

Walking Among the Poor

[FOLLOWING IN THE FOOTSTEPS OF JESUS]



Cross International

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

2014 ANNUAL REPORT

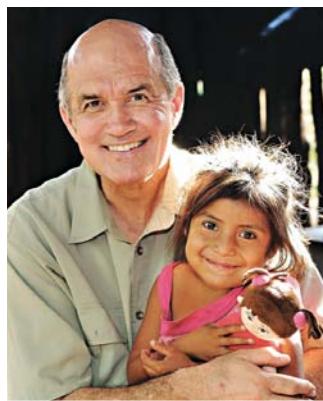
**“WHOEVER WANTS TO BE MY DISCIPLE
MUST DENY THEMSELVES
AND TAKE UP THEIR CROSS
AND FOLLOW ME.”**

MATTHEW 16:24



In El Salvador, Carlos Pineda ministers to homeless people living on the streets of San Salvador. He leads worship, shares the Gospel and provides the poor with food shipped by Cross International. Read more about this ministry on page 16.

A Message From Our President



As Christians, our marching orders are clear: Follow Jesus!

This journey is not for the faint of heart, but is a joy for those who are devoted to our Lord.

When Jesus walked the earth, his footsteps blazed a trail into troubled territory. He reached out to beggars, lepers, sinners and outcasts. He broke with tradition and confronted hostile, self-absorbed religious leaders who challenged his merciful ways. Most amazing of all, he surrendered himself to torture and a brutal execution for the sake of sinners and those who rejected him.

Jesus gave all because he loved all. Then, he asked his disciples to do the same, calling them to follow in his footsteps and have a similar impact on the world. That's the true meaning of Matthew 16:24, "Whoever wants to be my disciple must deny themselves and take up their cross and follow me."

My prayer is that you will see this 2014 Annual Report as a travel log of your walk in the Savior's footsteps. When you supported our outreaches to the poor, you showed yourself to be a fellow traveler on our shared pilgrimage away from worldly pursuits and toward Christ-like compassion. Through your generosity, our ministry partners were empowered to fight poverty in the trenches and manifest Jesus' love to those who needed it most.

This report is also a celebration. It recalls the rejoicing of the shepherd who left 99 sheep to recover the one lost in the wilderness (Luke 15:3-7) and the blissful tears of the woman who searched every corner of her house until she found her lost coin (Luke 15:8-10). And of course, in your case, the prize won is greater than any rescued animal or recovered coin. Through your faithfulness and generosity, struggling families have been helped, desperate communities have had hope restored, and lost souls have been saved.

This report's facts and figures are signposts of lives touched and communities transformed as a result of your compassion. **Thank you for joining Cross International on this amazing journey, and may God bless you for all you have done!** In the year ahead, may we all continue to seek his face, straying neither left nor right from the true path of the Gospel.

In Christ,

James J. Cavnar

CROSS INTERNATIONAL At a Glance

20

the **number of countries**
that received aid

101

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

3.54%

the **percentage of expenses**
used for overhead costs

\$1,410,371

the total value of **grants in aid**
given to the poor

\$85,482,009

the total value of **goods shipped**
to the poor

\$86,892,381

total aid provided to the poor

 Countries where **Cross International** served the poorest of the poor in 2014.



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You delivered nutritious meals to the tables of needy families and students who would otherwise ache with hunger.

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You brought clean water to the parched lips of poor, rural villagers threatened by chronic dehydration and waterborne illness.

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You rescued orphans and vulnerable children from the streets and gave them refuge in Jesus' arms.

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You extended life-saving medications and care to the sick, the injured, the elderly, and pregnant mothers surviving on the margins of society.

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You brought hope to the children of the poor by enriching their hearts and minds at Christian schools.

the Homeless page 9

You moved the destitute out of fragile mud huts and crumbling shanties and gave them sturdy new homes where they can feel safe and secure.

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You restored dignity and empowered families to rise out of poverty through livelihood support.

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You went into disaster-stricken communities and helped survivors rebuild their shattered lives and crippled livelihoods.



Cross International Project Officers

Officers act as the liaison between Cross's ministry partners and those in need around the world.

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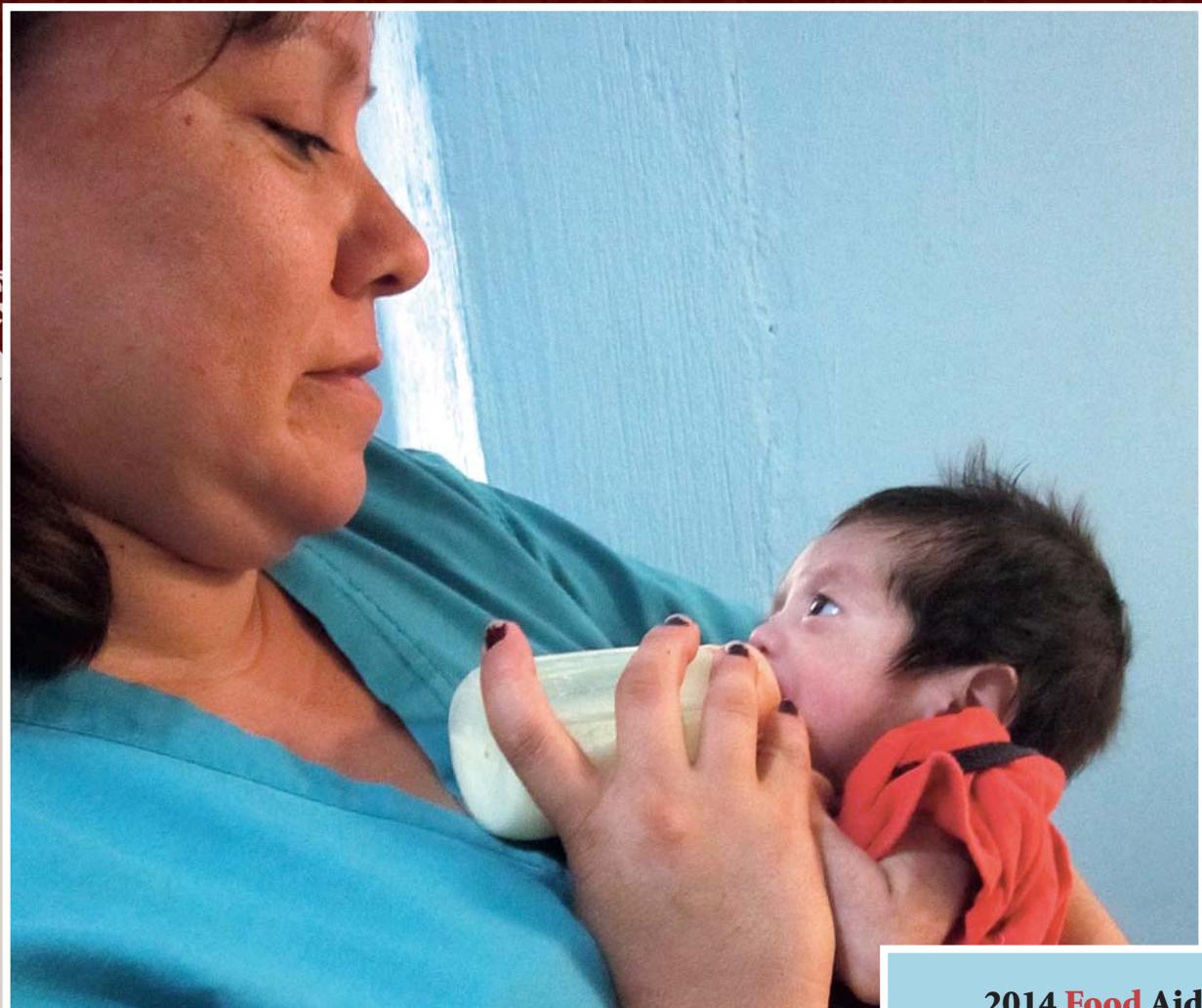
Cross International's Project Officers of 2014: Sarah, Zach, Sandy, Claudio, Tara, Fernando and Elyse.



TOTAL AID 2014 Cash Grants and Goods Distributed

Afghanistan.....	\$3,750	Mozambique.....	\$850
Belize	\$2,720	Nicaragua	\$207,517
Bolivia	\$9,050	Peru.....	\$23,940
Burkina Faso.....	\$63,473	Philippines	\$28,130
Dominican Republic .	\$24,128,360	Uganda.....	\$4,331,643
Ecuador	\$36,200	United States.....	\$340
El Salvador	\$19,083,624	Vietnam	\$43,255
Guatemala.....	\$17,017,119	Zambia.....	\$60,312
Guyana.....	\$30,000	TOTAL	\$86,892,381
Haiti	\$1,531,728		
Honduras.....	\$20,115,077		
Kenya	\$175,294		

Together We Are Walking Among the Hungry



When Jesus encountered the need of the 5,000, he called on his disciples to satisfy their hunger. Today, Christ's path leads us to forsaken lands where poor farmers reap a harvest of dust and desperation, and he calls us to open wide our storehouses and share God's bountiful blessings. Your support in 2014 helped **advance the Church's fight against hunger** by supporting vital feeding programs, many of which are an integral component of local church ministries. Each time you saved a child from chronic hunger or provided school lunches that helped a student complete his education, you manifested God's love. As mouths were fed, hearts and minds were nourished with the everlasting Bread of Life.

In 2014, your gifts fed the hungry in 12 countries around the world. This support included grants for 12 projects in 8 countries, plus in-kind goods for 17 partners in 8 countries. *For example*, your generosity ensured that the more than 4,000 students attending 18 Divine Shelter Schools in Haiti were able to enjoy a daily nutritious meal. And in Guatemala, your support helped Hope of Life rescue more than 1,200 malnourished children from remote mountain areas, providing them with life-saving nourishment and medical care.

2014 Food Aid

Combined aid in the form of food shipped and cash grants totaled **more than \$1.3 million**.

Together We Are Walking Among the Thirsty



Jesus defied social taboos when he, a Jew, approached the Samaritan woman at the well and offered her “living water... a spring of water welling up to eternal life.” That spiritual fountain, the free gift of God, still flows to the ends of the earth. We can express this boundless grace through the literal delivery of clean, abundant water. The installation of tap water or a pump-operated well in a remote village, far off the beaten path, is an incredible gift that manifests Jesus’ love while radically transforming people’s daily lives. In such villages, **this resource you helped provide has eradicated chronic thirst**, prevented cholera and other waterborne illnesses, and eliminated the need for women and children to spend hours each day fetching dirty water.

Your gifts last year brought clean water to poor communities in Vietnam, in two ways: Some communities received a well that draws fresh groundwater. Others had wells, but the water contained too many minerals for safe, long-term consumption. They received filtering systems. In each case, clean water was provided in Jesus’ name by the local church and stewarded by a Christian family in the community, who shared it freely with their neighbors. This selfless act of love has drawn non-believers to the local church — and ultimately to Christ.

2014 Water Aid

30 water systems, each serving entire communities, were built through **nearly \$38,000 in cash grants**.

Together We Are Walking Among the Fatherless



Like Jesus the Shepherd who searched out lost sheep, we are called to find and embrace the orphaned, abandoned and vulnerable children who have fallen through society's cracks. Our ministry partners identify local boys and girls in especially harmful circumstances of poverty or neglect and welcome them into a new extended family — the family of God's people — where their needs can be effectively, lovingly met. Our heart is for programs that not only meet the children's urgent material needs, but also heal their emotional scars, restore their childhoods, prepare them academically for the future, and **introduce them to the priceless treasures of the Christian faith.**

Last year, you equipped Christ's shepherds in developing countries to rescue orphans and vulnerable children. Among them was Camp Hope, an orphanage for physically and mentally disabled children in Ecuador, where there is a social stigma against people with disabilities. At Camp Hope, these children are given the love, care, nutrition and education they might not otherwise receive. Your gifts through Cross International helped Camp Hope provide daily meals, medicines and other living necessities for 17 disabled children and a few young adults living at the orphanage.

2014 Orphan Support

Combined aid toward programs assisting orphaned and vulnerable children totaled **more than \$475,000.**

Together We Are Walking Among the sick



When Jesus touched the unclean leper, he didn't just prove his power to heal — he demonstrated that our Gospel journey has no boundaries. Cross International's medical projects often target individuals who are outcasts in their own communities. We strive to tear down the stigmas and superstitious fears that add to the suffering experienced by AIDS victims and people with handicaps or birth defects. **Your support brought acceptance, dignity and quality care** to these individuals and to many others who would otherwise lack access to the medicine and professional treatment they so greatly needed.

In 2014, medical support included both cash grants and millions of dollars' worth of goods shipped to partners worldwide. *For example*, in El Salvador, A Friendly Hand Foundation worked with Cross to distribute medicines, medical supplies and medical equipment to local clinics and hospitals that serve the poor. Your gifts also blessed South Asia, subsidizing pediatric surgeries performed by a Christian hospital, so poor families who could not pay would be able to see their children receive the care they needed.

2014 Medical Aid

Nearly **\$84 million** in grants and medical shipments supported medical outreach programs in 9 countries.

Together We Are Walking Among the Uneducated



Jesus devoted his life to teaching, and he called his disciples to spread his divine teachings to all people. Today, education is both a spiritual exercise and a pathway out of poverty. **You helped us stand in the gap** for families who cannot afford to give their children the academic tools necessary for a better future. With your support, our overseas ministry partners welcomed the poorest of the poor into Christian grade schools, vocational programs and other educational programs that have opened their eyes to a world of possibilities beyond the slums. A new generation is moving from despair to hope, from dependency to self-reliance, and from the negative influences of the streets to the life-giving knowledge of Christian values.

In 2014, you helped us provide educational opportunities for the poor through cash grants and in-kind gifts that made quality schooling a more affordable option. Project Moses relied on funds from Cross International to give children from poor areas of Ecuador tutoring — as well as nutritious meals and the Gospel — to keep them in school and away from negative influences. And Elohim Evangelical School in Peru was able to pay its dedicated teachers, who work tirelessly to teach and encourage the poor students they serve.

2014 Education Support

Nearly **\$668,000** in aid included covering 238 teachers' salaries so Christian schools could serve the poor.

Together We Are Walking Among the Homeless



Approached by a man who said: "Teacher, I will follow you wherever you go," our Lord replied, "Foxes have dens and birds have nests, but the Son of Man has no place to lay his head." **Christ was willing to walk among the homeless** because he was intent on serving them in their hour of need. Today, we find his footsteps among crumbling shanties, littered back alleys and off-the-grid, dusty lots, and we respond by bringing hope and renewal. Your support, given in Jesus' name, funded durable shelters providing safety, dignity and peace of mind to poor families who previously lived in deplorable conditions, exposed to rain and the elements. Through this outreach, the homeless poor are filled with gratitude, calling the Lord, "my refuge and my fortress, my God, in whom I trust" (Psalm 91:2).

Last year, you helped us give shelter to the needy in countries ranging from Haiti in the Caribbean to Vietnam in East Asia. Among our efforts was a home-building project in a desolate squatters' community in Haiti. Houses were built to resist fires, floods and hurricanes, and to include water and sanitation systems. You also helped us build sturdy cement houses for poor, rural families in Nicaragua. These homes drastically improved the living conditions of families who had been living in stick-and-mud huts with dirt floors that turned to mud when it rained.

2014 Housing Aid

Cash grants and construction materials shipped totaled **nearly \$310,000.**

Together We Are Walking Among the Working Poor



As the son of a craftsman, Jesus likely earned his bread doing stonemasonry — a skill that provides a fitting backdrop for the many construction-based metaphors he used in his teachings. Human beings were created to work, and that is why **we strive to be co-laborers with the poor**. The body of Christ must work alongside them, encouraging and bolstering their personal efforts to overcome economic adversity and provide for their families. These efforts often take the form of small, home-based income-generating activities such as raising chickens or running a variety store. Our partners also add a deeper dimension — the spiritual. True success takes place in a context of good stewardship, moral values and a finish line set in eternity.

With your support last year, Cross International provided grants that encouraged and enabled poor families to achieve better lives. *For example*, we support the Center for Community Transformation in the Philippines, which applies a Christ-centered approach to microfinance. Poor but ambitious entrepreneurs receive microloans and participate in fellowship groups that study the Bible and pray together, and encourage each other to build up their savings, make timely loan payments, and succeed in their businesses. Families also have access to an array of social services including insurance, housing and education.

2014 Livelihood Investment

2 projects in 2 countries received seed funds totaling **\$21,250**.

Together We Are Walking Among the Displaced



When a storm threatened the disciples' boat, **Jesus was right there with them in the midst of the danger**. Today, when an emergency such as a typhoon or earthquake strikes, we turn to our network of trusted overseas partners to reach those affected and deliver much-needed aid. With their expertise and your generosity, we stand ready to save lives. While global disaster response efforts tend to focus almost exclusively on immediate relief, Cross International places strong emphasis on long-term restoration. Long after a tragedy has faded from the headlines, we continue working with our partners to direct your gifts toward wise solutions that not only undo the damage but also pave a path to future prosperity.

Some of last year's disaster relief focused on helping survivors of Typhoon Haiyan in the Philippines. Although it was a 2013 disaster, it can take years for families to rebuild their livelihoods to the point where they can once again put enough food on their tables. To ensure their children didn't go hungry in the meantime, we shipped Vitafood meals — nutrient-rich foods scientifically designed to meet the dietary needs of chronically malnourished children.

2014 Disaster Relief

A total of **more than \$179,000** was provided to aid in disaster relief and recovery.

2014 Financials

IN 2014

CROSS INTERNATIONAL PROVIDED
\$86,892,381 IN AID TO THE POOR.
 OF THIS, **\$1,410,371** WAS GRANTS-IN-AID;
\$85,482,009 WAS GOODS DISTRIBUTED.

Aid Provided by Category

*2014 total grants-in-aid and goods distributed
 ~ Cross International, Inc.*

Disaster Relief	\$179,818
food and construction equipment	
Feeding Programs	\$1,343,627
food, cooking equipment, cooks' salaries	
Housing Construction	\$309,787
building/repair of houses and shelters	
Medical Care	\$83,844,802
medicines, medical equipment and supplies, clinic and hospital support	
Microenterprise	\$21,250
carpentry, mechanics, sewing, agriculture, animal husbandry and other self-help projects	
Education	\$667,765
support for schools, scholarships and vocational programs	
Aid to Orphans	\$475,106
food, education, shelter, clothing, medical needs, etc.	
Water Projects	\$37,886
wells, cisterns, water distribution systems, latrines	
General Aid	\$12,340
school furniture, mattresses, appliances, construction material, furnishings, etc.	
TOTAL	\$86,892,381

Balance Sheet

As of December 31, 2014 ~ Cross International, Inc.

Assets

Cash and Cash Equivalents	\$903,889
Inventories.....	\$2,375,908
Other Assets	\$572,384
Investments Restricted to Endowment ..	\$233,000
Property and Equipment, Net	\$75,059
Total Assets	\$4,160,240

Liabilities

Accounts Payable and Accrued Expenses ..	\$76,450
Note Payable	\$3,072,598
Total Liabilities	\$3,149,048

Net Assets

Unrestricted.....	\$778,192
Temporarily Restricted	—
Permanently Restricted.....	\$233,000
Total Net Assets	\$1,011,192

TOTAL LIABILITIES & NET ASSETS ... **\$4,160,240**



Statement of Activities

Year ended December 31, 2014 ~ Cross International, Inc.

Revenue

Noncash Contributions	\$85,501,659
Cash Contributions	\$6,229,488
Other Revenue	\$148,915
Total Revenue	\$91,880,062

Expenses

Program Services

Goods Distributed	\$85,482,009
Grants-in-Aid	\$1,410,371
Missions Education	\$1,062,299
Shipping/Fulfillment	\$555,244
Project Development	\$217,105
Total Program Service Expenses	\$88,727,028

Administrative Expenses

Salaries and Benefits.....	\$667,556
Data processing.....	\$151,572
Other Expenses.....	\$147,178
Occupancy.....	\$91,220
Merchant processing and bank fees.....	\$87,542
Postage	\$47,688
Professional services.....	\$26,872
Contractors and consultants.....	\$18,666
Travel.....	\$18,034
Printing.....	\$1,753
Advertising and solicitation	\$83
Shipping Expenses	\$5
Total Administrative Expenses	\$1,258,169

Fundraising Expenses

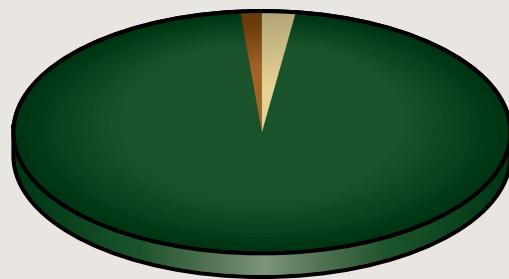
Airtime	\$811,288
Salaries and Benefits.....	\$424,668
Printing.....	\$265,920
Postage	\$200,984
Travel.....	\$93,227
Advertising and solicitation	\$78,284
Other Expenses.....	\$46,949
Data processing.....	\$37,418
Contractors and consultants.....	\$26,788
Product acquisition fees	\$9,172
Professional services.....	\$2,983
Total Fundraising Expenses	\$1,997,681

TOTAL EXPENSES..... \$91,982,878

REVENUE LESS EXPENSES (\$102,816)

NET ASSETS — END OF YEAR \$1,011,192

2014 Audited Financial Statement



A Message From Our Board



When we follow in Jesus' footsteps, our goal is to bring Christ's love to those who need it most. We believe that a true transformation in the lives of the poor can only take place when both physical and spiritual needs are met. While our outreaches obviously address the extreme physical needs of the poor, our full mission has a much greater goal — bringing the hope of the Gospel only possible through a deep, abiding relationship with the Lord Jesus Christ. It is only through this relationship that they are set free to chart a new direction for their lives.

Our ministry partners around the world agree. In their local communities, they too are committed to showing love to the poor as Jesus did — by comforting them, feeding them, healing them... and proclaiming the message of salvation made possible through faith.

As a board of directors, we are excited to share this vision and mission with our ministry partners and with you. We know you share in our desire to spread the Gospel by ministering to the poor both physically and spiritually, and by working together, we believe we can accomplish that goal in tangible and meaningful ways.

As Jesus and his disciples traveled from village to village, those with means provided financial support so they could share the good news of the kingdom of God (Luke 8:1-3). In the same way, you are joining with other mercy-minded believers to help Cross International empower Christian ministry partners around the globe.

It takes all of us working together, with the Lord's grace and guiding hand, to make a transformational impact. It's important to remember that these are only the successes that can be measured from our limited human perspective. By God's grace, there will come a day when we will see the full impact of our work in the eternal kingdom of God.

Thank you — and praise be to God — for another blessed year of ministry.

Grace and Peace in Jesus,

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

Jimmy Dodd, Chairman – Cross International Board of Directors

Cross International 2015 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. 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

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

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

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

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

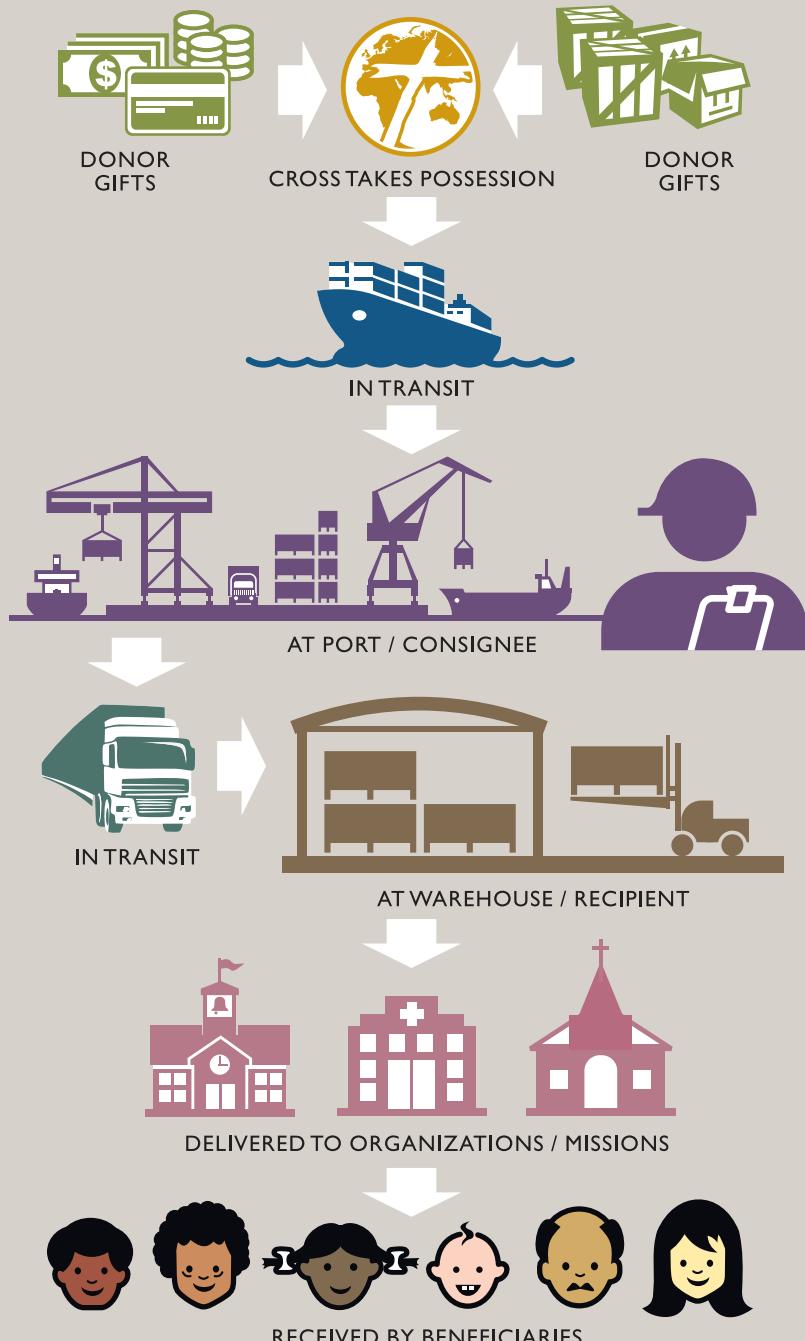
Mr. Darrell Borne – Director
President of D. Consulting, Inc.

In-Kind Gifts: Charity Done Wisely

Much of our aid for the poor reaches our partners in the form of donated goods. These “gifts-in-kind” serve an indispensable — and often lifesaving — role.

In many cases, our partners lack crucial items that are either unavailable in-country or too expensive to purchase locally. Shortages are especially pronounced — and a solution most urgently needed — when natural disasters strike. But even under normal circumstances, the needs of the poor we serve go beyond what we are able to provide with cash grants alone.

In response, Cross International ships bulk items such as food, medicine and construction materials. Our professional, experienced goods-in-kind team is able to ship these supplies at a very low cost, navigate the often-difficult customs process in the developing world and facilitate timely delivery to our overseas partners. In fact, just one donated dollar can ship more than 20 times its value in goods to the Christian ministries that need them most. The result is millions of dollars in aid shipped each year. That is charity done wisely!



*Just one donated dollar can ship more than 20 times its value
in goods to the Christian ministries that need them most.*



Carlos prays with a homeless man who decided to accept Jesus.

Walking in *Christian Unity*

Carlos Pineda was a notorious gang leader who ran an auto theft ring. “It was a life of drugs, sex and guns,” he says — until he landed in El Salvador’s largest prison. There, Carlos hit rock bottom and made a desperate plea for God’s help. When Jesus met him in his cell and transformed his heart, Carlos immediately began a prison ministry, sharing the Gospel until he was miraculously released after serving less than a year. “No one ever gets out of that jail,” he says. “I should have spent my entire life in that prison.”

After his release, Carlos took another step forward in faith. “I knew I had to lead people to God,” he says.

Today Carlos ministers on the streets, reaching out to young men and women at risk of falling into his early life of crime. He and his volunteers go into the city at night to bring hope to the homeless. While his team passes out food, he plays his guitar and praises God. Then he shares the Gospel and prays with the poor — leading many lost souls to Christ.

Some of the food staples the team serves come to El Salvador on containers Cross International ships to the ministry partner, A Friendly Hand Foundation. They secure our shipments from the port, store them, and distribute the much-needed goods to Carlos Pineda and other local ministries, who place it in the hands of the poorest of the poor.

It’s a prime example of the many members of the body of Christ working together in unison for his purposes.

AND WALK IN THE WAY OF LOVE, JUST AS
CHRIST LOVED US AND GAVE HIMSELF
UP FOR US AS A FRAGRANT OFFERING
AND SACRIFICE TO GOD.

EPHESIANS 5:2



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.

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:



Enhancing Trust



bbb.org/charity



USAID
FROM THE AMERICAN PEOPLE

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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