

Consolidated Financial Summary

FISCAL YEAR ENDING AUGUST 31, 2009

GENERAL NOTES

CROSSWORLD'S SUMMARIZED FINANCIAL POSITION

	8/31/2009 (000s omitted)	8/31/2008 (000s omitted)
Assets		
Cash/Cash equivalents	\$1,057	\$1,428
Investments - at market	8,941	9,257
Property/equipment - net	2,636	2,813
Other	371	31
Total Assets	13,005	13,529
Liabilities & Net Assets:		
Accounts payable/accrued expenses	684	1,217
Annuities payable	203	191
Total Liabilities	887	1,408
Net Assets:		
Discretionary board reserves	2,702	2,515
Equity in property & equipment	2,636	2,813
Temporarily restricted	6,187	6,200
Permanently restricted	593	593
Total Net Assets	12,118	12,121
TOTAL LIABILITIES & NET ASSETS	13,005	13,529

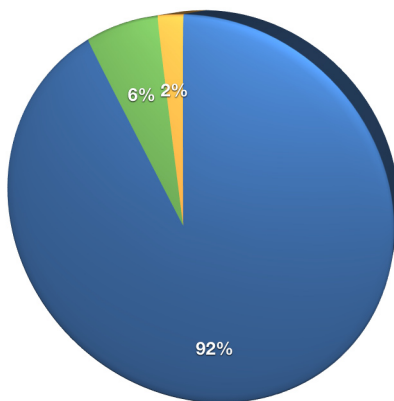
- This summary reflects the consolidated financial position of CrossWorld's USA Headquarters and international operations and the CrossWorld Endowment Trust, but does not include CrossWorld Canada as it is not controlled by CrossWorld.

- This summary is prepared from CrossWorld's audited financial statements, but the summary is not intended to present a full CrossWorld consolidated financial position in accordance with Generally Accepted Accounting Principles. Audited financial statements are available upon request and on www.CrossWorld.org.

- Discretionary Board Reserves include a self-funded medical reimbursement plan which had a balance of \$970,000 in 2009 and \$1,024,000 in 2008.

- Temporarily Restricted Net Assets reflect contributions which have been received but not yet spent for missionary support, projects and memorial funds. The assets related to these amounts are invested, and the investment income is used to help fund CrossWorld's administrative expenses.

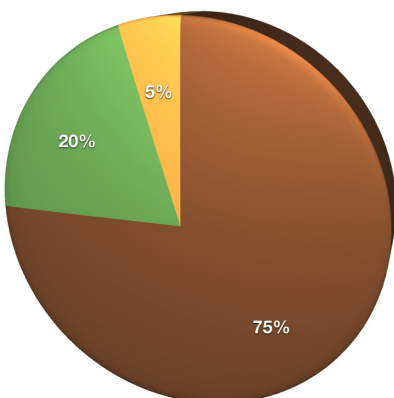
CROSSWORLD REVENUES - \$15,849,000



- 92% Contributions to Missionary Ministries including amounts used to support CrossWorld administration expenses¹
- 6% Unrestricted Contributions
- 2% Investment Income

1. A portion of the contributions to missionary ministries is used to fund CrossWorld's administrative expenses. These fees amounted to \$1,392,000 in 2009. The remainder of CrossWorld's administrative and fund-raising costs are funded by unrestricted contributions and investment income.

CROSSWORLD EXPENDITURES - \$ 16,891,000



- 75% Ministry Expenses²
- 20% Administrative Expenses³
- 5% Fund-Raising Expenses³

2. Ministry expenses include expenditures for missionary compensation (salary, housing, benefits), field projects, evangelism, literature, medical relief and education.

3. Thirty-five percent of the compensation cost of missionaries on Home Ministry (furlough) is allocated to administrative costs, and 25% is allocated to fund-raising costs. These allocated costs comprised 32% of administrative costs and 91% of fund raising costs in 2009. Fund-raising costs also include costs related to appointee deputation and mobilization.