



# CROWN™

*Advancing God's Principles of Stewardship and Life.*

## **A Response to Charity Navigator's rating of Crown Financial Ministries**

Crown Financial Ministries has three programs, all highly significant to our mission, that are hidden from view in our 990 reports. Because these programs are largely free, and are not direct expenses, our overhead appears too high for the size of our outreach. **Thus, our percent of allocation between ministry, administration and fundraising is skewed and this directly impacts the Charity Navigator rating.**

First, we receive more than \$10,000,000 yearly (audited) in donated airtime from Christian talk and music stations in the United States that broadcast two of our daily radio features: My MoneyLife and the Crown Money Minute. These programs are aired more than 7,500 times each week. We are grateful that we do not have to pay for this outreach and it is a great benefit that exponentially expands our services.

Second, we have more than 75 active partnerships with organizations that have licensed the use of our materials and serve to expand our reach to more than 5 million people each year. These license agreements require no investment on Crown's part but enable us to reach into more than 100 nations at no expense, other than our efforts to support and train. These organizations use their own funds to spread Crown's reach. Those funds are not reflected in our budgets. This is a great financial benefit to us, although the money invested by our partners to co-labor with us cannot be reflected in our financials.

Finally, Crown actively trains thousands of individual leaders and other trainers each year to multiply their personal outreach using Crown resources. This model is highly leveraged. These leaders are not employees. They are serving to advance our reach in the most cost-effective way possible, as motivated and equipped volunteers.

A great deal of Crown's "overhead" is used to support these programs, which we call our *hidden assets*. These hidden assets allow us to thrive as a high-impact, low-cost mission. We want those who entrust their funds to us to understand that we take our stewardship of those funds seriously.