



Batts Morrison
Wales & Lee

CERTIFIED PUBLIC ACCOUNTANTS

CLIENT COPY

PRO FORMA

**For the tax year ended:
June 30, 2024**

Sent via email on February 24, 2025

Dear Derrick,

Cross International's Core Pro Forma Form 990, Return of Organization Exempt From Income Tax (Core Form & Schedule O), for the year ended **June 30, 2024** is available for download.

Please expect a separate email from Suralink, our firm's secure file-sharing portal, containing a link to securely access and download an electronic copy of the return for your records. If you do not receive the email from Suralink, please let me know.

Please note that any documentation substantiating income and deductions reported on your return should be maintained for a minimum of seven years. Your copy of the return should be filed with other permanent records you maintain.

If you have any questions concerning the above or if I can be of any assistance, please contact me at your convenience. As always, we appreciate the opportunity to be of service to you.

Sincerely,

Michele M. Wales, CPA
Partner • National Director - Tax Services



Batts Morrison Wales & Lee, P.A.
Certified Public Accountants
801 North Orange Avenue, Suite 800
Orlando, FL 32801

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PRO FORMA

Form **990**

Return of Organization Exempt From Income Tax

OMB No. 1545-0047

2023

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

Go to www.irs.gov/Form990 for instructions and the latest information.

Open to Public Inspection

A For the 2023 calendar year, or tax year beginning **JUL 1, 2023** and ending **JUN 30, 2024**

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization Cross International, Inc.		D Employer identification number 65-1086387
	Doing business as		E Telephone number (954)657-9000
	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	
	City or town, state or province, country, and ZIP or foreign postal code Pompano Beach, FL 33069		G Gross receipts \$ 103,084,548.
F Name and address of principal officer: Kelly Miller same as C above			H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			
J Website: crossinternational.org			
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other			L Year of formation: 2001
			M State of legal domicile: FL

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: (See Schedule O for description.)		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	8
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	8
	5 Total number of individuals employed in calendar year 2023 (Part V, line 2a)	5	30
	6 Total number of volunteers (estimate if necessary)	6	8
	7 a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	99,194,902.	102,973,035.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	0.	0.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	30,889.	78,788.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	144,170.	9,433.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	99,369,961.	103,061,256.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	94,275,174.	96,692,030.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	0.	0.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	2,647,449.	2,883,271.
	b Total fundraising expenses (Part IX, column (D), line 25)	0.	0.
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	1,513,534.	
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	2,458,177.	2,325,621.	
19 Revenue less expenses. Subtract line 18 from line 12	99,380,800.	101,900,922.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	-10,839.	1,160,334.
	21 Total liabilities (Part X, line 26)		
	22 Net assets or fund balances. Subtract line 21 from line 20	Beginning of Current Year	End of Year
		14,838,685.	9,114,322.
	12,387,941.	5,503,244.	
	2,450,744.	3,611,078.	

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer	Date
	Kelly Miller, President/CEO Type or print name and title	

Paid Preparer Use Only	Pro Forma (Entity Exempt from Form 990 Filing Requirement)
	Prepared by Batts Morrison Wales & Lee, P.A. Certified Public Accountants www.nonprofitcpa.com

May the IRS discuss this return with the preparer shown above? See instructions Yes No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission: (See Schedule O for description.)

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [] Yes [X] No

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [] Yes [X] No

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses.

4a (Code:) (Expenses \$ 93,483,919. including grants of \$ 93,047,296.) (Revenue \$) Medical, Food, and Other Assistance: (See Schedule O for description.)

4b (Code:) (Expenses \$ 5,076,919. including grants of \$ 3,644,734.) (Revenue \$) Project Development: (See Schedule O for description.)

4c (Code:) (Expenses \$ 341,418. including grants of \$) (Revenue \$) Missions Education: (See Schedule O for description.)

4d Other program services (Describe on Schedule O.) (Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses 98,902,256.

Part IV Checklist of Required Schedules

Table with 3 columns: Question ID, Question Text, Yes, No. Rows include questions 1 through 21 regarding organizational requirements and reporting.

Part IV Checklist of Required Schedules (continued)

Table with 3 columns: Question number, Yes, No. Rows 22-38 detailing various organizational requirements and compliance checks.

Note: All Form 990 filers are required to complete Schedule O

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

Table with 3 columns: Question number, Yes, No. Rows 1a, 1b, 1c detailing Form 1096 and backup withholding rules.

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

Table with columns for question number, question text, and Yes/No columns. Includes questions 2a through 17 regarding employee reporting, tax returns, unrelated business income, foreign accounts, prohibited transactions, and charitable contributions.

Part VI Governance, Management, and Disclosure. For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
1b	Enter the number of voting members included on line 1a, above, who are independent		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
7b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
8a	The governing body?	X	
8b	Each committee with authority to act on behalf of the governing body?	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		X
10b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
11b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
12b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
12c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	X	
13	Did the organization have a written whistleblower policy?	X	
14	Did the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
15a	The organization's CEO, Executive Director, or top management official	X	
15b	Other officers or key employees of the organization	X	
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
16b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed None
- 18** Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request Other (explain on Schedule O)
- 19** Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records
Kelly Miller - 954-657-9000
1280 SW 36th Avenue, Suite 303, Pompano Beach, FL 33069

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

				(A)	(B)	(C)	(D)	
				Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a						
	b Membership dues	1b						
	c Fundraising events	1c	87,800.					
	d Related organizations	1d	4,238,432.					
	e Government grants (contributions)	1e						
	f All other contributions, gifts, grants, and similar amounts not included above	1f	98,646,803.					
	g Noncash contributions included in lines 1a-1f	1g	\$ 93,037,296.					
	h Total. Add lines 1a-1f			102,973,035.				
Program Service Revenue	2 a	Business Code						
	b							
	c							
	d							
	e							
	f All other program service revenue							
	g Total. Add lines 2a-2f							
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			78,788.			78,788.	
	4 Income from investment of tax-exempt bond proceeds							
	5 Royalties							
	6 a Gross rents	6a	(i) Real	(ii) Personal				
	b Less: rental expenses	6b						
	c Rental income or (loss)	6c						
	d Net rental income or (loss)							
	7 a Gross amount from sales of assets other than inventory	7a	(i) Securities	(ii) Other				
	b Less: cost or other basis and sales expenses	7b						
	c Gain or (loss)	7c						
d Net gain or (loss)								
8 a Gross income from fundraising events (not including \$ 87,800. of contributions reported on line 1c). See Part IV, line 18	8a			0.				
b Less: direct expenses	8b			23,292.				
c Net income or (loss) from fundraising events				-23,292.				
9 a Gross income from gaming activities. See Part IV, line 19	9a							
b Less: direct expenses	9b							
c Net income or (loss) from gaming activities								
10 a Gross sales of inventory, less returns and allowances	10a							
b Less: cost of goods sold	10b							
c Net income or (loss) from sales of inventory								
Miscellaneous Revenue	11 a Shipping Reimbursement	Business Code	900099	26,990.			26,990.	
	b Miscellaneous Revenue		900099	5,735.			5,735.	
	c							
	d All other revenue							
	e Total. Add lines 11a-11d				32,725.			
12 Total revenue. See instructions				103,061,256.	0.	0.	88,221.	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16	96,692,030.	96,692,030.		
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	310,303.	63,006.	133,886.	113,411.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	1,923,767.	960,016.	563,115.	400,636.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits	457,025.	235,337.	98,783.	122,905.
10 Payroll taxes	192,176.	98,984.	51,213.	41,979.
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	594,890.	77,104.	262,178.	255,608.
12 Advertising and promotion	82,438.	41,219.		41,219.
13 Office expenses	372,563.	242,979.	12,623.	116,961.
14 Information technology	88,339.		84,697.	3,642.
15 Royalties				
16 Occupancy	40,154.		40,154.	
17 Travel	128,257.	30,737.	22,577.	74,943.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	6,682.		6,682.	
23 Insurance	30,769.		30,769.	
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a <u>Airtime</u>	567,964.	283,982.		283,982.
b <u>Miscellaneous</u>	379,465.	142,762.	178,455.	58,248.
c <u>Product acquisition fee</u>	34,100.	34,100.		
d _____				
e All other expenses _____				
25 Total functional expenses. Add lines 1 through 24e	101,900,922.	98,902,256.	1,485,132.	1,513,534.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input checked="" type="checkbox"/> if following SOP 98-2 (ASC 958-720)	567,964.	283,932.	0.	283,982.

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	2,759,346.	1	3,830,016.
	2 Savings and temporary cash investments		2	
	3 Pledges and grants receivable, net	63,946.	3	39,608.
	4 Accounts receivable, net		4	
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use	11,931,972.	8	5,166,791.
	9 Prepaid expenses and deferred charges	29,028.	9	40,249.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 225,752.		
	b Less: accumulated depreciation	10b 188,094.	54,393.	10c 37,658.
	11 Investments - publicly traded securities		11	
	12 Investments - other securities. See Part IV, line 11		12	
	13 Investments - program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11		15	
16 Total assets. Add lines 1 through 15 (must equal line 33)	14,838,685.	16	9,114,322.	
Liabilities	17 Accounts payable and accrued expenses	293,803.	17	265,311.
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	12,094,138.	25	5,237,933.
	26 Total liabilities. Add lines 17 through 25	12,387,941.	26	5,503,244.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/>			
	and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	668,913.	27	1,215,118.
	28 Net assets with donor restrictions	1,781,831.	28	2,395,960.
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/>			
	and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
31 Retained earnings, endowment, accumulated income, or other funds		31		
32 Total net assets or fund balances	2,450,744.	32	3,611,078.	
33 Total liabilities and net assets/fund balances	14,838,685.	33	9,114,322.	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	103,061,256.
2	Total expenses (must equal Part IX, column (A), line 25)	2	101,900,922.
3	Revenue less expenses. Subtract line 2 from line 1	3	1,160,334.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	2,450,744.
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	3,611,078.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
2b	Were the organization's financial statements audited by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	X	
2c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? _____ If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	X	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F? _____		X
3b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits _____		

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2023

Open to Public
Inspection

Name of the organization

Cross International, Inc.

Employer identification number

65-1086387

Form 990, Part I, Line 1, Description of Organization Mission:

Cross International cost-effectively and strategically serves the poor in developing countries around the world by closely collaborating with local ministries that have infrastructure, knowledge, and experience in the country they serve. Cross International works with local churches and ministries to demonstrate Christ's love through material aid, thus opening hearts to receive the good news of Jesus Christ. The Organization provides both material resources (food, medicine, medical supplies, etc.) and cash support to churches and Christian ministries to be used for medical treatment, education, nutrition, shelter, water projects, self-help programs, community transformation programs and care for orphaned and vulnerable children. The Organization also engages in relief and recovery efforts in response to disasters such as earthquakes, floods, hurricanes, and conflicts. From July 2023 to June 2024, Cross International distributed aid in 15 countries.

Pro Forma Explanation:

The Organization is exempt from filing Form 990, Return of Organization Exempt from Income Tax, with the Internal Revenue Service as it has been recognized by the IRS as an association of churches and is not required to file Form 990. The pro forma Form 990 for the 2023 tax year has been prepared for purposes other than filing with the Internal Revenue Service. The pro forma Form 990 for the 2023 tax year was prepared to include the core form (Pages 1-12) and this Schedule O to support items/amounts listed in the core form. All other Form 990 parts and schedules have been excluded from the pro forma Form 990 for

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990) 2023

Name of the organization

Cross International, Inc.

Employer identification number

65-1086387

the 2023 tax year.

Form 990, Part III, Line 1, Description of Organization Mission:

Cross International intentionally allocates resources such as food, medicines, and educational materials to the poor through a network of Christian churches and ministries already in place within impoverished communities. In this way, Cross International can cost-effectively help the poor while empowering and improving the capacity of the evangelistic outreaches of the Christian leaders it assists. The Organization also gives these overseas churches and ministries financial grants to access local resources, which in turn helps local economies. The Organization assists the local churches with project planning and development to ensure that the shared mission of the Organization and the collaborating churches of meeting the physical and spiritual needs of the poor and indigenous is met.

Form 990, Part III, Line 4a, Program Service Accomplishments:

Medical - From July 2023 to June 2024, Cross International medical aid focused on needs in six countries, including Malawi, Guatemala, Kenya, Haiti, the Dominican Republic, and Zambia. This outreach has had a wide-ranging impact. For example, the Organization shipped medical goods to Guatemalan ministry partner Friends for Health and Life for distribution among free community medical clinics as well as hospitals that use these needed medicines to treat the poor. Ministry partners such as these rely on the Organization's donations to keep their medicine shelves stocked, their equipment up-to-date, and their professional staff employed. By equipping medical outreach programs

Name of the organization

Cross International, Inc.

Employer identification number

65-1086387

with resources necessary to provide services to their communities, the Organization helps thousands of families who would otherwise go without quality medical care. The Organization performs this activity in connection with the Organization's mission to meet the needs of the poor for the glory of God.

Food - Fighting malnutrition and feeding children are priorities for the Organization in connection with the Organization's mission to meet the needs of the poor for the glory of God. In keeping with this mission, the Organization gave monetary or material aid to feeding programs in eight countries, including the Bahamas, the Dominican Republic, Ecuador, Guatemala, Haiti, Malawi, El Salvador and Zambia. Many food shipments were specifically earmarked for distribution to children, who are vulnerable to long-term developmental effects from chronic malnutrition. One of the best ways to get food into the mouths of the hungry has been to partner with Christian churches and organizations that are already established in developing countries. A large percentage of the Organization's nutritional aid was sent in the form of vitamin-fortified rice and soy mix prepackaged, nutrient-rich meals that are easy to cook and serve and are scientifically developed to meet the needs of malnourished children. Additionally, locally purchased food, including vegetables and culturally appropriate foods, are priorities for the Organization's programs.

Orphans - The Organization responded to the needs of orphans and vulnerable children in seven countries, including Ecuador, Guatemala, Guyana, Haiti, Malawi, Nicaragua, and Uganda. Efforts in Haiti have brought quality Christian education, nutritious food, and safe shelter

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to children who are currently living in vulnerable situations. In Nicaragua, one of the Organization's supporting ministries provides a safe home for court-appointed children that have suffered from domestic abuse, sexual abuse, and abandonment. The support of the Organization and its collaborative churches and ministries allows these children to receive daily Christian devotions, professional counsel, shelter, education, and a future.

Education - The Organization provided educational support in six countries, including the Dominican Republic, Ecuador, Guatemala, Haiti, Kenya and Malawi. Although educational opportunities are technically offered by the governments in many developing countries, the quality of these services is often substandard, and the education is not really free because the schools charge small fees which are too high for poor parents to pay. Government-run schools may also require students to purchase supplies and uniforms that many families cannot afford. As a result of these costs, dropout rates are enormous. To reverse this trend, the Organization collaborates with Christian schools and Christian educational outreaches that focus on meeting the needs of poor children who would otherwise be left behind. With the Organization's support, these schools and school support programs have provided a quality, gospel-centered education at minimal or no cost to the students. Cross International also supported adult education through an adult literacy program in the Dominican Republic and adult education on the rights of children living with disabilities in Kenya.

Water Projects - From July 2023 to June 2024, the Organization focused specifically on the funding of water projects in Zambia. The

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Organization partnered with the Kachere Development Programme to install clean water wells in rural Eastern Zambian villages where children and families were suffering constant illness from drinking contaminated water from open and unprotected water sources. The results of such projects are dramatic. As clean water becomes more readily available, waterborne illnesses decrease and women no longer need to walk long distances to fetch small amounts of water from contaminated rivers. By establishing new sources of safe water that can serve communities for years to come, the Organization's projects are saving lives for the glory of God.

Housing - From July 2023 to June 2024, the Organization supported housing programs in Guatemala and Malawi. In Guatemala, the organization supported the construction of new houses for families who were previously identified as either homeless or living in dilapidated housing. The Organization collaborated with these Christian churches and ministries in connection with their shared mission of meeting the needs of the poor for the glory of God.

Shipping - In connection with the Organization's biblical mandate to meet the physical and spiritual needs of the poor, the Organization's shipping program uses monetary donations to transport and distribute donated goods that meet the exempt purpose of providing food, providing medicines, providing medical supplies, facilitating medical treatment, and addressing needs in a disaster relief and recovery situation. Through this approach, a donor's contribution can be multiplied ten times or more, as it places goods valued higher than the donation amount into the hands of the poor by the ministries serving them.

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Another benefit of shipping goods rather than sending funds is that the Organization can provide crucial medicines and medical supplies that are not locally available physically or financially. This support keeps hospitals and clinics stocked with the needed resources so doctors do not have to turn away patients untreated. From July 2023 to June 2024, the Organization shipped goods to churches and ministries to seven countries, including the Dominican Republic, El Salvador, Guatemala, Haiti, Kenya, Malawi and Zambia. Specifically, the Organization shipped a container of school furniture to Guatemala supporting a Christian primary school and a container of shoes to El Salvador.

Disaster Relief - The Organization responds to local disasters such as earthquakes, hurricanes, and man-made disasters such as conflicts by providing needed support to local churches and ministries to provide relief to those in need in disaster relief and recovery situations.

From July 2023 to June 2024, the Organization provided disaster relief to Christian charities in both the Bahamas and Romania. In Romania, the Organization supported relief efforts for Ukrainians displaced by the conflict and are currently living as refugees in Romania.

Form 990, Part III, Line 4b, Program Service Accomplishments:

In order to ensure the proper use of donated funds and goods, the Organization continuously monitors and meets with overseas churches and ministry partners. The International Programs staff made visits and are in constant contact with these local churches and ministries, reviewing requests for assistance and budgets, monitoring the use of previous gifts, and providing professional assistance with accounting or project development issues. These project development services have helped the

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Organization's partners grow more effectively, provide better outreach to the poor, and maintain greater stability in the community. In addition to the project development services provided by the Organization to cooperating churches, the Organization also regularly engages in prayer support for the churches and ministries with which it serves.

Form 990, Part III, Line 4c, Program Service Accomplishments:

The Organization's overall mission includes educating Christians in the United States about the needs of the poor overseas and highlighting a biblical basis for responding to that poverty. This is important to the Organization's goal of developing stronger relationships between the church in the U.S. and the church in the developing world. The Organization achieved this goal by communicating directly to American Christians through Christian radio. The Organization's radio presentations were made to the public on radio stations throughout the country. Along with conventional radio, the Organization also educates through satellite radio, speakers, musical performances, events, online promotions, mailed materials and other forms of communication. The Organization desires that churches from around the world would be united in meeting the needs of the poor for the glory of God.

Form 990, Part VI, Section B, line 11b:

The Organization's top management official and top financial official each review the pro forma Form 990. A copy of the pro forma Form 990 is also provided to the voting members of the Organization's governing body before finalizing the Form 990.

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Form 990, Part VI, Section B, Line 12c:

The Organization's conflict of interest policy is distributed to each member of the Organization's governing body, its officers, and its key employees who provide a disclosure statement. Such disclosure statement indicates that they have received, read, understood and agreed to comply with the policy, and certifying that: (1) they have no relationships or interests that present a conflict of interest, or (2) they have one or more conflicts of interest that have been fully disclosed as required by the policy and have been properly administered in conformity with the policy. The Organization's President is tasked with obtaining updated disclosure statements from each Board member annually. Any previously undisclosed conflicts of interest are forwarded to appropriate Organization officials to take appropriate actions as required by the policy.

Form 990, Part VI, Section B, Line 15:

The compensation of the President is set by three members of the Board of Directors who do not have a conflict of interest with respect to the President. This independent committee utilizes comparability data compiled by an independent compensation consultant in its deliberations, and contemporaneously substantiates its deliberations and decisions. The President is responsible for setting the compensation of the Organization's other key executives. In setting such compensation, the President utilizes comparability data compiled by an independent compensation consultant, and contemporaneously substantiates his decisions.

Form 990, Part VI, Section C, Line 19:

The Organization makes its financial statements and its Form 990 available to the public through the Organization's website. Financial statements and

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Form 990 are available by mail upon request.

Form 990, Part XII, Line 2c:

The Organization's Board of Directors, or a committee thereof, assumes responsibility for the oversight of the audit of its financial statements and the selection of an independent accountant. This process has not changed from the prior year.

An audit of the Organization's financial statements is conducted annually by an independent certified public accounting firm, which has resulted in the issuance of an unqualified opinion. In addition, the Organization is a fully accredited member of the Evangelical Council for Financial Accountability (ECFA) and, as such, subscribes to ECFA's Seven Standards of Responsible Stewardship addressing: (1) operation in conformity with the Organization's evangelical Christian doctrinal statement, (2) oversight by a Board of Directors, the majority of which are independent, (3) submission of complete, accurate, audited financial statements, (4) proper management and financial controls over the use of the Organization's resources, (5) public availability of the Organization's current financial statements upon written request, (6) avoidance of conflicts of interest, and (7) responsible, truthful fund-raising practices.