



**Cross International**

600 SW 3rd Street, Suite 2201  
Pompano Beach, FL 33060  
800-391-8545

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

## *International Orphaned & Vulnerable Children Fund*

The most vulnerable people in the world are children. Those with handicaps, AIDS, or the absence of parents, compounded by illiteracy and abject poverty, are most at risk of living a tragically short life, or surviving to adulthood bereft of hope.

Cross International supports Christian ministries worldwide that offer help and hope to orphans and other vulnerable children in their communities. Through Cross, these ministries are able to meet their tangible needs for food, clothing, education, medicine and housing — while conveying the love and hope that come from knowing Jesus Christ.

Depending on the local circumstances, projects that serve the world's most vulnerable children can take many forms. A school for the deaf in Haiti, a home for handicapped children in Ecuador, an outreach to street kids in Bolivia, an orphanage for children affected by AIDS in Guyana, and a foster-care network for AIDS orphans in Zambia are just a few of the projects currently supported by the International Orphaned & Vulnerable Children Fund. When your planned gift takes effect, it will be used to help precious children in need.



[www.CrossInternational.org](http://www.CrossInternational.org)



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## *International Medical Fund*

In developing countries where good medical care is out of reach, a simple scrape can turn deadly. Antibiotics, bandages — even clean water to wash a wound — just aren't available to the world's poor.

Clinics and hospitals are often too distant for poor rural villagers to access. Those that can get to a hospital usually cannot afford treatment. Even if they could pay for treatment, hospitals in developing countries often lack medical supplies, equipment, medicines — sometimes even doctors and nurses.

Depending on the local circumstances, Cross International bridges the gap through a variety of Christian ministry partners so poor men, women and children can live healthier, more productive lives. For example, through the International Medical Fund, a Christian hospital in Afghanistan surgically cures childhood deformities; remote churches in Southern Vietnam provide basic medicines to poor villagers; a medical ministry in Honduras treats poor children when they are sick; and AIDS patients in Zambia get compassionate care so they can live long enough and are strong enough to raise their children.

Cross also ships medicines and medical supplies, as well as equipment such as wheelchairs, crutches, and x-ray machines to medical facilities that serve the poor.

When your planned gift takes effect, it will bring health and hope in Christ's name to the sick and injured in developing countries.





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## *International Self-Help Fund*

The local marketplace often bustles with activity even in countries with dismal labor rates. Shopping centers are found only in the largest cities and cater to those with financial means. The poor majority, however, goes to the local market to buy and sell food, clothing, shoes, household supplies, and other goods. Even outside the local market, business is conducted on a household level. Home-based tailors, laundresses, basket-weavers, and other service providers fuel the local economy. Neither vendors nor customers may be wealthy; but a small business, or microenterprise, can generate enough income to pay for food, shelter, school fees, and other basic needs of a family.

Penniless entrepreneurs may have ambition and vision, but even the smallest business requires some amount of start-up capital. "It takes money to make money" and the poorest of the poor just don't have what it takes. Besides, banks don't lend the miniscule amount of money needed for a small-scale start-up because the meager interest earned is not worth the paperwork. The International Self-Help Fund, however, provides the boost they need to launch their livelihoods so they can lift their families out of poverty. And that boost is delivered through Christian ministry partners in the context of Bible-based teaching and mentoring.

Projects supported by the International Self-Help Fund may range from animal husbandry or agriculture projects to craft cooperatives and microloan programs, but they all give penniless entrepreneurs a 'hand up.' When your planned gift goes into effect, more poor families will be empowered to generate perpetual income and break the cycle of poverty.





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## *International Water Fund*

One in three people on the planet lack access to clean water. Lack of water forces people to resort to unclean sources such as rivers and open cisterns for water to bathe, clean and drink. Such water is laden with bacteria, parasites and chemicals, and spreads diseases such as cholera. Unfortunately it's the very young who are most susceptible to serious illness or death from unclean water. Diarrhea caused by unclean water and poor sanitation is one of the developing world's top killers of children under five.

The constant quest to obtain water can hold a family under the poverty line. Women and children often walk long distances to fetch water in buckets, taking several hours and requiring several trips each day. Time spent fetching water can easily take up time that would otherwise be spent going to school or earning income. In areas where water is too distant or too dirty, families may spend a significant portion of their meager income to purchase potable water, leaving barely enough money to scrape by.



When it comes to improving the general health and wealth of communities, sanitation and hygiene go hand in hand with clean water. That is why the International Water Fund not only provides wells and water systems. It also funds latrines, bathing and washing facilities, community training in sanitation and hygiene, and other resources for a healthy living environment. Because this help comes through Christian ministry partners, poor families are drawn to the Living Water — Jesus Christ.

When families can safely drink, bathe, wash dishes, irrigate gardens and spend more time or money to better their lives — while deepening their faith in Christ — entire communities are transformed.

When your planned gift to the International Water Fund takes effect, the quality of life of entire villages will be dramatically improved for future generations. Now that's a lasting legacy!



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## *International Feeding Fund*

More than 6 million children under 5 die each year from malnutrition and 800 million people go to bed hungry every day. In much of the developing world, one meal a day is the norm; and that meal consists of the cheapest, most abundant starch available, such as rice, cornmeal, or squash, and lacks protein and other nutrients — a recipe for chronic malnourishment.

Groups such as the World Health Organization have acknowledged that hunger is the gravest single threat to the world's public health. They estimate that while one-third of the world is well fed, the other two-thirds are underfed or starving.



The poorest and most vulnerable people in the developing world spend 60 percent or more of their meager income on food. As global food prices rise, they can no longer afford to eat. Yet study after study has found that lack of food is a root cause of poverty. The world's poor and hungry are caught in a vicious cycle.

The International Feeding Fund is established to stop the cycle of poverty by tackling one of its roots. Providing meals that satiate hunger addresses the underpinnings

of several other problems. Reducing mortality, improving maternal and child health, and combating diseases all depend crucially on nutrition. The solution to poverty begins with a meal.

Projects that address hunger take many forms. A nutrition rescue center in Guatemala; school feeding programs in Haiti; meals for orphans in Malawi; food staples to poor families in the Dominican Republic; a Sunday School feeding program in Peru; and meals for the homeless in the Philippines are just a few types of Christian projects sponsored by the International Feeding Fund.

Millions struggle to meet their most basic need for sustenance. When your planned gift to the International Feeding Fund takes effect, it will have a life-changing impact on those who will finally have enough to eat.



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## *International Education Fund*

When we ask our ministry partners in developing countries what they consider the single most important factor to alleviate poverty, the answer we consistently hear is, “education!”

Education provides literacy, knowledge, and self-confidence. It reveals a world beyond the slum or the village borders. It expands the realm of possibility. It increases opportunities for employment and the very real hope for a better future. Christian programs sponsored by the International Education Fund also instill faith in Jesus Christ.



For many of the world’s poor, education is far out of reach. In some countries, the majority of schools are privately run, requiring tuition that only families with means can afford to pay. In other countries, governments provide free schools, but require families to purchase uniforms, shoes and school supplies — an impossible burden to the poorest of the poor. Many families who live in rural areas are denied education by virtue of distance. The closest schools are simply too far away.

The International Education Fund solves these and other obstacles to attaining education. Depending on the circumstances, funds may sponsor tuition, pay for school uniforms, or ship books and supplies. Funds may support a rural school, a boarding home for rural students to attend school in the city, or tutoring help for disadvantaged kids. Funds may also sponsor literacy and vocational training for adults so they can one day earn enough to send their own children to school.

A Christian school in the Dominican Republic that teaches undocumented children of migrant workers; an afterschool program in Guatemala for children who would otherwise scavenge a city garbage dump; and literacy centers in Haiti for children living in domestic servitude are a few of the types of projects sponsored by the International Education Fund.

When your planned gift to this fund takes effect, it will benefit those who most desperately need a key to unlock their bonds of poverty: education.



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## *International Housing Fund*

There's nothing that brings dignity to a family more dramatically than the radical improvement to the quality of life brought about by a sturdy new home.

Poor families throughout the developing world survive in dwellings built from materials they scavenge themselves. Such shelters really don't shelter their occupants from the elements, and they are often too small to do much more in them than sleep. Large families are sometimes forced to sleep in

shifts because there simply isn't enough room for everyone to lie down at once. Rains often mean forfeiting sleep while dirt floors turn to mud under leaky roofs.

Homes made of natural resources such as mud and thatching can be sturdy at first, but become weaker — and leakier — with each successive rainy season. Homes made of scrap cardboard, wood, tin and tarps — the kind usually seen in urban slums — are a fire hazard and vulnerable to the elements as well as vermin. Such living conditions are not conducive to healthy sanitation and hygiene practices, so families are susceptible to illness and disease.

New homes provide needy families a safe, clean environment where they can all sleep at once, even when it rains. It completely changes their everyday environment... their outlook on life. And homes provided in the name of Jesus Christ speak volumes about his love for them.

Some home-building projects supported by the International Housing Fund may include farmland for families to earn income, or community resources such as microcredit or medical care. Homes may also be built to replace those destroyed by natural disasters such as floods or earthquakes. Benefiting families usually participate in the project to some degree and the local economy often benefits by the employment of local construction workers.

When your planned gift to the International Housing Fund takes effect it will give poor families in the developing world the security of a home, and demonstrate the love of Christ.

