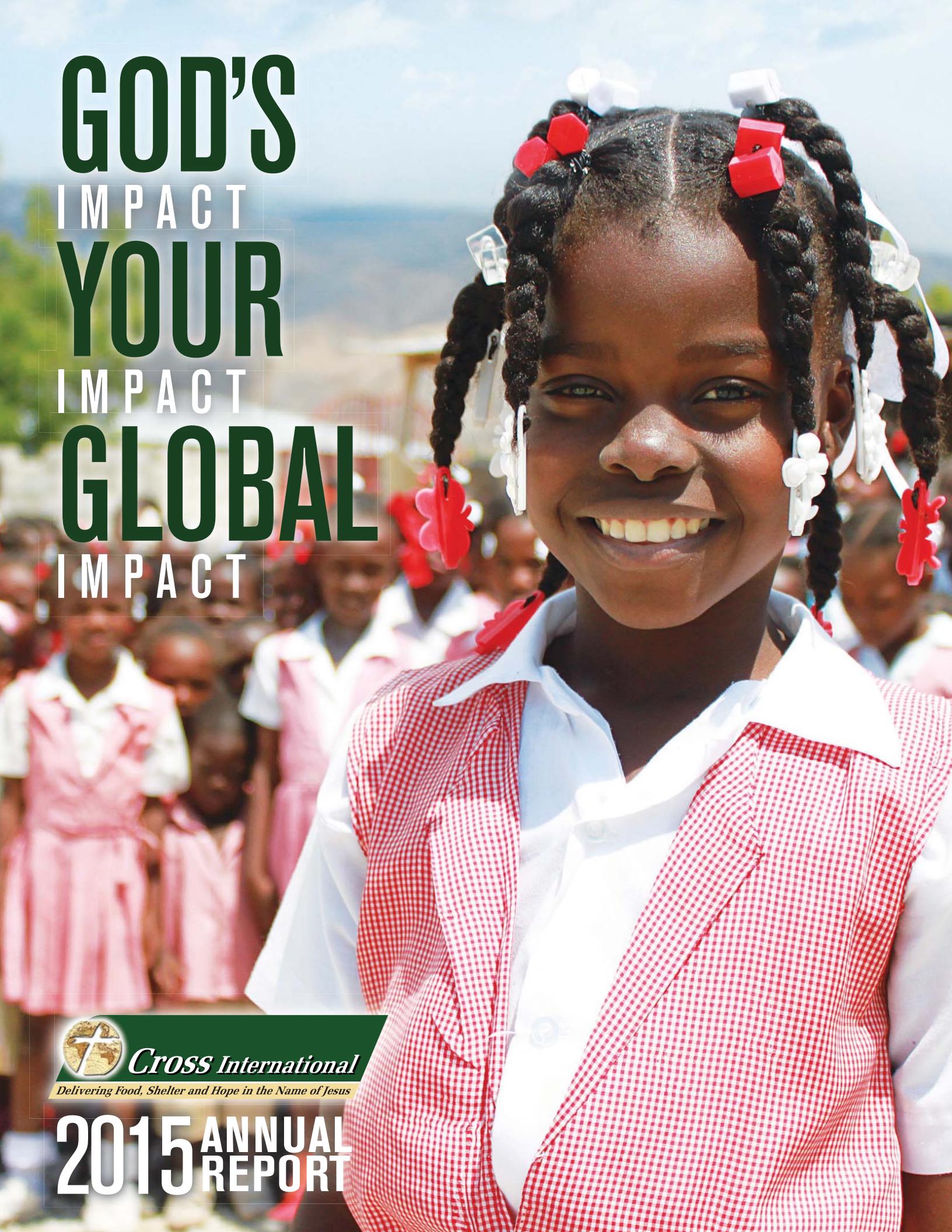


GOD'S IMPACT YOUR IMPACT GLOBAL IMPACT



Cross International

Delivering Food, Shelter and Hope in the Name of Jesus

2015 ANNUAL REPORT



Before

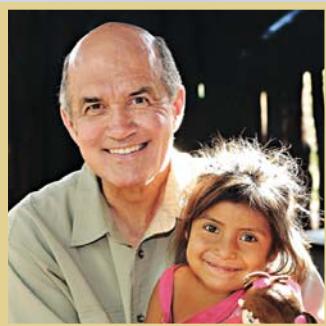
Jesus ascended into heaven, he said to his followers, "Go and make disciples of all nations." (Mark 16:15) Those faithful believers went out and ministered to the people. They spread the word of Christ and made a huge impact on individual lives. Eventually, their efforts impacted the entire civilized world.

Now

two thousand years later, you are responding to Christ's call. You are serving the poor and empowering committed Christian missionaries around the world.

Through this report, we celebrate the **IMPACT** your sacrifices and generous gifts are having in the world for Christ and his glory!

A Message From Our President



When I look back at the impact God had on our ministry in 2015, I can't help but be encouraged by the new opportunities God has placed in our path. For example, he guided us as we helped one of our longtime ministry partners in Guatemala, Carlos Vargas, build homes for 27 needy families. It was a very ambitious project, and required a great deal of coordination on everyone's part (see the full story on pages 8-9).

The most wonderful thing about this housing project was the transformation of spirit that took place as soon as the recipients moved into their new homes.

From the moment they received their keys and family Bible, each family knew it was a divine moment and offered their praise to God. And I was so moved that each family was immediately put in touch with a local church, bringing the body of Christ together.

Another thing I am encouraged by is the impact you have had on our ministry. Your involvement continues to change lives around the globe. One example in particular comes to mind when one of our donors was with us on a mission trip to Haiti.

We were touring schools and we came across this little boy — it was clear he was very poor. Our donor spoke to the little boy's father, whose dire situation was compounded by the deplorable conditions in which the family lived. Their one-room house was cobbled together out of tarps and tin. The children slept on the hard dirt floor, which often became muddy when it rained.

The father was asked what he needed most, and he replied desperately, "A home." Our donor put his hand on the man's shoulder and replied, "We're giving your family a home!" What an extraordinary moment! What an amazing impact!

Through gifts large and small, you and donors like you have had a similar impact on our ministry and have blessed Christian missionaries all over the globe. You can read about those accomplishments in this report.

I pray that you'll see this Annual Report as a celebration of the impact God has had as we have pursued his will through our integral ministry. Each time you saved a child from chronic hunger or improved a family's standard of living through a sturdy new home, you manifested that love of God in a real and tangible way.

I also pray that you'll see this Annual Report as a call to action. Just like the apostles who received the Holy Spirit, we are continually called to be Christ's hands and feet in the world. If we remain faithful, I can only imagine the blessings God has in store for us in the years to come!

Thank you, and may God bless you for helping us serve the poor.

In Christ,

James J. Cavnar

18

the number of countries that received our aid

86

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

3.85%

the percentage of expenses used for overhead costs

\$1,701,614

the total value of grants in aid given to the poor

\$85,895,132

the total value of goods shipped to the poor

\$87,596,746

total aid provided to the poor

Cross International at a Glance



IMPACT Across

CONTENTS

A Message from Our President	1
Cross International at a Glance	1
IMPACT Across the Globe	2-3

IMPACT Stories	
in Nicaragua	4-5
in Haiti	6-7
in Guatemala	8-9
in Zambia	10-11

IMPACT by Category	12-13
Financials	14-15
Message from our Board	16
Cross International Board of Directors	16
IMPACT on the Web	17



The Globe

TOTAL AID 2015 Cash Grants and Goods Distributed

Afghanistan	\$3,750	Haiti.....	\$6,368,499	Uganda	\$2,152,776
Bolivia	\$9,000	Honduras.....	\$23,412,220	United States.....	\$10,970
Dominican Republic ..	\$30,584,686	Mozambique	\$600	Vietnam	\$44,750
Ecuador.....	\$38,850	Nepal.....	\$15,000	Zambia	\$60,000
El Salvador	\$9,052,878	Nicaragua	\$379,905	TOTAL	\$87,596,746
Guatemala.....	\$15,109,822	Peru.....	\$24,120		
Guyana	\$33,000	Philippines.....	\$295,920		

IMPACT in Nicaragua



WATER OF LIFE

For generations, desperate families from two remote Nicaraguan villages had been struggling hopelessly to find safe water. They had endured terrible hardships and become skeptical about any solution to their problems ever coming. Still, they prayed.

In 2015, God answered those prayers. You responded to their need. Through your gifts, our ministry partners at **Amigos for Christ** were empowered to provide clean water systems, pipelines and modern bathroom facilities for more than 300 Nicaraguan villagers in the communities of La Coyotera and Las Torres. And now, they have water!

The wells have been drilled. Clean, safe, drinkable water is flowing. The installation of the solar panels that power the pumps is already complete. All that remains is the digging of the trenches, the laying of the pipes and the construction of the modern bathrooms. The villagers know that this project — like all water projects — is a long seven-year process. It will take a lot of man hours to get the water piped directly into their homes. But the fact they actually have water has transformed the spirit of these two communities. And they praise God for their good fortune!





"We are very happy we won't have to carry buckets on our head anymore..." Gregoria Lopez

A Family Transformed

Your gifts in 2015 have dramatically impacted people like Roberto Lopez, a 15-year-old who is wheelchair-bound and has lived in Las Torres his entire life. Since he was a young boy, his mother Gregoria has been bathing Roberto outdoors using buckets of water she carried on her head from the community well. Now, Roberto and Gregoria are ecstatic that their family actually has water! All they have to do is go to the well and turn on the spigot. Clean water flows and flows! It motivates them to work hard on the final phase of the project, to ensure that the trenches will be dug quickly and the pipes will be laid, delivering water directly into their home.

Gregoria Lopez is especially excited about the prospect of having a new bathroom and shower. It will make caring for Roberto's special needs much easier and more sanitary than relying on contaminated river water.

"We are very happy we won't have to carry buckets on our head anymore," Gregoria said. "We will have a place to bathe the kids at home."

Gregoria was especially enthusiastic when we spoke to her about the final phase of the project. "We're ready," she said with a gleam in her eye. "We're just waiting for the word to start digging!"

Your gift has transformed the spirit of this sweet family. Because of you, Gregoria will soon be able to care for her handicapped son with clean water in her own home. And that is a blessing from God!

Roberto, Gregoria and their family.

IMPACT in Haiti

Meet Haiti's Future

Eight-year-old Edna Francois (right), shown here with her two sisters, who also attend the Divine Shelter School in Dufort. Edna and her siblings travel 45 minutes by foot each morning to go to school. A third-grader, Edna said science is her favorite subject because "there are good lessons about the world." She would like to be a doctor when she grows up, "to treat people when they are sick."



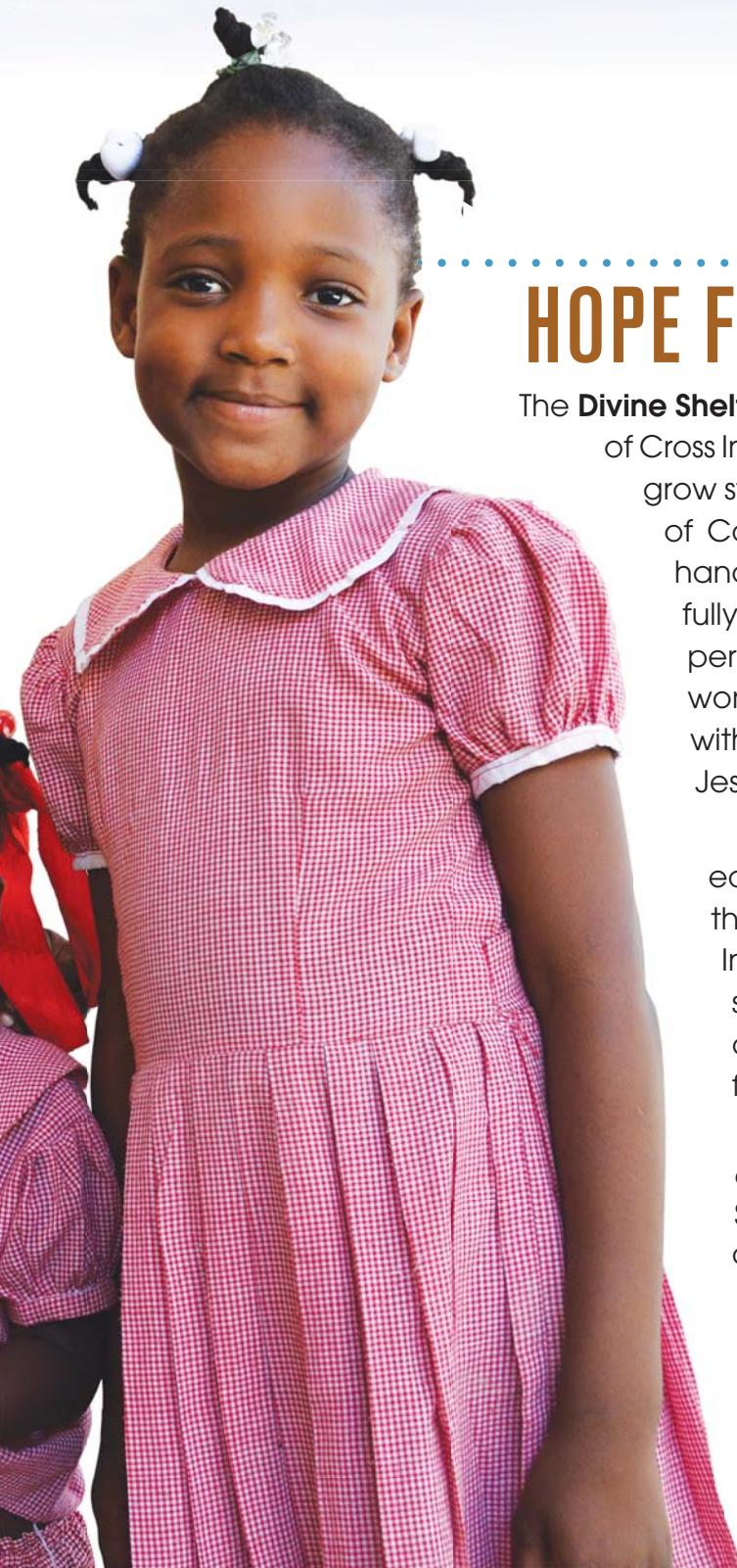
John Divens Avril, 8, is in second grade and has attended his DSS school since he was 5. He really loves learning. He said French is his favorite subject. During recess he enjoys playing tic-tac-toe and hide-and-go-seek with his friends.



Modelye Joseph, 8, is also a second-grader and this is her first year at DSS Dufort. Her favorite subject is grammar and she said she's the very best in her class. When she grows up, Modelye wants to study medicine "to help people." Modelye has memorized her favorite scripture passage, Psalm 23, "The Lord is my shepherd..."

*“...I learn a lot and
get to eat every
day at school.”*

Modelye Joseph, 8



HOPE FOR THE CHILDREN

The **Divine Shelter Schools** (DSS) network has been a ministry partner of Cross International since 2004. We have seen the relationship grow steadily from partial support supplementing the needs of Calvary Baptist Church in Haiti to a more complete, hands-on partnership. Today, Cross International is fully committed to the Divine Shelter Schools, with a permanently staffed satellite office in Port-au-Prince that works closely with the schools to bless needy children with an academic foundation and the good news of Jesus Christ.

In 2015, our total aid encompassed shipping, education and feeding programs that reached more than 4,220 DSS students spread out among 17 schools. In total, Divine Shelter Schools received support for student lunches, teacher and staff salaries, education costs, and the construction of new, improved school facilities.

Through the Gospel, the Divine Shelter Schools are renewing minds and transforming hearts. Students are receiving a solid education, and they are learning to use their knowledge to build God's kingdom and submit to the will of God. Armed with a solid foundation, these children will become the next generation of Christian leaders in Haiti. We pray that they will one day lead their country out of poverty and into a hopeful future built on the Good News.

IMPACT in Guatemala



Homes for the Poor

Witness two joyful moments from the families you helped.



Claudia's Blessing

Claudia Sosa was widowed at an early age when her husband lost his life on his way to America in search of a better future for his family. But she persevered, moving her children into an old shack built of sticks and scrap lumber, which offered no protection from the rain and strong winds. Now, thanks in part to your generosity, Claudia has a new home with a concrete floor, a metal roof and a door that locks. She has also been blessed with a new job, for which she thanks God with all her heart.

“...I prayed to God, asking for a safe, secure house.” Ana Gabriela Suchite

BUILDING THE KINGDOM

Your generosity has had an incredible impact on families in rural Guatemala, an area considered to have the most severe poverty in Latin America. One of the biggest challenges Christian leaders faced in this area was the lack of safe shelter. The housing that existed in those rural communities would barely be considered habitable by our standards, and yet due to their circumstances, most Guatemalan families had little hope of escaping their plight.

Christian missionary Carlos Vargas was able to change that—empowered by your support. The son of poor

Guatemalan parents himself, Carlos today helps other poor families improve their living conditions through a Christian ministry he founded, **Esperanza de Vida**



(Spanish for “Hope of Life”). We have partnered with this ecumenical Christian ministry for years. It runs an orphanage, a home for the elderly, a school, vocational and microenterprise programs, a distribution warehouse for donated goods, a house-building program, a feeding outreach to the garbage dump community, and an emergency nutrition center.

In 2015, Cross International partnered with Carlos and his team to build homes for 27 needy families in three rural Guatemalan villages. Each benefiting family received a Bible, a Gospel message and got connected to a local church.

Ana's Dream Fulfilled

Ana Gabriela Suchite is a single mother with two children. For many years, she lived in a tiny hut that had holes in the roof. When it rained, the water would pour in and the floor would become a mudpit. Night after night, Ana prayed to God, asking for a safe, secure house. Finally, Ana received the answer to her prayers when she heard that she was to receive a new home with a concrete floor, a metal roof and a door that locks. She says she is very grateful to the donors who made her dream a reality.



IMPACT in Zambia

SAVED BY GRACE

When Beauty Phiri's mother died of AIDS, her father abandoned her and her sister, and the devastated children were split among separate caregivers. Beauty, who is HIV positive, went to live with her elderly grandmother, while her sister went to live with another family. Beauty rarely sees her sister anymore.

Sadly, Beauty's plight is common in Zambia and other African countries where the HIV/AIDS pandemic has practically wiped out an entire adult generation. As a result of these deaths, countless children live with elderly grandparents, extended relatives, neighbors — or on their own. Many grow up destitute. Some are exploited. Almost all face a lifetime of struggle.

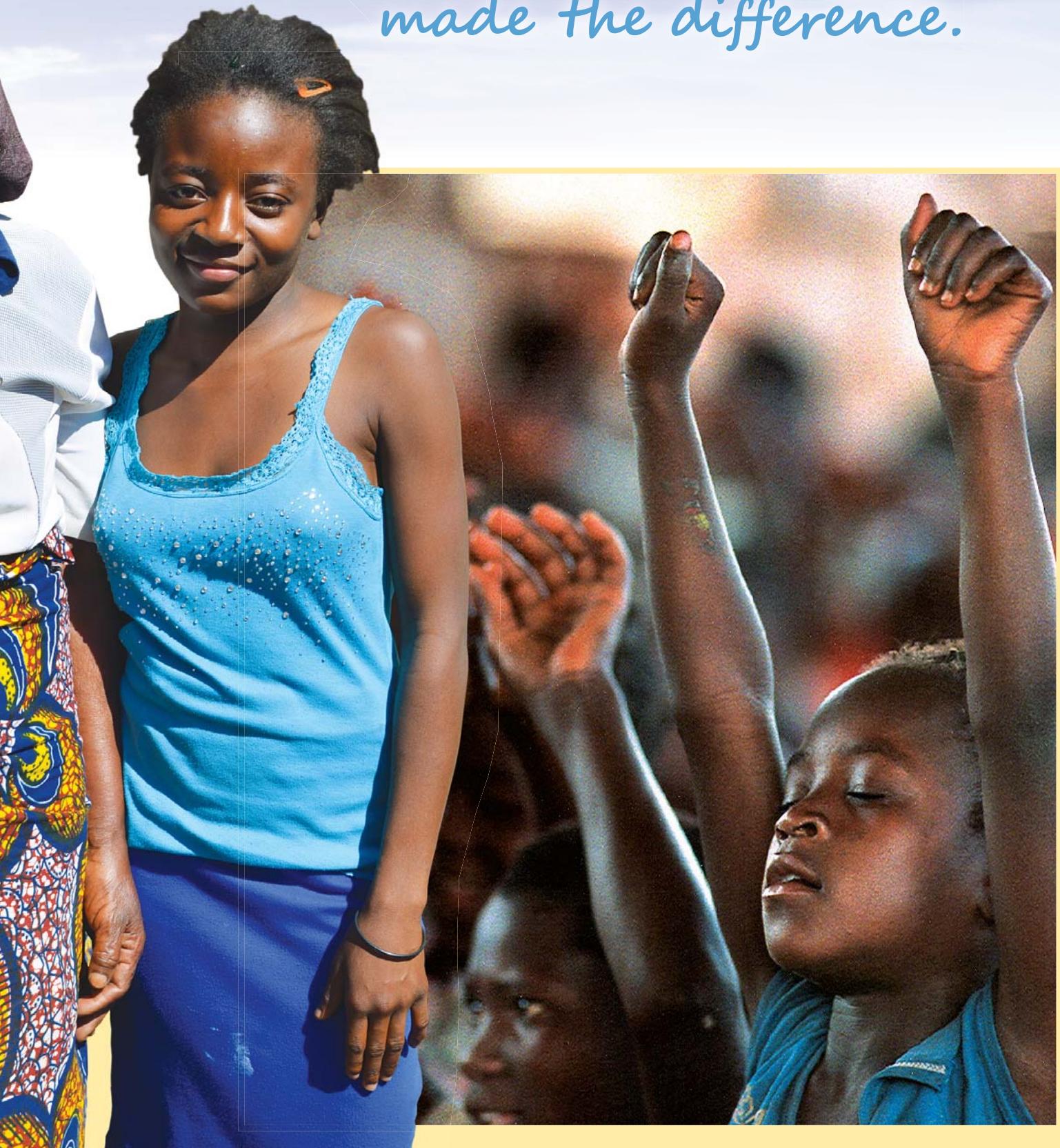
In Zambia, it's difficult for these orphaned children to finish school because their focus is on daily survival. Those who are able to complete free grade schools are rarely able to continue on to high school because fees are required. It's also a challenge to come up with school uniforms and supplies.

Thanks to your help, however, in 2015 **Grace Ministries** was able to send 70 orphaned Zambian children to school — including 14-year-old Beauty. In 2015 she entered her first year of high school. Beauty's destitute grandmother confirmed that the Cross International scholarship made the difference. It gave her granddaughter an opportunity to attend school.

Along with the scholarship, Beauty receives regular visits from Veronica, a volunteer with Grace Ministries. Veronica checks on Beauty's well-being, prays with her, counsels her and ensures that access to social services is provided by Grace Ministries to meet her immediate needs. Beauty's long-term success is bolstered by a solid education made possible through the scholarship provided by donors like you. She is very grateful!



*...For Beauty, the Cross
International scholarship
made the difference.*



IMPACT



Food

Your gifts to Cross International helped fight malnutrition by empowering pastors and in-country Christian ministries.

These feeding programs serve impoverished children and families in Jesus' name and for his glory.

2015 Food Facts:

Grants provided to: 13 projects in 6 countries
(does not include projects categorized as education)

Food shipped to: 17 partners in 7 countries

Education centers providing student meals: 124

Total Vitafood meals provided: About 7.2 million

Total countries served: 8



Water

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

2015 Water Facts:

Community water systems constructed: 16

Individual water systems constructed: 12

Community water systems repaired: 1

Grants provided to: 6 projects in 4 countries

Orphans



You helped Christian churches in the developing world meet the urgent needs of orphaned, abandoned and vulnerable children. Beyond meeting important practical needs, your giving cultivated young hearts and minds for the Lord, blessing suffering children with spiritual peace and a more prosperous future.

2015 Orphan Facts:

Centers for orphans and vulnerable children: 5

Centers for the handicapped: 3

Grants provided to: 10 projects in 7 countries

Goods shipped to: 7 partners in 6 countries

Total countries served: 9

Medical Care

Your giving had a lifesaving impact by addressing the medical needs of the poor. Your support provided valuable medications and supplies that are typically unavailable in impoverished communities. By enabling us to fund free health clinics and by shipping key medicines to the poor in remote regions, you helped reduce infant mortality, prevent and treat life-threatening diseases, and respond to accidents and injuries before lives were lost.

2015 Medical Facts:

Medical clinics supported: 1

Health outreach programs supported: 15

Medical grants provided to: 8 projects in 6 countries

Medical supplies shipped to: 8 partners in 6 countries

Value of shipped goods: \$81.5 million

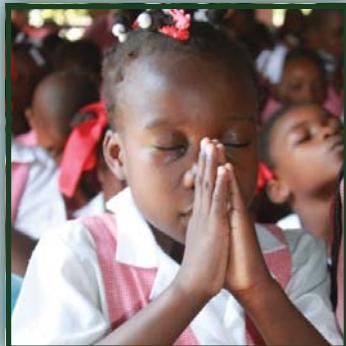
by Category

Disaster Relief

You have a heart for the poor, particularly when a hurricane, earthquake or other natural disaster strikes. In supporting Cross International's efforts, you supported the relief and recovery programs of our partners on the ground. "Greatest Need" funds are important to this strategy because they provide us with the flexibility to direct aid toward unexpected emergencies. With that flexibility, we can immediately ship urgently needed food, water and medicine to disaster survivors, acting as a Christian witness to those who need hope most.

2015 Disaster Relief Facts:

Disaster areas served: 1 country
Types of good shipped: 3 UN-approved Emergency Health Kits



Education

By helping Cross International offer poor children a Christ-centered education, you planted seeds of hope. This investment will raise

up a God-honoring and empowered generation capable of escaping the cycle of poverty that has plagued their families for generations.

2015 Education Facts:

Scholarships awarded: 4,871
Teachers' salaries provided: 295
Education centers constructed: 4
Grants provided to: 10 projects in 3 countries
(does not include projects categorized as food)
K-12 schools supported: 19
Educational supplies shipped to: 1 partner in 1 country



Housing

You helped our ministry partners build simple, sturdy homes for the poor, dramatically improving their standard of living. Poor families are finally able to leave behind rickety shanties, patched together from scraps of metal, tarp and cardboard, to enjoy sturdy homes that keep out the rain and can withstand strong winds.

2015 Housing Facts:

Houses constructed: 44
Women's shelters supported: 2
Grants provided to: 7 projects in 5 countries
Housing supplies shipped to: 2 partners in 2 countries
Total countries served: 7

Microenterprise

You helped lift families out of poverty through livelihood support. By assisting with microenterprise programs, poor, hardworking men and women no longer have to beg for their daily bread. Their proceeds help them feed their families, send their children to school, afford safe housing and access basic medical care — all while having a positive spiritual impact on their communities and local economy.

2015 Microenterprise Facts:

Grants provided to: 1 project
Number of microloans: 36
Total countries served: 1

2015 Financials

IN 2015

CROSS INTERNATIONAL PROVIDED **\$87,596,746** IN AID TO THE POOR.
OF THIS, **\$1,701,614** WAS GRANTS-IN-AID; **\$85,895,132** WAS GOODS DISTRIBUTED.

Aid Provided by Category

2015 total grants-in-aid and goods distributed
~ Cross International, Inc.

Feeding Programs \$1,827,952

food, cooking equipment, cooks' salaries

Housing Construction \$262,208

building/repair of houses and shelters

Medical Care \$ 81,566,637

medicines, medical equipment and supplies, clinic and hospital support

Microenterprise \$ 6,250

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

Education \$ 932,501

support for schools, scholarships and vocational programs

Aid to Orphans \$ 2,850,840

food, education, shelter, clothing, medical needs, etc.

Water Projects \$ 123,358

wells, cisterns, water distribution systems, latrines

General Aid \$ 27,000

school furniture, mattresses, appliances, construction materials, furnishings, etc.

TOTAL \$ 87,596,746

Balance Sheet

As of December 31, 2015 ~ Cross International, Inc.

Assets

Cash and Cash Equivalents	\$ 465,221
Inventories	\$ 2,430,315
Other Assets	\$ 897,587
Investments Restricted to Endowment ..	\$ 233,000
Property and Equipment, Net	\$ 56,959
Total Assets.....	\$ 4,083,082

Liabilities

Accounts Payable and Accrued Expenses ..	\$ 53,034
Due to Affiliate	\$ 3,072,598
Total Liabilities	\$ 3,125,632

Net Assets

Unrestricted	\$ 700,842
Temporarily Restricted	\$ 23,608
Permanently Restricted	\$ 233,000
Total Net Assets	\$ 957,450

TOTAL LIABILITIES & NET ASSETS ... \$ 4,083,082



2015 Financials

Statement of Activities

Year ended December 31, 2015 ~ Cross International, Inc.

Revenue

Noncash Contributions	\$85,934,539
Cash Contributions.....	\$6,896,597
Other Revenue	\$133,158
Total Revenue	\$92,964,294

Expenses

Program Services

Goods Distributed	\$85,895,132
Grants-in-Aid	\$1,701,614
Missions Education	\$1,023,545
Shipping/Fulfillment	\$593,502
Project Development	\$225,887
Total Program Service Expenses	\$89,439,680

Administrative Expenses

Salaries and Benefits	\$774,012
Data Processing	\$169,611
Other Expenses.....	\$156,576
Occupancy.....	\$97,973
Merchant Processing and Bank Fees....	\$170,553
Postage	\$61,382
Professional Services	\$32,386
Contractors and Consultants	\$21,863
Travel	\$18,715
Printing	\$2,820
Advertising and Solicitation	\$85
Total Administrative Expenses	\$1,505,976

Fundraising Expenses

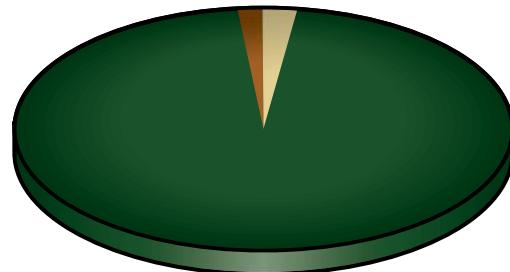
Airtime	\$750,337
Salaries and Benefits	\$495,397
Printing	\$342,042
Postage	\$195,593
Travel	\$100,950
Advertising and Solicitation	\$77,000
Other Expenses.....	\$50,383
Data Processing	\$20,499
Contractors and Consultants	\$27,698
Product Acquisition Fees.....	\$12,481
Total Fundraising Expenses	\$2,072,380

TOTAL EXPENSES **\$93,018,036**

REVENUE LESS EXPENSES **(\$53,742)**

NET ASSETS — END OF YEAR **\$957,450**

2015 Audited Financial Statement



- Program Services \$89,439,680 96.15%
- Fundraising Expenses \$2,072,380 2.23%
- Administrative Expenses \$1,505,976 1.62%



A Message From Our Board



When an organization like ours speaks of impact, we can have a tendency to focus on facts and figures — meals served, houses built, medicines distributed and the like. Those achievements are clearly important and worth noting, but it is equally important that we celebrate the ways our ministry evangelizes, disciplices and blesses the poor spiritually.

That's why the stories featured in this particular Annual Report are so critical to telling the Cross story. They demonstrate the ways our material successes have eternal implications. In every Cross International project you visit, you find clear evidence of spiritual transformations underway in Christ's name and for his glory.

I am reminded of Romans 12:1. There Paul appeals to the Christians in Rome, saying, "Offer your bodies as a living sacrifice, holy and pleasing to God — this is your true and proper worship." He is saying that our sacrifices of time, talent and treasures can be used by God as instruments of transformation — not just in theory, but in reality.

This transformation of lives, both practically and spiritually, is the mission of Cross International. Often called integral ministry, it is an approach that recognizes the value of life, the dignity of each person, and the importance of active compassion. It strives to see that the entire person is blessed — that the hungry child is given both food and the hope of the Gospel.

By empowering our Christian ministry partners in this integral work of mercy, you have had a huge impact on our ministry in 2015, and I hope the tangible results and spiritual transformations showcased in this report will help you better understand and celebrate that blessing in the lives of the poor!

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

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

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

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

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)

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

IMPACT on the Web

In 2015 Cross International launched an exciting new initiative — an **Our Impact** section on the website. Since our inception, we have worked hard to monitor and nurture the outreaches of our overseas ministry partners — both to ensure a wise use of donated dollars and to assist those partners in improving their capacity and services. This section will continue to provide you with inspiring information on key partners and families directly blessed by your love and generosity. How was a gift used? What impact has it had on the poor? If you're asking questions like that, we invite you to take a look at the new Our Impact section of our website. Its details, project information and dramatic accounts of changed lives will give you reasons to celebrate and glorify God!



Go to www.CrossInternational.org

Click on **Our Impact**

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:



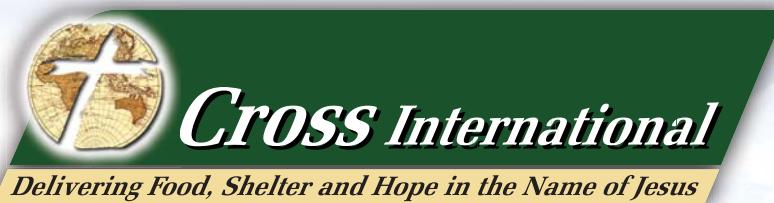
Enhancing Trust



bbb.org/charity



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



600 SW 3rd Street • Suite 2201 • Pompano Beach, FL 33060



www.CrossInternational.org



www.Facebook.com/CrossInternational



www.Twitter.com/CrossIntl



www.CrossFieldBlog.com

800-391-8545