, an orphaned child needs special care and protection. A young boy or girl who has lost parents through death or abandonment is especially at risk from the effects of poverty. They need nurturing and positive role models, and they need **to know they have a Heavenly Father who loves them.**

The earlier children are reached, the more likely they will be spared from the self-destructive behaviors created by life-altering trauma. Cross International partners with Christian ministries throughout the developing world to meet the basic needs of orphaned, abandoned and vulnerable children and to cultivate young hearts and minds for a prosperous future.

You generously helped us provide grants for 11 projects, and ship material aid to six partners, to support orphans and vulnerable children in Africa, Latin America and the Caribbean. A portion of that funding went toward the children living at the Canaan Orphanage in Montrouis, Haiti. Since 2001, Cross International has helped this ministry bless destitute children with safe shelter, food, medical care, education and a loving, well-rounded upbringing. Orphanage founder Gladys Mecklembourg says, "The whole point is to give to the kids so they can go out and give to others."



YOU HEALED THE SICK AND MENDED BROKEN HEARTS

In the book of Revelation, the tree of life brought forth leaves for "the healing of the nations." Today, we are **spreading fruitful healing around the world** through medical projects that alleviate suffering and save lives. In communities without health care services or medicine, minor injuries can become infected, scarring or maiming the poor. The prospects are even worse for people suffering from AIDS or other life-threatening diseases common in developing countries. By funding free health clinics or shipping medicines to the poor in remote regions, we are able to reduce infant mortality, prevent or treat common diseases, and respond to injuries before lives are lost. In the healthier environment this creates, hope grows.



In 2013, your gifts helped Cross International meet the medical needs of the poor in eight countries, providing life-saving medications and supplies that are often locally unavailable. In Zambia, your generous support sustained the ADNZ Home-Based Health Care program, a church-based outreach that provides meals, care kits and home visits to HIV/AIDS victims and other chronically-ill shut-ins. This outreach has brought a much-needed dose of hope and dignity to individuals who often face isolation because of the social stigma and superstitions associated with the AIDS virus.



YOU EMPOWERED THE POOR WITH CHRISTIAN EDUCATION

An education is the seed from which opportunities bloom. Our vision is not only to meet the immediate needs of the poor but also, when possible, to equip them to provide for themselves and achieve independence. This process begins with reading, writing and arithmetic — basic academic skills that many poor children never attain, but which are necessary for future success. By giving children an education that is also Christ-centered, we are **planting seeds to raise up a godly and empowered generation.**



The support you provided last year funded six education projects in three countries. One of these projects, the MEBSH Literacy Centers, is a special outreach to Haitian "restaveks" (child domestic servants) and children at risk of becoming restaveks. This church-based ministry targets children who are truly the poorest of the poor and gives them a free education, free meals and loving adult guidance that is tragically often absent at home. Through the Literacy Centers, hundreds of students are being prepared to break the cycle of poverty, and many have accepted Jesus as their personal savior.



YOU SHELTERED THE DESTITUTE IN SAFE, STURDY HOMES

In a safe home, a poor family can lay roots for a stable life and a brighter future. With as little as a few thousand dollars, Cross builds simple, sturdy homes for the poor, dramatically improving their standard of living. These families are able to leave behind rickety shanties, patched together from scraps of metal, tarp and cardboard, for structurally sound shelters that keep out the rain and can withstand strong winds. In many cases, the poor being helped contribute "sweat equity" to the project. This labor creates a sense of ownership over — and responsibility for — their new homes. **The houses are a permanent testimony to God's provision** and the Christ-like compassion of our benefactors.



Cross International used your recent gifts to help five Christian ministries in five countries provide safe shelter for needy families. Those efforts included a collaboration with Rainbow Network to construct 25 sturdy, cement-block homes with sanitary latrines in El Crucero, Nicaragua. The grateful recipients are now living in those homes, which were built in a thriving Christian community. Along with this life-changing gift, each family received a Bible and was enrolled in the ministry's microenterprise program.



YOU RUSHED DISASTER RELIEF TO STORM VICTIMS

A community deeply rooted in God has the strength to withstand life's storms. When an earthquake or other natural disaster strikes, Cross International stands ready to support the relief and recovery efforts of our partners on the ground. The swift response from our faithful benefactors like you enables us to ship urgently needed food, water and medicine to affected areas, to build homes for displaced families, to restore livelihoods and to help coordinate the activities of local churches and ministries.



In November 2013, Typhoon Haiyan struck the Philippines, causing massive devastation. We immediately began contacting local ministry partners and **rallying American Christians to pray and give**. With your help, the Center for Community Transformation (CCT) rushed a Christian medical team into Tacloban City — considered "ground zero" of the storm — to aid injured survivors. You also helped us support local food distributions, ship nearly \$4 million in meals and medical supplies into the country and provide funds for CCT to launch a long-term recovery effort focused on livelihood development.



**Cross International President Jim Cavnar
comforts a survivor of Typhoon Haiyan.**



United with Our Donors in Prayer

The mission field is watered by the prayers of God's people. At Cross International, we begin each workday by focusing our thoughts on the Lord through prayer and devotions. On Tuesdays, this special time includes prayers for our donors.

It is a privilege to intercede for all our supporters across America, who we consider our friends and co-laborers in Christ. You are more than a donor — you are a part of the Cross family — and your concerns are our concerns. Each week, we lift up each individual prayer need shared with us by fellow believers through the mail, through our website or over the phone. It is said that "prayer moves the hand of God." Through prayer, we stay connected to our spiritual mission — and to the larger body of Christ — one prayer request at a time.

You are also in the prayers of the poor we serve. Whenever we meet families who have benefited from our projects, they often tell us how thankful they are and how they regularly pray for God's blessings upon our donors. They know that the more God blesses you, the more you will be able to help their friends and neighbors in need.

**And pray in the Spirit on all occasions with all kinds of prayers and requests.
With this in mind, be alert and always keep on praying for all the Lord's people.**

Ephesians 6:18

Aid Provided by Category

2013 total grants-in-aid and goods distributed
— Cross International, Inc.

In 2013 Cross International provided
\$85,285,881 in aid to the poor.

Of this, **\$1,522,529** was grants-in-aid;
\$83,763,352 was goods distributed.

Medical Care: \$77,361,777

- Medicines, medical equipment and supplies, clinic and hospital support

Disaster Relief: \$4,179,989

- Food, medical supplies, blankets, etc.

Aid to Orphans: \$1,973,335

- Food, education, shelter, clothing, medical needs, etc.

Feeding Programs: \$879,420

- Food, cooking equipment, cooks' salaries

Education: \$688,538

- Support for schools, scholarships and vocational programs

Housing Construction: \$145,260

- Building/repair of houses and shelters

Water Projects: \$38,832

- Wells, cisterns, water distribution systems, latrines

General Aid: \$12,000

- School furniture, mattresses, appliances, construction material, furnishings, etc.

Microenterprise: \$6,730

- Carpentry, mechanics, sewing, agriculture, animal husbandry and other self-help projects



Balance Sheet

as of December 31, 2013 — Cross International, Inc.

Assets

Cash and Cash Equivalents	\$1,558,805
Inventories	\$2,356,258
Other Assets	\$356,557
Investments Restricted to Endowment	\$233,000
Property and Equipment, Net	\$95,835
Total Assets	\$4,600,455

Liabilities

Accounts Payable and Accrued Expenses	\$63,849
Due to Affiliate	\$3,422,598
Total Liabilities	\$3,486,447

Net Assets

Unrestricted	\$809,079
Temporarily Restricted	\$71,929
Permanently Restricted	\$233,000
Total Net Assets	\$1,114,008
Total Liabilities and Net Assets	\$4,600,455

The Lord answered, "Who then is the faithful and wise manager, whom the at the proper time? It will be good for that servant whom

Statement of Activities

Year ended December 31, 2013
Cross International, Inc.

Revenue

Noncash Contributions	\$85,996,970
Cash Contributions	\$6,109,428
Other Revenue	\$144,987
Total Revenue	\$92,251,385

Expenses

- Program Services

Goods Distributed	\$83,763,352
Grants-in-Aid	\$1,522,529
Grant to Affiliate	\$2,084,257
Missions Education	\$856,694
Shipping/Fulfillment	\$460,560
Project Development	\$206,769

Total Program Service Expenses **\$ 88,894,161**

Expenses continued

- Administrative Expenses

Salaries and Benefits	\$512,703
Data Processing	\$188,620
Other Expenses	\$131,493
Occupancy	\$92,347
Merchant and Bank Fees	\$80,958
Postage	\$40,672
Professional Services	\$30,416
Contractors and Consultants	\$26,656
Travel	\$6,928
Printing	\$2,805
Advertising and Solicitation	\$286

Total Administrative Expenses **\$1,113,884**

- Fundraising Expenses

Broadcast Airtime	\$769,235
Salaries and Benefits	\$431,319
Printing	\$223,606
Postage	\$169,079
Professional Services	\$112,069
Travel	\$79,847
Advertising and Solicitation	\$54,622
Other Expenses	\$54,183
Contractors and Consultants	\$31,752
Data Processing	\$19,797

Total Fundraising Expenses **\$1,945,509**

Total Expenses **\$91,953,554**

Revenue Less Expenses **\$297,831**

Net Assets – End of Year **\$1,114,008**

2013 Audited Financial Statement



***master puts in charge of his servants to give them their food allowance
the master finds doing so when he returns.” Luke 12:42-43***



If you are looking for more ways to serve the needy, Cross International offers a variety of exciting and impactful opportunities. We value your God-given talents, abilities and resources, and we are eager to sow those gifts into the lives of the poor around the world, so they might reap a harvest of hope.



Please contact us at **1-800-391-8545** to learn more about any of the following opportunities, as the Lord leads. We are eager to unleash your full potential to touch the hearts, minds and souls of the poorest of the poor.

CAN SERVE

Church & School Activities

Engage your group to fundraise for a project or pack meals for the hungry.



Giving Options

Give through cash, stocks and securities, foundation grants or matching gifts.



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COLOSSIANS 1:6



Be an Ambassador

Connect with us online to share and raise awareness with your friends and family.

Event Hosting

Help organize an intimate fundraiser gathering or larger, formal gala.

Guest Speakers

Host a concert or motivational speaker at your church or other venue.

A Message from Our Board

I believe with all my heart in the importance of giving. Everything we have belongs to God, and we are called to be good stewards of those gifts. When we give in faith, God uses our resources to generate a bountiful harvest of fruit in the world. Our 2013 Annual Report is a celebration of those life-changing fruits. It is also a celebration of your faithful giving, which has blessed the work of our trusted ministry partners in the global mission field.

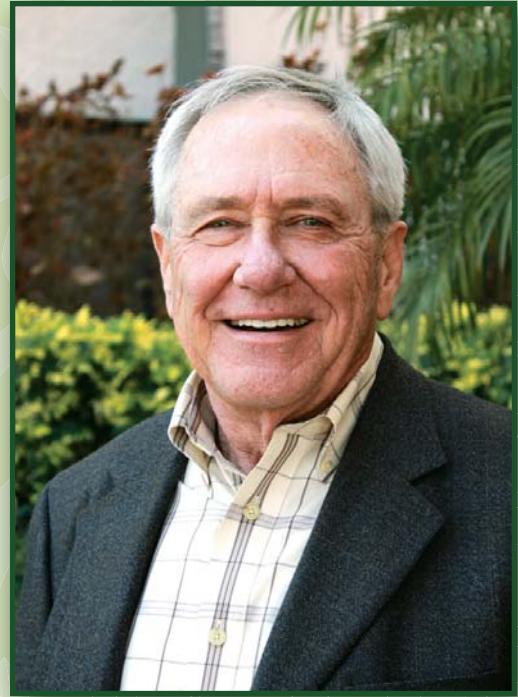
Cross International provides the opportunity for Christians not just to give, but to make a wise investment in God's kingdom. The results of those investments speak for themselves. With your help, Christian ministries around the world are impacting scores of communities for Christ. Your compassion has empowered churches in developing countries to confront the immediate needs of the poor in ways that solve endemic problems, lift families out of poverty and draw lost souls to Jesus.

Thank you, on behalf of the board of Cross International, for helping us yield such powerful fruit in the lives of the poor. Because of your obedience to God's Word, the hungry have been fed, the sick have been healed, the weak have been strengthened and the despondent have found salvation. You have multiplied God's blessings and transformed lives!

In Christ,



Bob Hodgdon, Chairman – Cross International Board of Directors



Cross International 2014 Board of Directors

Mr. Bob Hodgdon – Chairman
President of Hodgdon Powder Co. (Retired)

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

Mr. James J. Cavnar – Director
President of Cross International

Mr. Jim Brown – Treasurer & Director
State Farm Agency (Retired) & Community Advocate

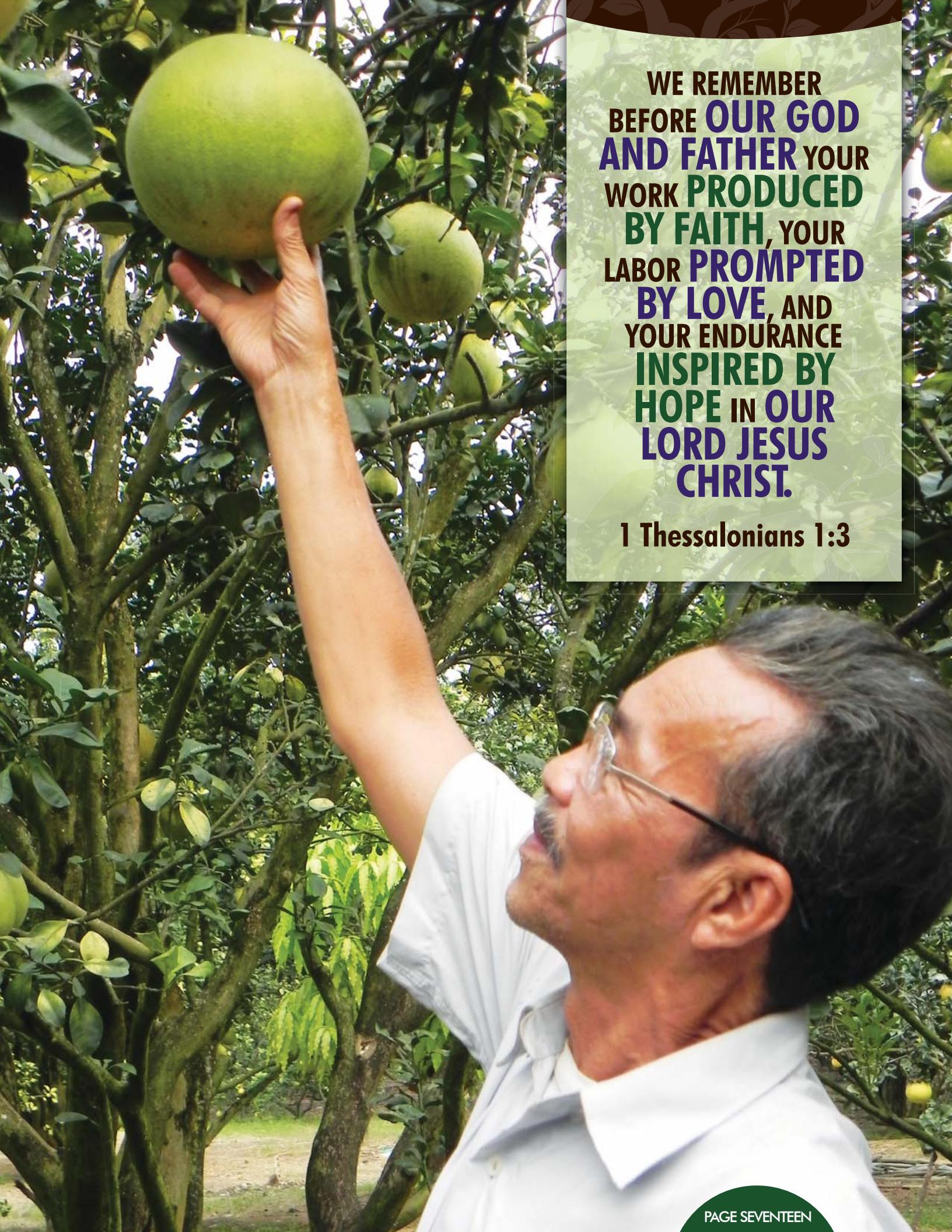
Mrs. Linda Brown – Director
State Farm Agency (Retired) & Community Advocate

Rev. Jimmy Dodd – Director
Executive Director of PastorServe

Mr. Clarence Harvey – Director
Salvation Army (Retired), Development Services

Mr. Joseph Andrew Feste – Director
Managing Partner, KM Capital Management

Mr. James Barney Phillips – Director
International Development & Construction (Retired)

A photograph of a man with glasses and a white shirt, reaching up to pick a large, round, green fruit from a tree. He is surrounded by many other green fruits on the branches.

WE REMEMBER
BEFORE OUR GOD
AND FATHER YOUR
WORK PRODUCED
BY FAITH, YOUR
LABOR PROMPTED
BY LOVE, AND
YOUR ENDURANCE
INSPIRED BY
HOPE IN OUR
LORD JESUS
CHRIST.

1 Thessalonians 1:3

Our Mission

Cross International serves the poorest of the poor internationally by channeling aid through existing churches or church-based ministries, cost-effectively helping the poor while advancing the Gospel 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.

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:



bbb.org/charity



Enhancing Trust



The Chronicle of Philanthropy

The nonprofit world's No. 1 news source



CROSS International

Delivering Food, Shelter and Hope to the Poorest of the Poor

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