

*Lift up your eyes and  
look to the heavens. . .*

# PRESIDENT'S REPORT

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## 2010

*T*he vast and incredible universe swirls with color, energy, heat and motion. Billions of galaxies and hundreds of billions of stars hang in their places; moons circle planets and asteroids. Darkness and light sidle up to one another, cozy in the endless sky.

*Lift up your eyes and look to the heavens: Who created all these? He who brings out the starry host one by one and calls forth each of them by name. Because of his great power and mighty strength, not one of them is missing.*

ISAIAH 40:26

And the Creator of every star, of the whole immeasurable expanse, extends His hand, an invitation to those willing to begin a journey, to embark on an adventure full of light and life and beauty. . .

*...Then you will shine among them like stars in the sky as you hold firmly to the word of life. And then I will be able to boast on the day of Christ that I did not run or labor in vain.*

**PHILIPPIANS 2:15-16**

Dear Friend,

I remember what a thrill it was as a little boy to visit the planetarium in Chicago. Looking up, I was absolutely awestruck by the innumerable planets and moons, comets and stars. It took my breath away.

When I was twelve, my family moved to the country. I hadn't realized how much of the sky I had been missing in the ever-present glow of city lights. More times than I can remember, I lay on my back in the pasture, looking up at the better-than-a-planetarium scene above my own backyard. On warm summer nights, I watched, thrilled, as shooting stars darted across the horizon.

Of course, back in those days, when John Glenn was orbiting the earth for the first time, even astronomers had little sense of the enormity of our universe. In fact, I just read that scientists recently discovered that the universe likely holds three times as many stars as previously estimated.

Our God is an awesome God!

And I am thrilled by the extraordinary galaxy He is creating at Crossroad. Review of this past year indicates that we are traveling at warp speed to where no one has gone before. Thousands of volunteers and tens of thousands of students in the United States and at satellite campuses around the world are shining like stars (Philippians 2:15).

Would you like to see what is happening?

Hop on board, fasten your seat belt and get ready for the ride of a lifetime. In this report, I invite you to look up, feast your eyes on the expanse and let your spirit soar as you witness firsthand what your Creator and Redeemer is doing. We are on a great mission together, a mission on which Jesus Himself has sent us.

Thank you for the privilege of serving as your captain these last twelve years. I trust that this report will confirm that you are backing the right mission with your time, talents, prayers and gifts.

Let's fire up those engines! Ten...nine...eight...seven...



Sincerely,

A handwritten signature in black ink that reads "David Schuringa". The signature is written in a cursive, flowing style.

H. David Schuringa, Ph.D.  
President



## CBI HEADQUARTERS FLIGHT PREPARATION

The dedicated staff and volunteers at Crossroad's international headquarters in Grand Rapids, Michigan and at satellite campuses worldwide enabled a successful liftoff and voyage in 2010. With a vast universe to be traversed and precious passengers aboard, the hardworking crew with a zeal for exploration proved invaluable.

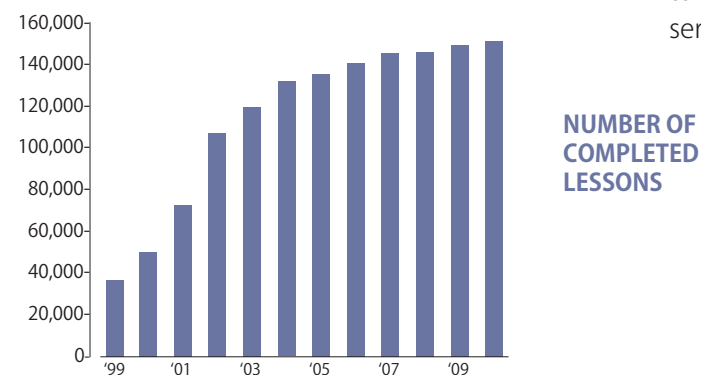
Through the service of office volunteers worldwide, CBI accomplished a tremendous amount of ministry on a trim budget. A total of 550 office volunteers, ranging from young people serving for an evening with their church youth groups to retirees donating hours to Crossroad every week, joyfully contributed 29,928 hours of service.

In the Lesson Processing Center, staff and office volunteers managed computer records and answered the ever-ringing phones, fielding questions and

receiving student score reports from Instructors. The devoted crew prepared, hand addressed and sent new lessons to students. Daily, mail carriers delivered tall stacks of completed lessons returned by eager students to be processed and forwarded to Instructors. CBI processed a record 150,692 lessons in 2010, each one passing through the office twice, first on the way to the student and again before traveling to the Instructor.

Staff members in The Center for Advanced Studies remained busy as well, managing programs, planning seminars and events and preparing radio programs, newsletters and curriculum.

At the annual appreciation luncheon in December, board members, staff and office volunteers closed the year with celebration and gratitude for all that God accomplished through Crossroad. Karen Loyd, Instructor coordinator, and Bernice Roshak, who serves in Tier 1 lesson processing, received awards to honor their completion of ten years of loyal service to CBI.



### WORDS FROM OFFICE VOLUNTEERS

*This is an opportunity to do something to help the church fulfill Christ's commission to visit Him in prison.*

*I look forward to coming each week, and the time spent working passes quickly. We have good fellowship as we work. I'm thankful that the Lord has called me to this place at this time in my life.*

*CBI is an answer to prayer. God provided this opportunity to fill my time with worthwhile work. The fellowship of other workers is a special blessing.*





*Thank you all at Crossroad for your time and effort in correcting these lessons and for the letters of encouragement and guidance that come with my returned lessons. Truly, you all are helping God's light shine into dark places.*

ISRAEL S., CO

## INSTRUCTORS A FAITHFUL CREW ABOARD

Volunteer Instructors form the essential component of the CBI crew, guiding students on the journey of discipleship. In 2010, 4,982 Instructors generously donated 226,038 hours of service. From their homes worldwide, they corrected anywhere from one student lesson a month to more than fifteen a week, returning each one with a personal letter of discipleship and encouragement. Through staff support and education for Instructors, Crossroad maintained its commitment to equipping God's

people for ministry. In turn, Instructors shone like stars through their faithful service, their wide variety of backgrounds, denominations and ages reflecting the diversity of Christ's church.

Instructors powered students' takeoff and voyage through the CBI curriculum, offering much-needed support, encouragement and guidance, and CBI gratefully acknowledges the significance of their sustained contribution.

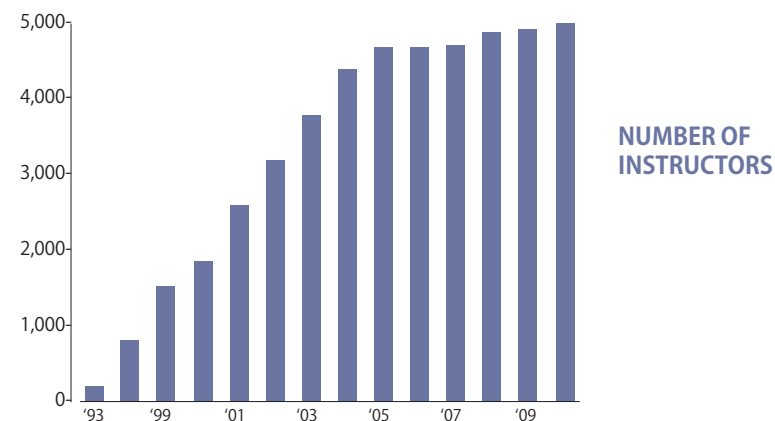
### WORDS FROM INSTRUCTORS

*It is such a huge blessing to be able to see how the students are growing in the Lord and to have a small part in their journey.*

BARBARA K., FL

*I have been blessed richly and encouraged tremendously by the lessons as well as by the students' answers. It is very obvious that God's Word is true as described in Isaiah 55:11: "So is my word that goes out from my mouth: it will not return to me empty, but will accomplish what I desire and achieve the purpose for which I sent it."*

ANTHONY W., SINGAPORE



## STUDENTS PASSENGERS ON A JOURNEY

Crossroad remains focused on its core mission of reaching into the darkness and hopelessness of jails and prisons worldwide with the light of Christ, discipling incarcerated men and women and preparing them for successful reentry. With two and a half million people incarcerated in the United States and over nine million worldwide, the need is great indeed.

This past year, the CBI student body increased once again as 39,500 enthusiastic students came on board for the journey. The number of graduating students reached a new high at 7,703. Yearning for hope while enduring the challenges of incarceration, students expressed gratitude for the biblical education and support from Instructors received through their studies. As they explored Scripture and grew in relationship with Christ, they demonstrated incredible progress and new wisdom.

### WORDS FROM STUDENTS

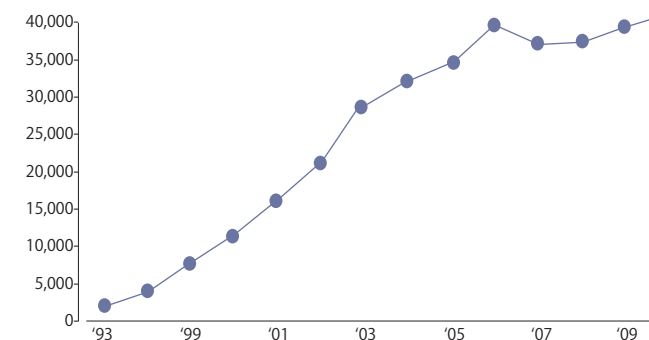
*Prison is hard and lonely. The Instructors are like God's earthly messengers who give hope and strength to prisoners by using words and wisdom out of God's Word.*

VICTORIA M., IN

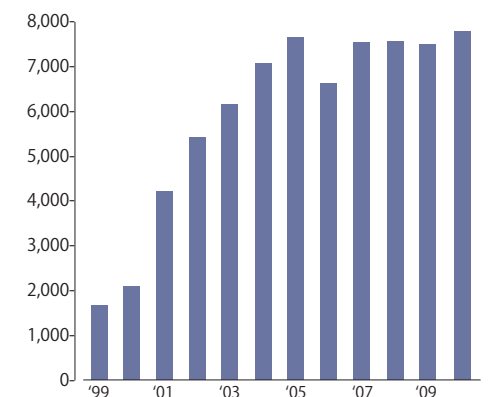
*I feel like I took just one more step in getting closer to God, understanding His Word and gaining a sense of comfort, like I have a friend who really cares. Being in prison is so hard some days. I look forward to my Crossroad lessons!*

RUTHANN J., MI

### NUMBER OF ACTIVE STUDENTS



### NUMBER OF GRADUATES





## SPANISH AND INTERNATIONAL PROGRAMS

### SOLAR SYSTEMS IN THE CBI GALAXY

Like a collection of solar systems, twelve distribution centers rest within the Crossroad galaxy, each one whirring with its own activity and motion. Three of these distribution centers, located in Nigeria, Zambia and Kenya, opened in 2010 as CBI's international ministry continued its rapid expansion. CBI's satellite campuses now operate on six continents in partnership with CBI headquarters.

CBI's ministry model remains largely the same internationally: each satellite campus administers the CBI curriculum to prisoners in its country through the service of national directors, staff, instructors and volunteers. CBI headquarters offers oversight and guidance, an effort led by Spanish and International Programs Coordinator Cynthia Williams.

The existing distribution centers, well established in their countries, ministered faithfully throughout the past year. CBI Australia added Papua New Guinea to the list of islands, already including Fiji, the Solomon Islands, Tonga and Vanuatu, where the program operates. CBI Singapore experienced exciting

developments as well, introducing the CBI program in two halfway houses and a women's prison. Due to the overwhelming stigma of incarceration in Singapore, these halfway houses play an instrumental role in successful reentry. The initiation of the program added the fundamental dimension of discipleship to existing services. CBI Singapore Director Paul Tan and his ministry team also began translating Tier 1 into Mandarin; the translated curriculum will open new avenues for expansion.

In the developing countries home to several satellite campuses, broken criminal justice systems and deplorable prison conditions present specific challenges. Severe overcrowding, limited food rations, poor sanitation, inadequate health services and unjust treatment lead to malnutrition, disease and desperation. Instructors in these countries hand-deliver the Bible study lessons, often supplying inmates with basic necessities such as food, medical supplies and toiletries as well. This tangible service, coupled with the good news of Jesus Christ found in the CBI studies, gives prisoners in need a crucial glimmer of hope.

On a September trip to Africa, Williams observed these poor prison conditions firsthand. She attended the grand opening ceremonies of CBI Kenya and CBI Zambia, advised the young satellites and visited local prisons, serving alongside the African ministry teams and speaking to CBI students and other prisoners.



*Cynthia Williams, Spanish and International Programs Coordinator*

Williams also traveled to London, England to meet with Matthew Savage of CBI United Kingdom, the inaugural European satellite announced in early 2011. Additional campuses scheduled to open in 2011 include CBI Mexico-North, based in Juarez and directed by Emmanuel Sandoval Ramos, and CBI India-North, led by Anup Hiwale. Other openings are pending, including several more in Africa, and requests for the program continue coming in unsolicited.

This past year, CBI headquarters also received lessons from students in twenty-seven countries and from 2,320 Spanish-speaking students incarcerated in the United States. Most of them far from home and family and many incarcerated as illegal immigrants, Spanish-speaking CBI students are immersed in a culture foreign to them on numerous accounts. They expressed their gratitude for curriculum and correspondence in their own language.

With the persistent growth of existing CBI satellite campuses, several openings pending, translation of courses into Mandarin underway and the *Manga Messiah* course recently revised to accommodate adult inmates with low English literacy skills, the CBI galaxy promises to further expand.

### CBI SATELLITE CAMPUSES

CBI Australia and the South Pacific  
*Anne Bruinsma, Director*

CBI Canada  
*Noral Woodburn, Director*

CBI Colombia  
*Antonio Luis Prieto Surmay, Director*

CBI Ecuador  
*Angel Aguirre Villamar, Director*

CBI Ghana  
*David Ofosuhen, Director*

CBI Kenya  
*Jefferson Kabiro Gathu, Director*

CBI New Zealand  
*Peggy Landkroon, Director*

CBI Nicaragua  
*Emerson and Martina Wilson, Directors*

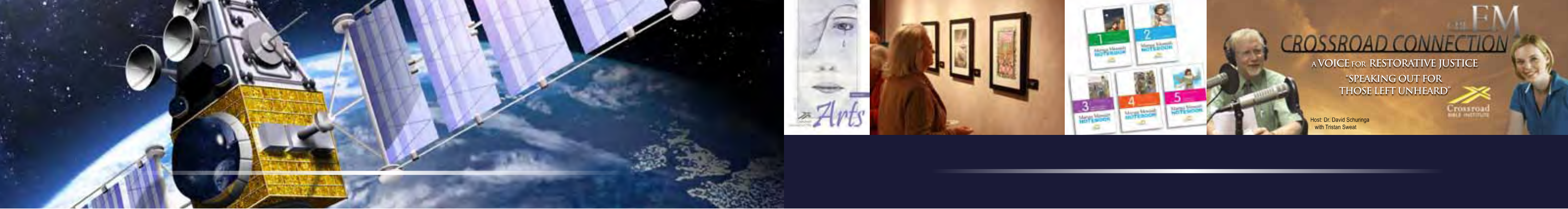
CBI Nigeria  
*Reverend Sunny N. Roberts, Director*

CBI Singapore  
*Paul Tan, Director*

CBI United Kingdom  
*Matthew Savage, Director*

CBI Zambia  
*Gilbert Mutale Mwamba, Director*





## THE CENTER FOR ADVANCED STUDIES AT CBI ARTIFICIAL SATELLITES IN ORBIT

Crossroad's academic and research arm, The Center for Advanced Studies, maintained and improved existing programs and launched new initiatives in 2010. Staff members developed curriculum as well as seminars, radio programs and other educational opportunities for CBI's crew of volunteers and constituents. Like radio signals and satellites in space, these programs were launched into orbit, seeking to strengthen passengers and crew as they travel.

### RELEASE OF REVISED *MANGA MESSIAH*

Following the 2009-2010 pilot, editors reviewed and revised *Manga Messiah*, the inaugural course of the Crossroad Kids program. The course seeks to aid the 2.7 million American children with one or both parents in prison, whose emotional and mental health, educational and vocational success and future economic mobility are jeopardized by their parents' incarceration. The ten *Manga Messiah* lessons present the life of Christ through questions and activities based on readings from a biblically-based graphic novel.

The revision took comments from students and Instructors involved with the pilot into account and made the course accessible to a broader audience that includes international students with limited English literacy skills. The new version will be officially released worldwide in early 2011.

### TIER 2 REVISION PROGRESS

The revision of the Tier 2 curriculum continues. When complete, the revised courses will focus on four key reentry issues: work ethic, the Christian family, substance abuse and financial stewardship. Articles by Dr. Schuringa in the 2010 issues of *Crossroad Journal of the Arts* highlighted these topics, and the overwhelmingly positive response of students affirmed the relevance of the revision project. Staff members are poised to make significant progress on the revision in 2011.

### COURSES AT THE CENTER

Students who excel in their Tier 1 and 2 studies and have a high school diploma or GED may pursue college-level education through The Center for Advanced Studies. Existing Center courses include *Biblical Interpretation*, *Biblical Truths In-Depth* and *Christian Worldview I and II*. The newest course, *History of Christianity*, will be piloted in 2011. Staff recently began planning a new course in Christian ethics.

Center students made great progress in understanding Scripture and forming a grounded, Christian worldview in 2010. As in previous years, they voiced their appreciation for the thorough study materials and the assistance of Instructors.

### CONTINUING EDUCATION SEMINARS

Seventeen Continuing Education Seminars took place this past year, hosted at CBI headquarters, supporting churches across the country and the Australian and Canadian satellite campuses. Presentations on topics related to prison ministry and restorative justice, such as incarceration's psychological effects, public defense reform and the church's responsibility to the reentry community, educated and inspired the crew of Instructors, supporters and staff. Instructor Rallies, conducted by Dr. Schuringa throughout the United States and by ministry representatives in Australia, provided updates and affirmation for Instructors.

More enlightening seminars are planned for 2011. Visit the CBI website to learn about upcoming presentations and to purchase recordings of past seminars.

### ART GALLERY TOURS

The Crossroad Inmate Art Gallery, located at CBI headquarters in Grand Rapids, Michigan and unveiled in September 2009, expanded through the addition of new, original artwork submitted by enthusiastic students.

Numerous groups visited the gallery in 2010, enjoying an introductory presentation about inmate art, a gallery viewing, a tour of the CBI Lesson Processing Center and refreshments. Visitors learned about

the distinct experience of artists in prison, who have limited materials at their disposal, and the themes that emerge in their artwork as they communicate, worship and find freedom and transformation through artistic expression. Contact CBI headquarters to schedule a tour for your church, school or community group, and watch for additional gallery expansion and the first off-campus exhibit of student artwork in 2011.

### CROSSROAD CONNECTION RADIO BROADCAST

To communicate with supporters and draw in new constituents, CBI sends a radio signal out into the expansive galaxy. *Crossroad Connection* broadcasts weekly, presenting restorative justice news, heartfelt letters from students and compelling interviews. Due to its distinctive content, stations air the fifteen-minute program free of charge as a public service to listeners. *Crossroad Connection* recruited twenty-nine new outlets this past year for a total of seventy-one stations in eighteen states and in ten countries spread across four continents. Interview guests included Michigan Governor Rick Snyder, Judge Robert Bell, Professor Howard Zehr and cult expert Matt Slick. Listen to the program weekly on a local station, download it for free on the CBI website or iTunes or purchase a CD of programs in the CBI online store.





## CROSSROAD CORRECTIONAL SERVICES

### STARS IN FORMATION

Crossroad Correctional Services (CCS), the reentry and advocacy arm of Crossroad Bible Institute, provides reentry services for returning citizens and advocates for the rights of prisoners and ex-offenders. As CBI and its influence have grown throughout the past several years, the needs of CBI students beyond education have become apparent. The challenges that inmates and returning citizens confront are significant, and issues of systemic injustice persist, both internationally and within the United States. In 2010, as existing programs were joined by new projects like stars in formation, CCS developed into a bright constellation in the Crossroad galaxy.

#### REENTRY PROGRAM

Reentry presents tremendous challenges as returning citizens struggle to find housing, work, a church home and community. When released, the majority of inmates have minimal, if any, possessions or finances. For most, poor life choices and incarceration led to broken family and community ties, leaving them without anyone on the outside to contact for help. The CCS Reentry Program connects returning citizens with agencies that specialize in housing and employment, as well as with churches, in the area of their release. This past year, the program began serving any inmates requesting assistance rather than solely CBI students.

#### INMATE AND EX-OFFENDER ADVOCACY

Prior to CBI students' release, upon their request, CCS supplies parole and other recommendations as well as occasional live or written testimony based on the merits of students' records. CCS also advocates for systemic changes, responding to issues of mail access within prisons, equipping constituents to advocate for particular causes and partnering with likeminded organizations and initiatives. These services were further developed in 2010 as CCS encouraged constituents' advocacy regarding specific issues of injustice.

#### RESTORATIVE JUSTICE

The restorative justice movement challenges prevailing notions of the justice system, engaging victims and offenders in a way that advances biblical justice and optimum care for those in need. In November 2010, CCS released a free toolkit for Restorative Justice Week to help churches raise awareness of restorative justice issues and spur action among congregants. The toolkit contained resources such as sermon starters, prayers, a four-week Bible study and educational materials. The CCS toolkit remains available online. In fall 2011, watch for the updated toolkit and encourage your church to join congregations worldwide in recognizing Restorative Justice Week!



#### PARTNERSHIPS

CCS supports organizations and legislative endeavors aligned with its mission, contributing to their advancement while also engaging the CBI constituency with relevant issues of biblical justice. CCS partners include The Brennan Center for Justice at NYU School of Law, Michigan Campaign for Justice, Unlock the Vote and Prison Fellowship's Justice Fellowship. In 2010, Dr. Schuringa once again served on the Communities of Faith Advisory Council of the Brennan Center for Justice and regularly contributed to The Chuck Colson Center for Christian Worldview.





*He determines the number of the stars and calls them each by name.*

**PSALM 147:4**

## AFFILIATES NEIGHBORING PLANETS

CBI affiliates hover like planets among the solar systems, constellations and whirring satellites of the Crossroad galaxy, adding a final touch of beauty to the scene. Through mutually beneficial relationships, referral affiliates bring new students to CBI, its curriculum distinct from their services, and reentry affiliates assist returning citizens, pleased to receive Crossroad's well-prepared students as clients.

Referral affiliates include radio and television ministries, publishing houses, churches and other prison ministries that distribute CBI enrollment forms. In 2010, student enrollments arrived from twenty-one new sources. Affiliates, along with prison chaplains and officials worldwide, maintained their firm support of CBI and its commitment to the personal discipleship of its students. Grateful students brought in over one-third of the new enrollments themselves as they spread the word to others.

### 2010 REFERRAL AFFILIATES

- |  |   |  |                                    |
|--|---|--|------------------------------------|
| Alliance of Confessing Evangelicals            | denDulk Christian Foundation                      | Inside Journal                                     | Prison Ministries Team             |
| Alpha USA                                      | Doing HIS Time Prison Ministry                    | Institute for Prison Ministries at Wheaton College | Project Phillip                    |
| Angel Tree                                     | East Texas Sport Reach/Green Acres Baptist Church | International Prison Ministry                      | Ramon Salcido Ministry             |
| Azalea City Prison Ministry                    | Ex-Cons for Christ                                | In Touch Ministries                                | RBC Ministries                     |
| Back to God Ministries International           | Focus on the Family                               | Key Life Network                                   | REC Jail and Prison Ministries     |
| Baker Book House                               | Forgiven Ministries                               | Letters for the Lord Prison Ministry               | Saints Prison Ministry             |
| Bible League International                     | Forgotten Man Ministries                          | Ligonier Ministries                                | Servant Rider Ministries           |
| Biblica (formerly International Bible Society) | Freedom Bound Jail Ministry                       | Mike Barber Ministries                             | Smithtown Gospel Tabernacle        |
| Bill Glass Champions for Life                  | Freedom N Christ                                  | Narrow Way   | Soldiers of Christ Prison Ministry |
| Billy Graham Evangelistic Association          | Freedom Warrior Motor Sports                      | Navigators   | Source of Light Ministries         |
| Bread of Life                                  | Full Gospel Church of the Living God              | Neighborhood Gospel Mission                        | Sports Reach                       |
| Brooklyn Tabernacle Prison Ministry            | God's Servant Ministry                            | New Wine Church Ministry                           | Spring Valley Reformed Church      |
| Cadillac CRC Prison Ministry                   | Golden Key Prison Ministry                        | North American Mission Board                       | Texas Sports Reach Inc. Ministries |
| Calvary Chapel                                 | Good News Jail and Prison Ministry                | Northern Michigan Jail Ministry                    | Tree of Life Jail Ministries       |
| Celebration Fellowship                         | Good Samaritan Mission Ministries                 | Oak Ridge Baptist Church                           | Truth for Life                     |
| Chicagoland Prison Outreach                    | Gospel Echoes                                     | Open Arms Ministry                                 | Vapors of Faith Prison Ministry    |
| Chicken Soup for the Prisoner's Soul           | Gospel Ministry                                   | Open Door Ministry                                 | Victory Church                     |
| Christ Behind the Walls                        | Gospel Singers Male Chorus                        | Operation Starting Line                            | Wasatch Evangelical Free Church    |
| Christian Library International                | Guiding Light Mission                             | Outreach to Prisoners                              | Way Out                            |
| Christian Prison Pen Pal Ministry              | Guido Evangelistic Association                    | Passion for Prison                                 | We Care Program                    |
| Conociendo Más a Dios                          | HeartBound Ministries                             | Potter's House Prison Ministry                     | Woman2Woman Empowerment            |
| Coral Ridge Ministries                         | His Healing Hand Ministries                       | Pregnancy Resource Center                          | Women in Touch Jail Ministry       |
| Cornerstone PRC Prison Ministry                | Holland Rescue Mission                            | Prelude Foundation                                 | Words of Hope                      |
| CRC Faith Alive Christian Resources            | Hood Canal Community Church                       | Prison Fellowship                                  | Yokefellow Prison Ministry         |
| Crossroads Ministries/Radford                  | Impact for Life Ministries                        | Prison Living Magazine                             | Youth Direct Ministries            |
| Worship Center                                 | In Christ Ministries                              |  | Zondervan                          |

## BOARD OF DIRECTORS OVERSIGHT FROM OFFICERS

The members of CBI's Board of Directors act as officers, imparting the support and guidance necessary for the mission at hand. With extensive experience and strong adherence to Crossroad's vision, they oversaw general operations, new developments, policies and finances in 2010.

The board operated under the leadership of Douglas Roossien in his initial year as chairman and, at the close of the year, bid farewell to Henry Bouma as he retired, retaining the title of board member emeritus and honorary chairman. Beth Bouws was warmly welcomed as the newest member, her first term of service beginning in January 2011.

### 2011 BOARD OF DIRECTORS

- Mrs. Beth Bouws
- Mrs. Nellie den Dulk
- Mr. Daniel Rinzema
- Mr. Douglas Roossien
- Mr. Bruce Ryskamp
- Dr. H. David Schuringa
- Dr. Phillips Winter
- Dr. Peter Zwier
- Mr. Henry Bouma Jr., Emeritus





*We are on a great mission together, a mission on which  
Jesus Himself has sent us.*

## FUEL FOR THE VOYAGE

We hope you enjoyed your journey through the Crossroad galaxy! Though this report gives only a brief overview, we trust you were amazed and, perhaps, surprised to see what God is doing. Thank you for taking time to make the trip!

While CBI, with over a quarter of a million volunteer hours in 2010, is arguably the leanest nonprofit to which you could possibly donate, it still takes a lot of prayer and cold hard cash to keep her in flight.

To respond to the opportunities before us—the rapid increase of international demands upon the program, the dire need for curriculum translation, revision and expansion and the vital importance of continuing education for CBI Instructors, the church and society—we need to increase revenue significantly in this coming year.

You can contribute much-needed fuel for the voyage by prayerfully considering how you could influence others, and even redistribute your own annual tithes and offerings, to provide additional support for a great cause.

How can that happen?

1. Tell someone about Crossroad. As the number of new donors decreased last year, we need a big push to get more people on board to share the load. Show them how CBI's fundraising expenses remain incomparably low, at only four and a half percent.
2. Ask your church to take offerings for CBI or to place CBI on the budget as a line item in prison ministry, missions, evangelism or benevolence. Point out that this will support missionaries in your church's own pews!
3. Check your workplace for a matching grant program for nonprofits.
4. If you are already a donor, prayerfully consider a commitment to increase your giving in 2011.
5. If you are not yet a donor, become one today! Twenty-five dollars a month covers CBI's costs to support the ministry of one Instructor for an entire year.
6. Write Crossroad into your estate plan to give the largest gift of your life!

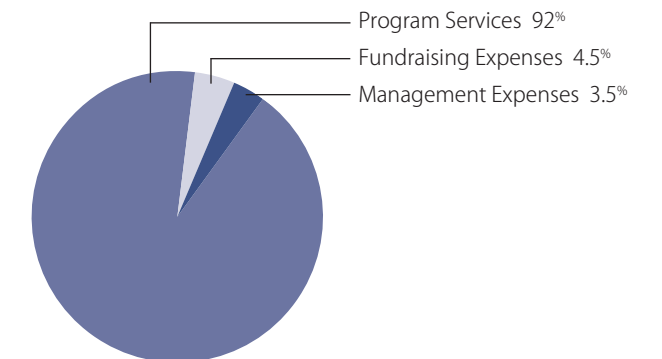
Having said all of that, we want to thank you who have been faithfully supporting Crossroad's ministry. God has been so good. Even through the great recession, Crossroad did not merely survive—we thrived! In fact, during those dark days, God was busy preparing CBI for a voyage of unimaginable proportions.

Thank you for standing by CBI, serving as an integral part of this amazing journey through the universe of God's redemptive outpouring upon the least, the last and the lost.

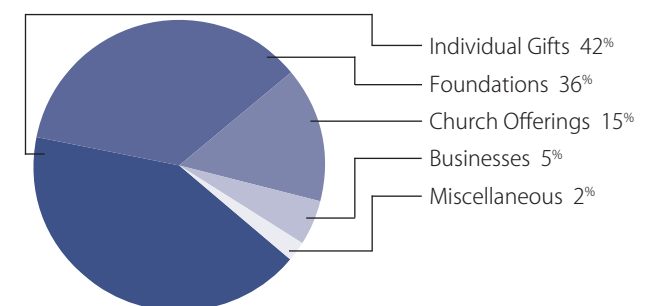
### CBI 2010-2011 BUDGET

Equipment	17,500
Telephone	7,000
Supplies/Materials/Printing	205,900
Rent/Utilities	99,544
Postage	290,000
Advertising (Recruitment)	7,000
Insurance	61,000
Support Services	515,000
Training/Recruitment	22,500
Taxes/SS/Pension	45,000
Professional Services	20,000
Ministry Advancement	35,500
<b>Total</b>	<b>\$1,325,944</b>

### EXPENSE RATIOS



### REVENUE SOURCES





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