



CROWN

# IMPACT2024

*Ministry Report*

Let us not become weary in doing good, for at the proper time  
*we will reap a harvest if we do not give up.*

GALATIANS 6:9



**DEMOCRATIC REPUBLIC OF THE CONGO:** *"Leo and Bene, ages 16 and 14, came to the farm asking if we could teach them what we were doing. Their dedication has been nothing short of amazing--they've shown up day after day, learning and helping with various tasks ... May the Lord use this time to mold them into young men with a bright future, filled with the hope that only comes from Him." - Mobali, Crown leader, DRC*

*Watch this heartwarming video of Mobali singing and dancing with a group of children on New Year's Day.*

Dear Friends and Partners,

As we reflect on this past year, I am overwhelmed with gratitude for the critical role you play in advancing the mission of Crown. Your generosity and partnership have enabled us to witness a remarkable movement of God's principles of stewardship in action—from ONE to EveryONE.

You may be familiar with the starfish story. When questioned how he expects to make a difference on a beach full of washed up starfish, a little boy, who is throwing a single starfish at a time back into the ocean, replies, "It makes a difference for this ONE." At Crown, it's not starfish but stewards we are training one at a time. The beauty of stewardship is that once we've trained a steward, they are working right alongside us impacting their families, churches, businesses, and communities until that ONE has multiplied to EveryONE around them.

Stewardship is the only sustainable bridge from pain and suffering to flourishing. It's not just a theory; it's a real solution to some of the most complex challenges people face around the world. And thanks to your support, we are seeing this impact multiply across nations, communities, and individual lives.

The stories you'll read in this report are not just Crown's stories—they are your stories as well. Every life changed, every family restored, and every community transformed is a direct result of your faithful giving and prayers. Together, we are efficiently and effectively using every dollar to ensure God's principles of stewardship reach as many as possible.

Thank you for walking this journey with us. The impact you are making is far-reaching, and we look forward to what God will continue to do as we move from ONE to EveryONE.



Grateful for you,

A handwritten signature in blue ink that reads "Chuck Bentley". The signature is written in a cursive, flowing style.

Chuck Bentley CEO, Crown

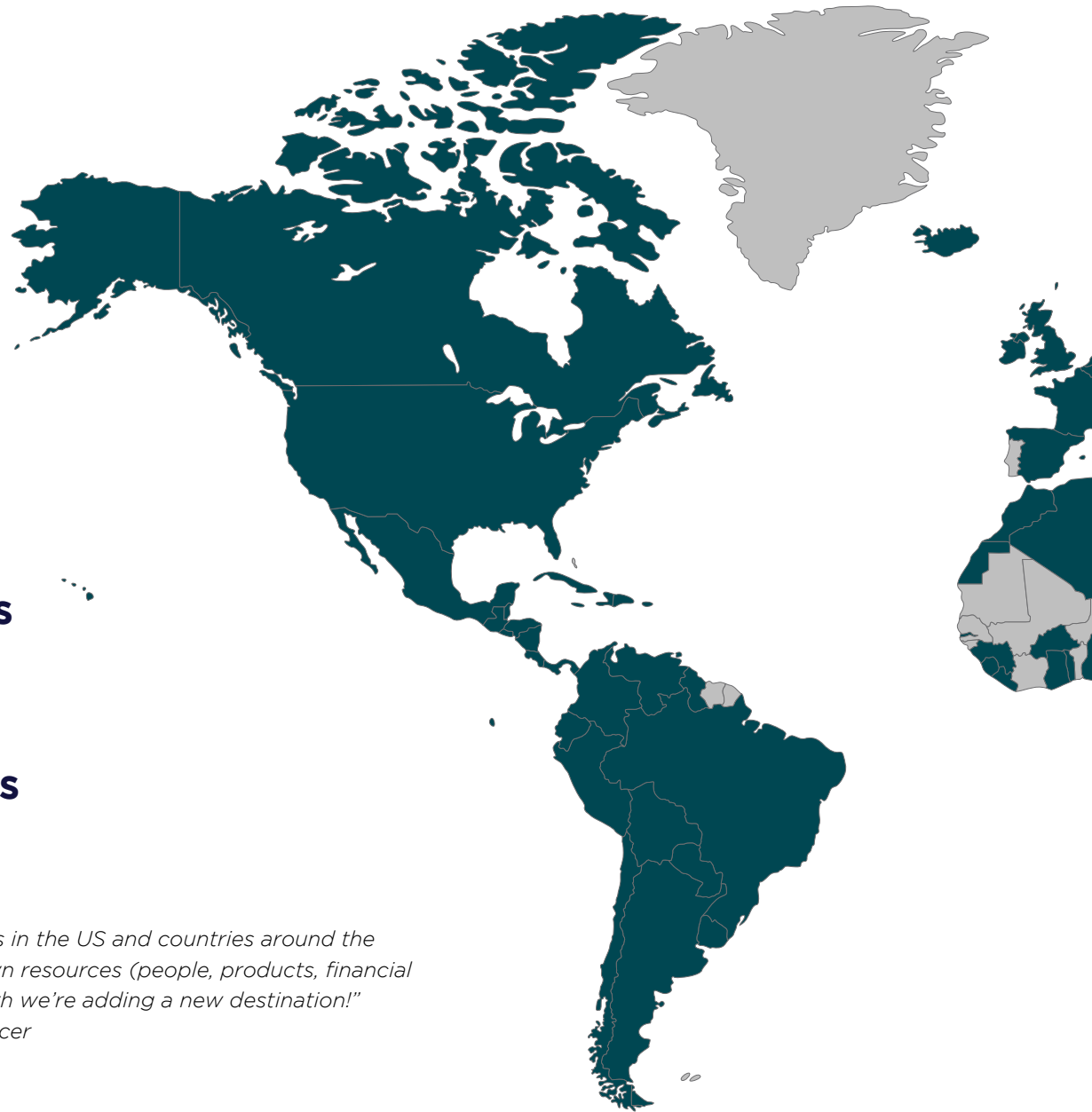
## CROWN IN NUMBERS

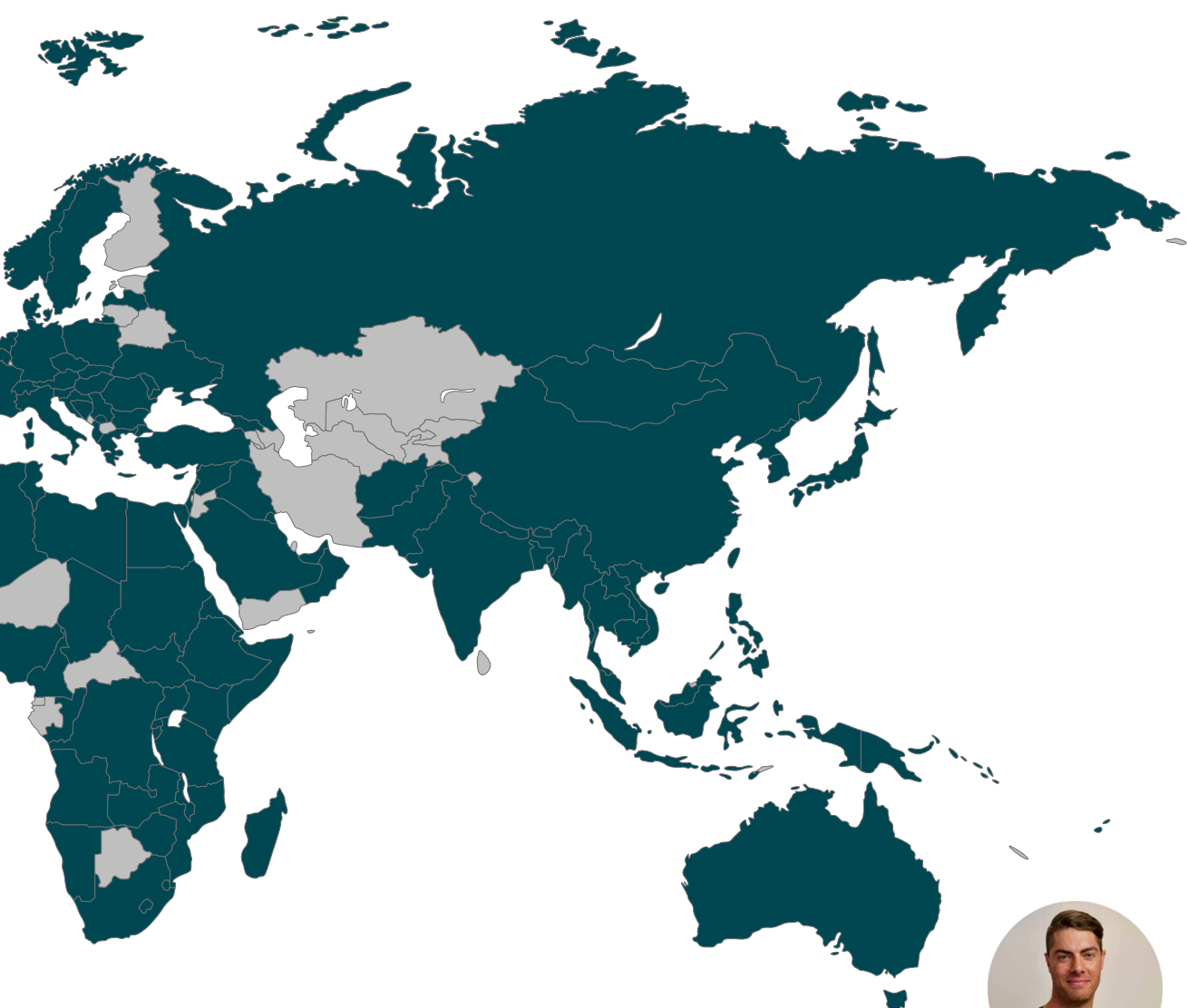
- 48 years
- 27 staff
- 170 partners
- 140 nations
- 78 languages



*"It amazes me to see all the places in the US and countries around the world where we are sending Crown resources (people, products, financial support). It seems like every month we're adding a new destination!"*

**-Jerry Tregea, Chief Financial Officer**





## Estimated Reach:

**17.2 million**  
people per year

For every  
**\$1 donated,**  
we reach  
approximately  
**3 people**  
(\$0.29 per person)



*"It's been another year of countless stories that exemplify the importance, and life-altering impact, of stewardship. This is true across any context you can imagine, and it's the reason we're so excited and eager to spread these teachings far and wide."*  
**-Ryan Paul, Chief of Strategy**

# HOW WE OPERATE

Throughout 48 years of ministry we've seen incredible results as people have applied God's stewardship principles across a variety of contexts. We understand the importance of stepping into emerging opportunities with specialized approaches depending on who we're serving. For this reason, Crown's ministry is carried out through 3 distinct operating units.

*"The impact of Crown's partnerships around the world is so remarkable and encouraging for our staff. We rejoice with every opportunity that is brought to Crown's Operating Units (Crown Solutions, Crown Solutions Spanish, CEF) and are in awe of what is taking place domestically and internationally."*

**-Tracey Fries, Chief of Staff**



## CROWN SOLUTIONS

**Training individuals and leaders in the principles and practices of Biblical stewardship.**



**Handre DeJongh**  
*Managing Director of Crown Solutions*

Crown Solutions is a stewardship ministry dedicated to helping individuals, families, and communities flourish through the application of Biblical principles and practices. Our work focuses on teaching financial stewardship, guiding individuals to discover their purpose, and alleviating food insecurity through conservation agriculture. At the core of our mission is fostering a deeper relationship with God. We also partner with other organizations, equipping them to multiply resources and expand the message of stewardship worldwide. By training leaders to carry this mission forward, we aim to inspire lasting transformation in the communities we serve.



## CROWN SOLUTIONS SPANISH

Helping Hispanic people in both Latin America and the United States through financial stewardship and entrepreneurial training.



**Frank Gonzalez**  
*Managing Director of Crown Solutions Spanish*

Our network of Crown Solutions Spanish leaders in Latin America and the U.S. promotes financial health and sustainable development in Hispanic communities by fostering strategic alliances. Leaders travel between Central America and South America to train others, while U.S. facilitators multiply their efforts. Together, we are committed to helping communities thrive through effective stewardship and collaboration.



## CHRISTIAN ECONOMIC FORUM

Advancing God-inspired solutions to the world's greatest challenges.



**Grant Webster**  
*Managing Director of CEF*

CEF convenes and connects Christian problem solvers to advance God-inspired solutions to the world's greatest challenges. We serve a community of humble and effective business leaders, investors, entrepreneurs, innovators, and experts using principles of stewardship to solve problems in a way that brings God the glory.

# OUR SOLUTION

## Stewardship

**Stewardship is the single thread that runs through all we do, and is critical in every context.**

Since our founding in 1976, and as we've worked with countless individuals, families, and communities across the U.S. and around the world, we've repeatedly seen the transformative power of God's stewardship principles. Our world is filled with hurting people. They are in some sort of pain, most often, due to a lack of stewardship somewhere along the way. Time and again we've seen that most of the problems in the world have been created because of poor stewardship, while most problems are solved by a good steward who has taken responsibility to faithfully manage what needs to be cared for.

Stewardship is God's pathway for moving hurting people out of pain and into human flourishing.

### HURTING PEOPLE

*Many people are in pain due to a lack of stewardship.*

### HUMAN FLOURISHING

*It's clear that good stewardship leads to human flourishing.*

## STEWARDSHIP

*Identify what you have,  
learn to manage it well and use it wisely.*



# From surviving to flourishing...



2008



2016

## What do you have?

When people see hunger, pain and suffering they often ask “What do you lack?” Then they send food and supplies. While in some circumstances emergency relief is exactly what is needed, we have changed the question to, “What do you have?”

This is the question that Elijah asked the destitute and desperate widow in II Kings 4:1-7. She had only a little oil but that is what God multiplied to supply her need to pay off her debts and live on the surplus.

People deserve a real, long-term solution to end their suffering. That is why we teach them how to provide for their families and communities using what they already have. Local resources are available, but stewardship training to use those resources has been the missing key to unlocking a sustainable solution that will end dependency on foreign and domestic aid programs.

## From One to *Everyone*

*“This is a home I visited in 2008 (top left photo). A man and his wife hosted me and this was all they had. We started teaching them how to be good stewards. We returned in 2016 and witnessed the best results we’d ever seen. The lady in the blue dress started out in one of those huts (2008) and was telling us how her life was changed as she learned to work, give, save, spend and invest. She built the adobe hut (2016 - top right photo). It has new brick, a thatched roof, a concrete floor, and a kitchen. She’s one of the success stories. She started with nothing, put four kids through school, built this house, and she is the most affluent person in her entire community.*

*We went back in 2023 and wanted to catch up with her. She had continued working, giving, saving, spending and investing and had built a new house (2023 photos below). Initially, she started farming with a little plot of land. It was all she had. Little by little she became an entrepreneur. Today, people from all over the world want to go to this house and hear her story. To every supporter of this ministry I want to say, ‘God used you to reach one of the poorest people in her whole country, and look what His stewardship principles accomplished! She is a beacon in her community.’ - **Chuck Bentley**, Crown CEO*



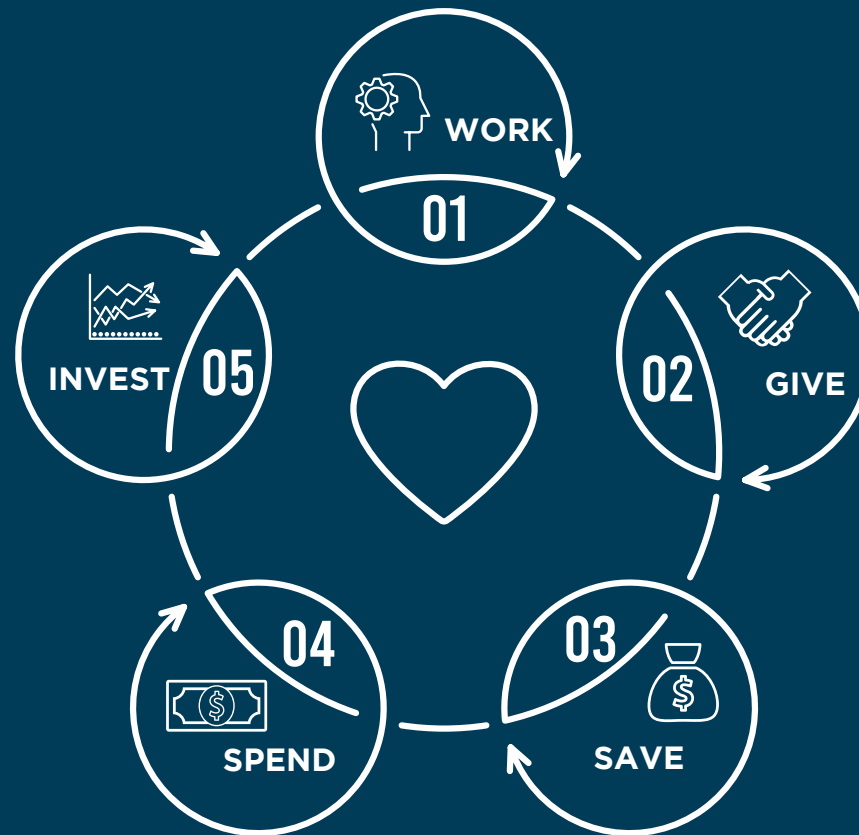
... to immeasurably more  
*than all we ask or imagine.*

2023

## OUR MODEL FOR STEWARDSHIP

# The Virtuous Cycle

Tim Keller once described selfishness, pride, greed, coveting, dishonesty and idolatry as Money Sicknesses. Our world is plagued by these. Yet God, through His word, has given us the cure - stewardship. If we simply help people get out of debt and on a budget, we've failed. Stewardship is much deeper than managing financial transactions.



*Throughout scripture, God has given us a model for stewardship that works. We call it the Virtuous Cycle and it starts with heart transformation followed by His biblical principles of working, giving, saving, spending and investing.*



## WORK

We work, God provides. God created Adam to work before the fall and work is a reflection of God's glory. The theology of work is an extremely important foundation.



## GIVE

Giving is our highest financial priority and breaks money's hold over us. God has supplied our needs so we can be givers.



## SAVE

After we give, we demonstrate the wisdom of God through constraint and by putting resources aside as savings.



## SPEND

God calls us to spend with wisdom and restraint and cautions against a consumptive lifestyle, so we have the ability to invest.



## INVEST

God's plan for the multiplication of resources is for us to invest.

# Everything is His!

*"I have gleaned so much from this course, especially from the spiritual aspect of finances.*

*The significant lesson was how God wants me to work, give, save, spend, and invest - and the Bible verses that go along with each of these. A change in my heart to understand what God wants of me. To understand His economy of how we are to steward what He's given us. Everything is His!"*



**Tammy Thain**

*Budget Coaching Client  
Crown Solutions*

# CROWN SOLUTIONS

## A BREAKTHROUGH *Economic Solution* FOR AFRICA

Africa is a land of vast resources including 65% of the world's arable land and some of the best climate, rainfall, and soils in the world. Yet, poverty remains widespread. More than 60 percent of the population of Sub-Saharan Africa is smallholder farmers. Our solution, combining the Pfumfudza conservation agriculture technique with biblical stewardship principles, empowers smallholder farmers to not only feed themselves and their families but also to become profitable and scalable, lifting entire communities and nations out of poverty.



*"The objective of this project is food self-sufficiency for all the Malagasy people. There are many platforms and organizations which work in this sector of food insecurity in Madagascar, but most of the time, people just deal with the consequences of poverty, but they don't solve the cause of poverty."*

**- Mamy, PPC Trainer**



*"We estimate 50% of those trained apply what they learn and pass it on to 10 others. So if 30 people attend a training, this results in 150 people impacted from just one training."*

**- Craig Deall, CEO Foundations for Farming International**



"Madagascar has found  
a way to *feed ourselves.*"

- President Andry Rajoelina

## **EQUIPPING FAMILIES TO FLOURISH USING WHAT THEY ALREADY HAVE**

In 2022 we were invited by the President of Madagascar, Andry Rajoelina, to bring God's stewardship training to its people. Crown has partnered with Foundations for Farming to develop the Program Pfumfudza Crown, or PPC. Participants are already seeing harvests that are 2-4X the size of the national average. In addition to learning agricultural techniques, people are also trained using Crown's African Money Map to learn how to manage all of their resources. This is a real solution based upon personal stewardship of the resources they already have - land - not outside resources! As we train more people, those students will go on to also lead others with their knowledge until we have spread these teachings across the country.

## OVERCOMING HUNGER THROUGH STEWARDSHIP

### *Seed of Change*

In August Crown staff visited Madagascar to hear the stories and testimonies of lives that are being impacted. One incredible woman, who simplified her name to Saholy for the sake of her new American friends, invited us into her life and home, sharing her powerful testimony with us. From a background of unbelievably painful poverty, everything about her life started to shift when she became one of the first 30 people chosen to travel to Zimbabwe for training. Today, she's not only implementing everything she's learned in her own community and neighboring communities, but she is one of the most passionate, dynamic trainers at the stewardship center in Madagascar, the hub from which training will spread throughout the nation.

WATCH SAHOLY'S  
INCREDIBLE STORY:





*"I don't have to toil anymore,  
and now, I can help others."*

# Transformation through ONE-ON-ONE COACHING

Personalized coaching is in high demand and Crown's proven coaching programs are growing every day in the numbers of volunteers being trained to coach and the numbers of people we serve. (The data below reflects people impacted in 2024 so far.)

## Budget Coaching

*Leading individuals and couples toward financial freedom.*

- **30** New Budget Coaches Trained
- **150** Clients Served

## Career Direct

*Guiding individuals to discover their God given design and purpose.*

- **147** Global Consultants Trained
- **1900+** Clients Served

## YES! (Your Extraordinary Self)

*Helping youth ages 12-16 discover their unique design. Beta Program Complete | Launching Fall 2024*

- **27** Global Consultants Trained
- **64** Clients Served in One Month

**“A SOLUTION THAT COULD  
actually help me”**

*“I appreciate having someone that I can talk to about money issues and advice. I do not have anyone in my personal life that I can talk to about these things, or as deeply as I need to. This course and the Debt Management program helped me feel like there was a solution that could actually help me. It gave me privacy, hope, and an ally. I was also able to hear concepts and messages that I haven't heard before about money; about the way God views it and wants us to manage it.”*



**- Reggie Rossignol**  
*Budget Coaching Client  
Crown Solutions*

*Get personal coaching  
or become a  
Budget Coach*







**HONG KONG** | 16 Career Direct Consultants were trained in Hong Kong in April. They are so passionate and humble about learning that a group of them even got certified within a month after their training.

## From ONE to *Every*ONE

*The Budget Coach Training Course has been a game-changer for me. I came into it thinking I had a solid grasp of biblical budgeting, especially after getting out of debt with my husband in 2021. I was excited to share our journey with friends and guide them toward financial freedom. But what I learned through this course completely reshaped my understanding of money, stewardship, contentment, generosity, and legacy.*



*“Without a doubt, the biggest lesson was understanding biblical stewardship. I used to think that as long as I gave my 10% to the church, I was doing enough. But this course taught me that God doesn’t just want 10%—He wants all of me. Stewardship isn’t just about tithing; it’s about how I handle 100% of what He’s entrusted to me. The idea that we are only managers of His resources really hit home for me. It’s helped me let go of the desire for more stuff and instead focus on how I can be a blessing to others.”* - **Keyla Drake**, Crown Budget Coach, Crown Solutions

# CROWN SOLUTIONS SPANISH

486 million people speak Spanish as their native language worldwide.

Crown Solutions Spanish is actively equipping these communities with the solutions they need to flourish. Their solutions include stewardship training and entrepreneurship training.

## Stewardship Training

Helping individuals, families, and churches free themselves from debt and become faithful stewards.

### Partners and Volunteers are Present In:

Argentina  
Bolivia  
Brazil  
Chile  
Colombia  
Costa Rica  
Cuba  
Dominican Republic  
Ecuador  
El Salvador  
Guatemala  
Honduras  
Mexico  
Panama  
Paraguay  
Peru  
Venezuela

### Relevant Programs Being Taught in Latin America:

- Crown Latin Money Map
- Small Group Bible Studies
- MoneyLife Study
- Stewardship Seminars
- God Provides
- Business By the Book
- Bible on Money

**17** countries in Latin America

**2300** people trained  
(2023)

**3400** trained in just the first **7 months**  
(2024)





**HONDURAS** | In early 2024, Crown partner Rodrigo Sandoval traveled to Honduras, teaching financial freedom principles to 350 people including pastors, leaders and entrepreneurs. This is the first time Crown has officially entered Honduras, and we now have a new partner, Serve Hope International, who will continue the spread of biblical stewardship principles through Crown materials.



## Ministering TO SPANISH SPEAKERS IN THE U.S.

One year ago we started to pay attention to the growing population of Spanish speakers in the United States. Currently, 62 million people, more than 20% of the entire population of the United States speak Spanish. We are forming important alliances with many organizations across the U.S. to serve this community. Through these partnerships we've had opportunities to train countless individuals in cities like Orlando, FL, Anaheim, CA, Portland, OR, Vienna, VA, Dallas, TX, Houston, TX, Washington D.C., and Lancaster, PA. We've also launched an online study platform, Crown Español Academy, with 38 leaders.

## From ONE to Everyone

*"Crown Español Academy has trained me in managing my personal finances in such a simple and practical way that I want to share it with everyone! I loved that each lesson is based on the Bible, contains real testimonies and provides additional tools to put into practice what I learned. My mentor was always on top of my progress until I got my certificate of completion. When I told her that I would like to share it at my church, she immediately took action to support me. The MoneyLife Personal Finance study has been a great blessing to my life and I am sure it will be a blessing to all my brothers and sisters in the Church. I pray that God may use us so that our community may also be blessed through this ministry."*



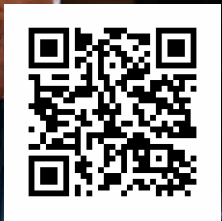
**- Sonia Chavez**

Alamo, TX

Crown Solutions Spanish



*To learn more about Crown Español, watch this exciting update from Frank Gonzalez.*



**USA |** *In May, Crown Español collaborated with the National Association of Evangelicals (NAE) at the “Relevant Church and Leadership Conference” in Dallas, TX. Frank Gonzalez, Managing Director of Crown Español, taught the Crown Money Map to 80 Latin pastors.*

# An abundance of opportunity

## TO BRING FREEDOM AND FLOURISHING THROUGH ENTREPRENEURSHIP TRAINING



Latin America has the highest rate of entrepreneurial activity at 25%, higher than any other continent. The number of Latino-owned businesses has grown 34% over the last 10 years compared to just 1% for all other small businesses in the United States. Crown Español Entrepreneurship School is an intensive alternative designed to accelerate the formation of entrepreneurs with seed-stage businesses. During the program, participants learn key business concepts for sales, finance, management, human resources, operations and leadership.

*"I learned that my passions, my desires, my strengths, and my weaknesses, even how I manage my personal finances, will have a great influence on my business. My success or failure depends on them. I would recommend this learning experience because without a doubt it is a foundation as a believer to form a business idea. Leaving a mark in the world where Jesus is reflected in our lives is my greatest desire. Just as His word says in Galatians 2:20, 'I have been crucified with Christ, and I no longer live but Christ lives in me.'"*

**- Maria Virginia Sira, Crown Español Entrepreneurship School Student**



# Promoting Sustainability

## THROUGH CROWN STEWARDSHIP CENTERS

In Latin America we are fighting poverty through Crown Stewardship Centers where we train people in Foundations for Farming, the Latin Money Map and Entrepreneurship Development.



**BOLIVIA** | The inauguration of the new Jireh Stewardship Unit in Bolivia. Our partner, Fundación Apoyo Bolivia (Emmanuel Foundation), led women through a 7-month “Stewardship of the Land” training program.



**PERU** | In June, Casa del Alfarero (Potters House Association) hosted a 3-day training on Foundations for Farming (FfF) principles. Crown's Manager of Global Rural Development, Johann Van der Ham, served as the instructor for 14 participants from Guatemala and two from Peru. The participants learned FfF principles and received training on the Latin Money Map.

## OUR ADVANTAGE

# Leveraged Through Partnerships

Partnerships are key to multiplying our impact. By uniting with leaders and organizations worldwide, we extend our reach far beyond what we could achieve alone. This collaborative approach allows us to spread God's principles of stewardship more efficiently and effectively, transforming more lives across the globe.

- **39 Collaborators**
- **108 Alliance Partners**
- **23 Crown Stewardship Centers**
- **31 Partner opportunities in the pipeline**
- **21% Increase in 2023**
- **21% Increase in just the first 8 months of 2024**



*"God opened the doors for Crown to reach more than 17.2 million people this year from all around the world at a cost of only .29 cents per person. It is even more amazing to think that the teaching of timeless biblical stewardship principles is a significant factor in helping some of the poorest people on earth to overcome hunger and become self-sufficient."*

**-Sheila Thompson, Chief Impact Analyst**



# Equipping communities with Biblical stewardship principles

**BRAZIL** | For over 2 decades Crown has empowered leaders across Brazil through our partner Universidade da Família. They have over 20,000 leaders who are using Crown materials throughout their nation. In March, Crown staff joined our partner, speaking to more than 1000 leaders and pastors. Learn more about Crown's Impact in Brazil by scanning the QR Code to the right.



## *Finding financial freedom* through the Crown Money Map



**PHILIPPINES** | Ruth completed FARM STEW training in the Philippines and was eager to share her knowledge with her community. As a leader among Philippine Adventist Medical Aviation Services (PAMAS) workers and their wives, she introduced the Crown Financial Money Map to help them manage their money better. These families often ran out of money before the end of the month, but by Destination 7, three families started saving regularly, and one family became debt-free. The others were on their way to financial stability. The Money Map has empowered these families to manage their money better and achieve financial freedom. Ruth compliments the Money Map as a powerful tool for financial education, helping even the poorest families become good stewards of their resources. Thanks to your support, these families in the Philippines are now on a path to long-term financial stability and empowerment.

# Generosity in unexpected places



**OKALOOSA COUNTY JAIL** | For many years, Pastor John Reaves used Crown materials in his church. When he learned about a local ministry focused on discipling inmates at the county jail to aid in their rehabilitation and reintegration into society, he recommended the Crown materials that had proven effective in his own congregation. Many of these men receive commissary money from their families, but many do not. After just 5 weeks of Crown's "Do Well" study, these men started tithing on their commissary to provide for those who did not receive anything. It is an act of radical generosity on display in an unexpected place.

## From ONE to *Every*ONE

*Ella Mae Koliyah went through the Restoration Path Facilitator training with the desire to help others, but found she was in just as much need of restoration as those she hoped to serve.*

*Listen to Ella Mae's beautiful testimony of how Restoration Path helped her own journey of healing.*





**MIDDLE EAST** | Crown's partner, MELTI (Middle East Leadership Institute), utilizes *Bible on Money*, *God Provides* Film series, *Managing Your Money God's Way* and *Business by the Book*. Almost 1 million people have completed Crown's programs through MELTI. In 2024 alone, they trained 157 leaders who will spread this content throughout Egypt, Iraq, Lebanon, Turkey, Sudan, and Jordan.

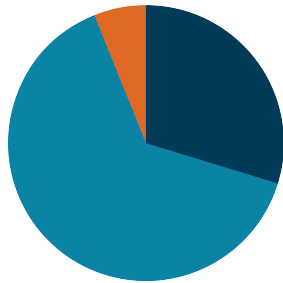


**POLAND** | During COVID, this group of volunteers in Poland led 6,000 people through Crown courses online, which, they said, had the greatest impact they had ever seen. Crown Poland, in partnership with TBN Poland, broadcasts the *God Provides* and *Family and Finance* series. TBN Poland reaches millions of homes via cable, satellite, and over-the-air, and Crown's programs recently received 600,000 views in just three months. They've also added Ukrainian subtitles to the *God Provides* series to minister to the growing Ukrainian population in Poland.

# FINANCIALS

Opportunities are opening to us daily across the U.S. and around the world. Thank you for your generosity that enables us to respond!

Crown is faithfully stewarding every resource entrusted to us to maximize your impact.



### FY 2024 Ministry Program Expenses

- CEF 29.87%
- Crown Solutions 64.06%
- Crown Solutions Spanish 6.07%

### FY 2024 Total Expenses Compared to Revenue\*

Total Expenses  
\$5,735,915

Total Revenue  
\$5,841,944

\* Total donated air time FY 2024 - \$12,722,018



## LEADERSHIP

**Chuck Bentley**  
Chief Executive Officer

**Tracey Fries**  
Chief of Staff

**Jerry Tregea**  
Chief Financial Officer

**Sheila Thompson**  
Chief Impact Analyst

**Ryan Paul**  
Chief of Strategy

**Handre De Jongh**  
Managing Director of Crown Solutions

**Frank Gonzalez**  
Managing Director of Crown Solutions Spanish

**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**  
Board Emeritus; Raymond Construction Co., Inc Consultant

**Doug Hundt**  
President, Industrial of Vermeer

**Steve Whaley**  
Retired, former Chief Accounting Officer for JC Penney, Walmart, and Southwest Airlines



Hear the inspiring story of a family  
God has used in incredible ways to  
advance His Kingdom



To partner with us, visit:  
**[www.crown.org/Everyone](http://www.crown.org/Everyone)**

### **Ways to Get Involved**

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 us at **[LetsTalk@crow.org](mailto:LetsTalk@crow.org)**.

A young man with a bright smile is sitting at a wooden table, holding a board game board. The board features several 100 and 200 South African Rand banknotes and action cards labeled 'Give', 'Save', 'Invest', and 'Lion'. The background shows a bright, outdoor setting with a wooden table and a chair.

**SOUTH AFRICA** | *This student participated in the Money Map Simulation Game at Rehoboth Foundations for Farming Centre in South Africa.*

**MISSION** | Advancing proven Biblical solutions to economic challenges.

**VISION** | We envision a world filled with individuals, families, communities, and nations flourishing through the principles and practices of Biblical stewardship.



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