



Then this city will bring me renown, joy, praise and honor before all nations on earth that hear of all the good things I do for it; and

They will be in awe and will tremble at the abundant prosperity and peace I provide for it.

JEREMIAH 33:9



FRONT COVER | VENEZUELA | In 2019, Luis Rea and his wife Dina were trained at the Crown Stewardship Center in Malawi. They returned to their community and established a Crown Stewardship Center where they offer a feeding program for hundreds of children, many entrepreneurial programs that employ community members, and train others in stewardship and farming practices to promote sustainability. Now, Luis is traveling throughout Latin America, training others to do the same and helping to establish a Latin American network of 17 countries working together to bring freedom, restoration and flourishing to an entire continent.

Dear Friends and Partners.

At Crown, our mission has always been clear - to equip people with the Biblical principles and resources they need to experience financial freedom, find restoration in their lives, and ultimately to flourish. This report is a testament to the incredible progress we've made together in realizing these goals this past year, our 47th year in ministry, thanks to your unwavering support and dedication.

In the pages that follow, you will encounter stories that exemplify the transformative power of God's work through this ministry. Stories of individuals breaking free from the shackles of debt, stories of families experiencing restoration in their relationships and finances, and stories of entire communities flourishing as they embrace God's principles and practices.

These results are the fruit of our work together. They come from every corner of the globe, illustrating that God's principles of stewardship and financial wisdom are universal and timeless. From bustling urban centers to remote villages, our mission and services resonate with people from a vast diversity of geographies and economic circumstances.

I encourage you to reflect on the profound impact we've witnessed and the lives God has touched. Together, we are making a tangible difference in the world, one leader, one family, and one community at a time. We are so very grateful.

Thank you for being a vital part of our Crown family. Your support and commitment to our mission empower us to continue growing.

I invite you to explore the stories within and join us as we press forward, equipping God's people with the principles which lead them to freedom, restoration, and flourishing.

Grateful for you.

Chuck Bentley CEO, Crowr

MISSION | Advancing proven Biblical solutions to economic challenges.

VISION | We envision a world filled with individuals, families, communities, and nations flourishing as they apply the principles and practices of Biblical economic solutions.





INDIA | God is bringing freedom to many Muslim communities. Our Alliance Partner in India, Franklin K., is helping many Muslims, like this woman and her child, to learn God's stewardship principles AND feed their families using the African Money Map and farm training.

CROWN'S UNIQUE APPROACH

We envision a world filled with individuals, families, communities, and nations flourishing through Biblical financial principles and practices.

Over the course of 47 years of ministry, we've learned in order to be set free, fully restored and ultimately to flourish, one must answer these questions: Who am I? Why am I here? and How does God want me to use what I have? Identity, purpose, and stewardship lead to flourishing regardless of how much or how little one has.

From leaders of pregnancy centers in the U.S., to budget and career coaches around the world, to small scale farmers in Africa, to Spanish business leaders and entrepreneurs, we're focused on equipping God's people to train their communities how to use the resources they already have to overcome economic pain and suffering so they can experience the joy, freedom and purpose God originally intended.

WHERE WE SERVE

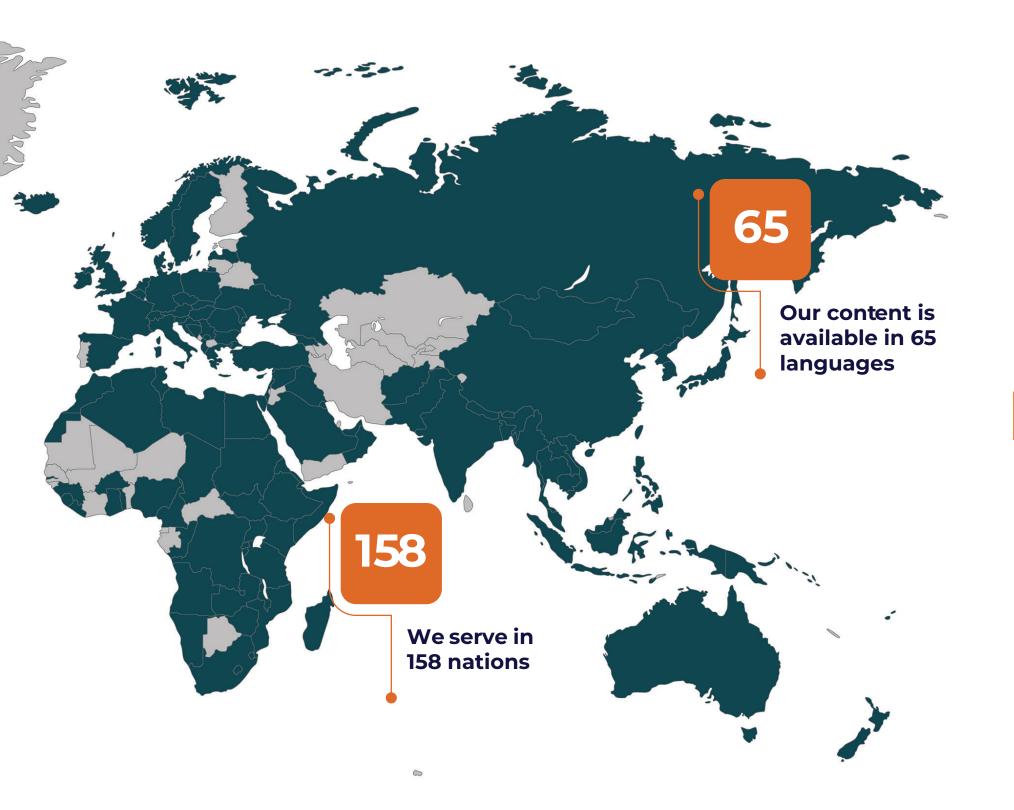
Go therefore and

make disciples of

all nations

baptizing them in
the name of the
Father and of the
Son and of the
Holy Spirit

We've equipped 144 organizations





BURUNDI | Our Alliance Partner in Burundi has been working with hundreds of families who have been oppressed and despised and living in abject poverty for years. After implementing stewardship training, yields of their first harvest post-training were 10 times more than would have been expected using conventional farming methods. Additionally, in the past two years, over 180 people have been saved. It is incredible. There is such joy and we praise God.

IMPACT

Discover the World of Difference We're Making Together

Founded on God's word and the wisdom contained in it, Crown's ministry began by helping people apply Biblical principles to their personal finances and businesses. Over time, these principles have spread worldwide and have expanded to include identity and purpose, leading to stories from around the world of personal and community transformation. As we reflect on our impact, we are seeing three consistent outcomes:

Freedom Restoration Flourishing

Out of a desire to faithfully steward God's vision for our ministry, we are fully committed to prayerfully discerning where He is leading us. He is opening so many doors to new opportunities all over the world, leading to a season of tremendous growth. These are incredibly exciting days because we know that when we join God in what He is already doing people will be set free, restored and ultimately flourish as they align their lives, families and communities with His principles.



AFRICA'S PATH TO flourishing

Africa is the poorest continent on earth. In fact, 23 of the 27 countries ranked by the World Bank as the poorest countries in the world are in sub-Saharan Africa. With a population of almost 1.2 billion people, more than 48% of the population still lives on less than \$1.90 per day and 22% in sub-Saharan Africa were considered chronically undernourished in 2022.

The only sustainable, scalable solution to ending poverty is learning to use locally available resources; in other words, what people already have. The combination of agriculture and holistic stewardship training is proving to be one of the most powerful opportunities for laying a foundation for these nations to experience true freedom, restoration and flourishing.



GAMBIA | These widows are among the many Africans who have been trained in Biblical stewardship principles using Crown's African Money Map and game. These tools play a vital role in leading people to experience true freedom.



A BREAKTHROUGH SOLUTION

RWANDA | This Rwandan woman experiences the joy of a healthy harvest in the middle of a drought. Our methods have proven successful in many challenging environments. In 2020 Zimbabwe garnered global awareness as they implemented a breakthrough program resulting in enough food for it's people for the first time in 30 years. In 2022, President Kigame of Rwanda followed. By September 2024, stewardship training initiatives throughout Rwanda will have equipped 952 trainers to plant 416 demonstration plots and will have trained 14,837 village farmers.



God is opening the door for entire African nations to flowrish



MADAGASCAR | In January of 2023, the President of Madagascar asked Crown to help him fight poverty. 75% of the population of Madagascar lives on less than \$1.90 per day and famine is widespread. After 32 representatives received leader training in January, over 800 farmers have already been trained and the first Crown Stewardship Center established. In September 2023 our team made follow up visits with the original team that was trained and discovered they had already made 2 or 3 years of progress in only 9 months.



MALAWI | "My name is James Shawa. Three years ago, I started to practice the Foundations for Farming. Now I have learned that a good harvest doesn't depend on fertilizer. I realized that I can use what God has already given me. Now we are so thankful that our mais looks well. This year we'll have enough food. I will sell some mais for school fees. We used what God has given us and God blessed it. I can share with my community what I have learned about Foundations for Farming. I hope my village will come out of poverty. To see how God can change a community gives me so much joy."



BRAZIL | These Crown Graduates in Londrina, Brazil participate in a ceremony celebrating their path to true freedom.



VENEZUELA | In August, 65 pastors were equipped with the Latin Money Map©, with a focus on applying Biblical financial principles in the midst of the challenges faced in the Latin American context. They were taught principles for getting out of debt, saving and managing a budget.

EMPOWERING LEADERS TO BRING

freedom

Central and South America have long-struggled with corruption and collapsing economies resulting in millions of hurting people. At the same time, right here in the U.S. there's an increasing number of Latin Americans hoping to build a strong foundation toward a future of flourishing for their families.

Through various partnerships we've uncovered an opportunity to bring freedom through entrepreneurial training and mentorship. As leaders are equipped with core stewardship principles and Biblical truth, they are able to break free of economic suffering. This empowers them to create small businesses that benefit their families and communities and ultimately serve as a sustainable economic engine to perpetuate growth and flourishing.



DALLAS, TX | Frank Gonzalez, Managing Director of Crown Español, was invited to speak at the Extraordinary Entrepreneurs Summit to help other Latin leaders in the U.S. create a strategy and a financial plan for entrepreneurship.







HONDURAS | We are very grateful to our Crown Partner, Principio Coffee, who provided for the training of 16 community leaders to receive practical instruction related to conservation agriculture. Many families in the community were able to begin the process of self-sustainability, food production, and improvements in their agricultural practices. This training has brought joy and hope to their hearts for a better future. (Top left)

COLOMBIA | Luis and Dina (Venezuela) and Alfredo (Panama) teamed up to lead a 5 day training for 25 community leaders in Piedras, Colombia. They were trained with the Foundations for Farming principles as well as the Latin Money Map, a combination that is proving to lead to true flourishing within communities all over the world. (Bottom left)

COSTA RICA | COSTA RICA: The Crown Costa Rica team conducted six seminars on integral stewardship reaching more than 160 community leaders with the Biblical principles of stewardship. Then, 100 participants were trained over 12 weeks - 70 in small groups, 22 in the SALT Plan and 8 in the School of Entrepreneurship - to grow as faithful stewards. As people are equipped to make and manage resources, using what God has already given them, they are set free, hope is restored and their communities are flourishing.



PERU | Carlos Van de Kamp with Pan de Vida, our Alliance Partner in Peru, feeds 3000 children daily through 43 kinder-restaurants spread throughout all of Peru. Pan de Vida's vision is to create a school to teach their kids how to become self-sufficient. They have been trained using the Latin Money Map, Foundations for Farming, PID®, and Crown's Entrepreneurship Program in Latin America.



MONTANA | Dwayne and Amy, partners at The Point Youth Center in Parkesburg, PA, teamed up with Tuff Harris to organize a collaborative event aimed at nurturing character development among a group of young men from the Crow Reservation in Montana.

BREAKING FREE AND FINDING

restoration

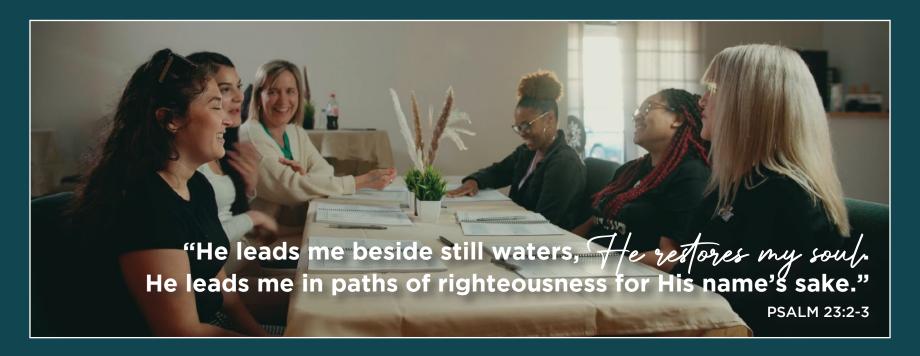
Many communities across the U.S. and around the world are especially prone to economic suffering. Individuals within these communities spend their days focused on survival without the time, resources or understanding needed to overcome the generational cycles keeping them in bondage. Government programs and traditional poverty solutions are failing.

We equip local leaders who are empathetic to the unique needs within their communities, to guide individuals out of the pain of the past to a new vision for the future. Our program starts with a restoration of their true identity, and out of a new understanding of who they are in Christ and the purpose He has for them, they are empowered to break free from generational cycles of suffering and dependency. This paves the way for flourishing for generations to come.



KOREA | Russian speaking teens in Korea make up a commonly overlooked marginalized community. I CAN! is an impactful program designed to encourage and equip these teens with practical tools and principles like understanding God's role in our finances and how to start a business. This program is leading these teens out of isolation, depression and hopelessness as they are restored by an understanding of who they are in Christ and the freedom He has for them.





PENNSYLVANIA

In 2021 a beautiful partnership emerged between Crown and leaders of The Point Youth Center in Pennsylvania. A group of single moms, in desperate need of hope and God's life-changing principles, became the pilot test group for Crown's new Restoration Path© program.

During the program these moms overcame tremendous obstacles: many secured jobs, reliable transportation, better accommodations, and were even able to escape dependency on government programs. But most of all, their hearts were transformed as they understood God's great love for them, who they are in Christ, and how to live a life aligned with God's purpose for them. Their newfound confidence and sense of God-given purpose provides the hope of a new reality not only for themselves but for generations to come.

Watch this video to see more incredible testimonies of transformation.

Approximately 5 minutes



STEWARDSHIP changes everything

There's a global concern that we're in danger of running out of resources, but at the core of the world's greatest challenges is actually a stewardship issue. Marriages are falling apart, businesses are struggling, churches and other Christian ministries are underfunded. Many people find themselves working tirelessly to provide for their families, saving for their children's education, purchasing homes, planning for retirement, all while contending with complexities and uncertainties in today's financial landscape.

Faithful stewardship changes everything. The understanding that God owns it all (Psalm 24:1) and we are simply the managers of everything He's entrusted to us sets people free. We've seen that one of the best ways to lead people into this understanding is by equipping coaches, who provide individuals and families with the spiritual mentorship and practical tools they need to flourish.



USA | Joel and Morgan shared that their most profound takeaway from Crown's Budget Coaching© program was anchored in the reminder that God was the true owner, and they were mere stewards. With this perspective, they found new freedom and purpose in their financial decisions.

It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.

GALATIANS 5:1



CROSSING CULTURES INTERNATIONAL | Crown's Alliance Partner, Crossing Cultures International, equips and multiplies pastors and church leaders around the world who bring freedom to their communities through God's stewardship principles. CCI takes Crown wherever they teach and their seminar includes the Bible on Money[®] and God Provides™. This year there were six God's Financial Principles seminars conducted in South Asia with 250 participants.



COLOMBIA

200

200 entrepreneurs and businessmen trained in Crown Finance Seminars 425

425 people trained in the Personal Finance Program in 1 year

91

91 leaders trained with God Provides material in 5 different regions







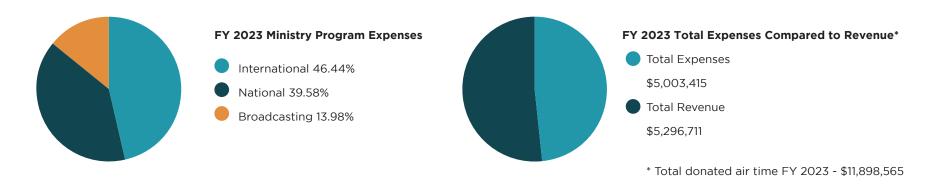
POLAND | Crown small group study graduates in April 2023. Every year, Crown Poland trains 30 leaders to become Crown Facilitators who are dedicated to serving their community. These leaders are passionate about their mission and have reached over 250,000 people. (Top left)

USA | "I have learned that trusting God to take care of us does not excuse me from the obedience and discipline of being a careful steward of the resources He has provided us. The most significant change has been cooperating to get our finances under control. It has not been an easy transition, but has been the most dramatic change for us." Jim and Brenda Martin, Budget Coaching Clients (Bottom left)

"Exactly what we asked God for, was what Crown offered" - Robert and Loverne, Budget Coaching Clients (Right)

FINANCIALS

Crown is faithfully stewarding every resource entrusted to us to maximize your impact across the U.S. and around the world. Countless opportunities are opening to us daily and thanks to your generosity we are able to say YES to help those who are in urgent need of His Biblical principles. With every dollar you give, you are helping people come to new understandings of their identity in Him and how to use all that they are and all that they have for His glory. God is using you to transform every aspect of people's lives!



LEADERSHIP

Chief Franchisco Office

Chief Executive Officer

Tracey FriesChief of Staff

Jerry Tregea Chief Financial Officer

Sheila Thompson Chief of Partner Engagements

Handre De Jongh

Managing Director of Crown Solutions

Frank Gonzalez

Managing Director of Crown Solutions Spanish

Ryan Paul

Senior Creative Director

Grant Webster

Managing Director of CEF

BOARD OF DIRECTORS

Philip Clemens

Crown Chairman, Clemens Family Corporation

Joe Panter

Crown Vice-Chairman; Real Estate Developer & Venture Investing

Stuart Nordberg

Crown Secretary-Treasurer; Consultant

Chuck Bentley

CEO, Crown

Jeff Holler

Founder & Owner of The Capital Chart Room LTD ®

Marlin Horst

Board Emeritus; Founder, Premier Custom-Built Cabinetry

Ruth Morales

Founder and Vice President of FXM Intl. LLC

Charles Raymond

President, Raymond Construction Co., Inc

Luke Roush

Co-Founder Sovereign's Capital

Steve Whaley

Retired, former Chief Accounting Officer for JC Penney, Walmart, and Southwest Airlines.

Ways to Get Involved

God is on the move through Crown's outreach, and we are committed to following wherever He leads us. Right now, He is opening the doors for us to partner with the governments of many African nations, empower Latin leaders with entrepreneurial training, bring hope to marginalized communities through Restoration Path, and continue serving people all over the world with His timeless stewardship principles. Join with us today so more and more people can experience freedom, restoration and flourishing as they align their lives with the principles of God's Kingdom.



- **Give where needed most to advance all of Crown's mission.** Your gift will bring hope to hurting people by expanding Crown's global reach, helping people understand who they are, what they have and how to best use both.
- Support some of our major project initiatives by giving to one or more of these restricted projects
 - **Restoration Path** Help individuals move out of an endless cycle of pain or poverty into a full future of hope, purpose and freedom.
 - **Madagascar** Equip some of the world's most vulnerable people and communities with God's transformative principles on faith, family, finances and farming.
 - **Crown Español** Expand Crown's ministry to Latin people living all around the United States and throughout Latin America.
 - **Budget Coaching** Help individuals and families find financial freedom for their lives through Budget Coaching, a program that provides one-on-one financial mentoring.
 - YES! Your gift to YES! will help expand Crown's teaching on identity so youth can discover God's unique design, plan and purpose for their lives.
- Become a Career or Budget Coach
- Join us as a prayer partner

To partner with us, visit www.crown.org/joinus

If you would like to learn more about specific Crown projects and ways to get involved, we would love to connect with you. Please contact Sheila Thompson, sthompson@crown.org.













