



CROWN

IMPACT 2021

Ministry Report





*Everything in the heavens
and earth is yours.*

O Lord, and
this is your kingdom.
We adore you as being in
control of everything.

Riches and honor

come from you alone,

and you are the ruler of all
mankind; your hand controls
power and might, and it is at
your discretion that men are
made great and given
strength.

1 Chronicles 29:11-12



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Cover photo:
 Margaret was one of the first people we trained in Zimbabwe. She returned to her community, implemented the training, and today, at 77 years old, is a model farmer. In fact, thousands of people have visited her farm as an example of conservation agriculture. Paulo Maximiano, leader of Crown Brazil, met Margaret when he attended training and is now sharing what he learned throughout Brazil. This is one of many ways the principles and practices of God's economy are spreading throughout the world.





Dear friend,

What a year it has been! As the world shut down, or at least scaled back, due to Covid-19, and as we experienced a vast array of tumultuous circumstances around the globe, our team entered into a period of discernment. “Lord, what are the opportunities you are putting before us and how can we best serve you and those you lay at our gate?” (Acts 3:2) Our leadership, staff and Board of Directors prayed and God laid an incredible path for the future before us.

Simultaneously, Crown’s ministries continued impacting lives across the U.S. and around the world with proven solutions to help people overcome financial pain, poverty and financial ignorance. Within the pages that follow you will see pictures that portray the hope of knowing the Lord and aligning our lives with His principles. You will hear the testimonies of those whose lives have been changed. And you’ll see the story that God is weaving together through your partnership with Crown – a story of helping people to discover who they are, what they have, and how to use all they have to advance His Kingdom.

I hope you know how grateful I am for you. Without your partnership the pages that follow would be empty. It is my joy to be on this journey with you and I hope you are inspired and encouraged by all God is doing through your partnership with Crown and the great multiplication of faithful stewards that is taking place all over the world.

God is faithful,

CHUCK BENTLEY

1 Corinthians 1:9

WHERE WE'VE BEEN *and* WHERE WE'RE GOING



Crown Financial Ministries exists to teach stewardship principles around the world. We are envisioning the day when a billion individuals are living within the principles and practices of God's economy.

Our movement started in 1976, when our founder, the late Larry Burkett, started teaching God's financial principles in the United States through books, radio, and trained leaders.

In 2000, we began to focus on spreading our training internationally by adapting

our materials to the 30 primary spoken languages of the world.

In 2008, we launched our first stewardship center in Blantyre, Malawi to train the poor to overcome poverty using their own resources.

In 2021, for such a time as this, we sense the call of God to spread the principles and practices of God's economy throughout the world to impact a billion people, as well as the leaders capable of transforming society.

We sense the call of God to *spread*
the principles and practices of God's
economy *throughout the world* to
impact a billion people.



OUR REACH | MEDIA

One of the key ways we've been able to reach people and transform lives during the past couple of years has been through a variety of media platforms.

RIGHTNOW MEDIA

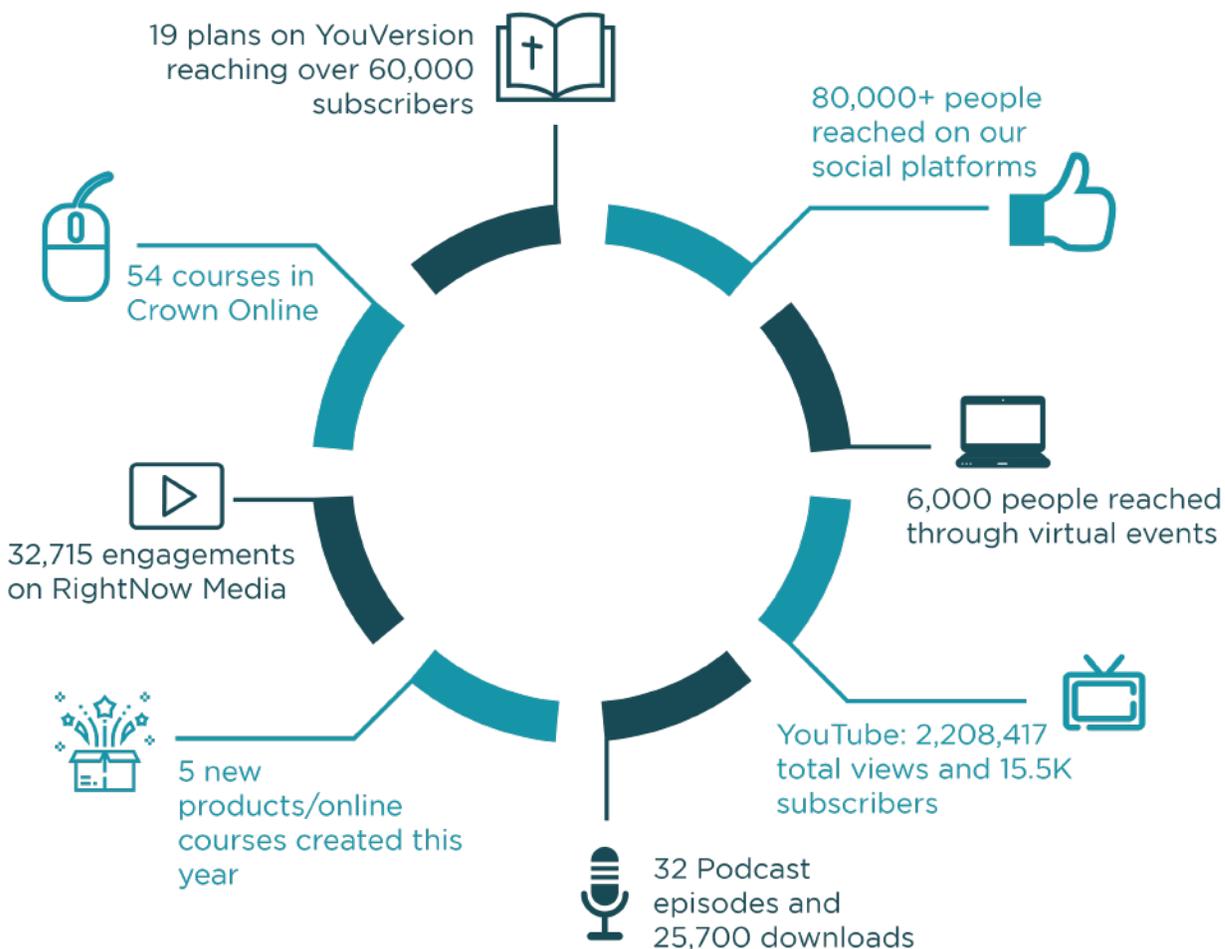
RightNow Media is a Christian-based online ministry that streams more than 20,000 courses. Crown currently partners with RightNow Media to host more than 12 courses and coming soon will host the YourLife Teen Study on money. People engaged with our courses more than 32,715 times in 2020.

ONLINE LEARNING

Crown has actively helped thousands of users this year through our online courses in CrownOnline.org. In addition to having multiple courses we're also reaching out through many other avenues to impact people with the truth of God's stewardship principles.

YOUVERSION

In November 2020 we started putting excerpts from Crown studies on the YouVersion Bible App. By September 2021, we had placed 19 plans on YouVersion and hit over 60,000 total subscriptions.





VIRTUAL EVENTS

While we miss being able to have live events, we are thankful we are able to *still connect with thousands of people* through virtual events. In 2021, our virtual events included the following topics:

- New Year, No Debt
- Renewed Hope
- Spanish *Seven Gray Swans* Conference
- The Light FM's Financial Game Plan
- Renewed Faith

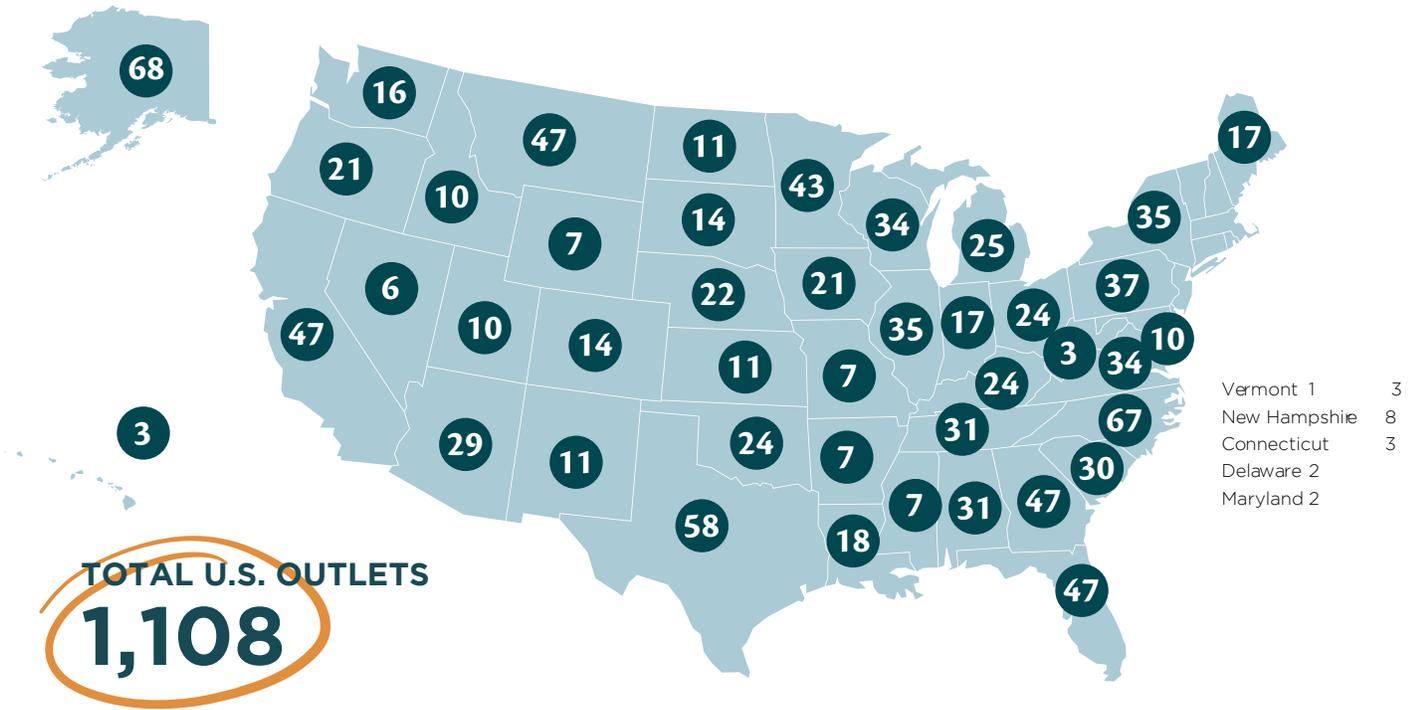
More than 2,000 people registered for these events and even more were reached as recordings were shared afterwards. Once shared on Facebook, the Spanish *Seven Gray Swans* Conference reached more than 5,300 people the following day.

Here is a testimony from one of the people you encouraged by making events like these possible.

Ellie attended our "New Year, No Debt" event with Praise 106.5 and sent us this note:

"Thank you so much for the opportunity in taking part in the Crown Financial webinar with Chuck Bentley this evening. It was very informative. I mainly took it for my daughter's sake (who is working tonight). She is struggling to get ahead as a single mom working two jobs as a front line worker. You have equipped me with some tools of knowledge to pass along and to try to support her through this process of getting out of debt and on track going forward."

OUR REACH | RADIO



After attending The Light FM's Financial Game Plan, Ricky wrote:

My finances were a mess living on one monthly income. My wife passed away 11 months ago. Debts are overwhelming me, but our house is paid for. I have been praying and asking God for his guidance. Thank you for this wonderful information.

- Ricky

OUR REACH | RADIO

TOTAL DONATED AIRTIME
\$11,183,342

CUMULATIVE LISTENERS
7,760,100

GLOBAL OUTLETS
1,141

PROGRAMS PER WEEK
8,655

FOCUS ON THE FAMILY

In April 2021, Chuck and Ann were invited to appear on Focus on the Family related to their book *Money Problems, Marriage Solutions*. "Getting on the Same Page Financially in Marriage" first aired in July 2021. It is possible this one interview was heard by more than 2-3 million U.S. listeners. We are thrilled Chuck and Ann had this tremendous opportunity to reach and impact so many families.



Countries and Territories where My MoneyLife is aired

Bermuda
Canada
Denmark
Guam
India
Jamaica
Netherlands
Canada
Puerto Rico
Turks & Caicos



Christian Contemporary Music Stations

106.9 The Light FM - North Carolina & Tennessee
Praise 106.5 - Washington & British Columbia
Z Radio - Florida
Spirit 105.3 - Washington
88.3 WAFJ - Georgia
The Journey - Virginia
KHIS Radio - Missouri
88.3 Life FM - California
The Bridge - Delaware
My Praise FM - Oklahoma
KSWP - Texas
Word FM - Pennsylvania
WBGL - Illinois
WAY-FM Network

CROWN STEWARDSHIP CENTERS

Our Stewardship Centers are community based hubs at a physical location with the purpose of empowering at-risk individuals to discover their purpose, make a living, and manage their resources.

Individuals are taken through Crown's core training, principle-based agricultural training, and are then given opportunities to specialize in entrepreneurial or jobs skills training.

They differ in their focus based on the specific needs in the community or country. This could range from teaching Crown materials to sustainable farming centers or entrepreneurial enterprises. However, every Crown Stewardship Center utilizes at least one element of the "Discover, Make, Manage, Advance" model. The goal of each stewardship center is to achieve self-sustainability.



How God is Transforming Lives through Crown

We advance the Kingdom of God by helping people

- See God as the owner and themselves as a steward
- Increase in generosity
- Manage and multiply their resources skillfully
- Discover and live out their purpose

After walking through the Discover, Make, Manage, Advance model participants will be able to say the following

Discover - I am transformed through the gospel to understand and live out my God-given design.

Make - I am equipped with job skills, vocational experience, and opportunities to increase my livelihood.

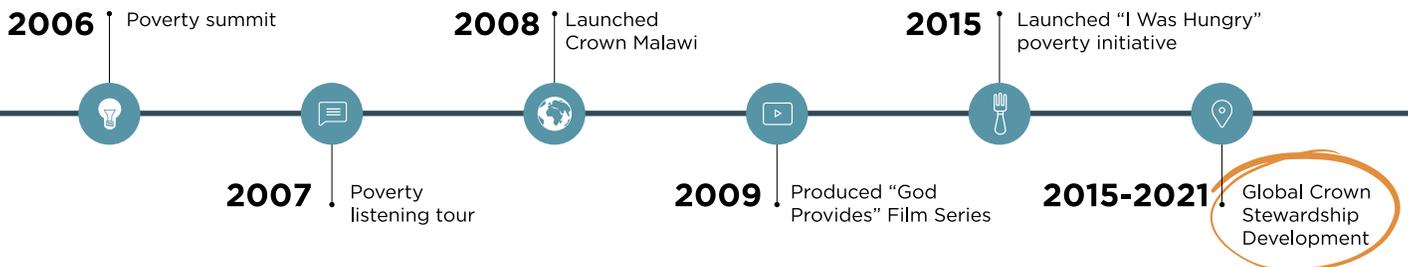
Manage - I have been taught how to manage the resources I have according to God's economic principles.

Advance - I have been discipled to use all that I am and all that I have for the advancement of God's Kingdom.



Our Growth

Through our experiences over the past 15 years, we understand how to plant, grow and sustain these stewardship centers:



DISCOVER

I am transformed through the gospel to understand and live out my God-given design.

Thirty-two years ago, as Crown's founder, Larry Burkett, was counseling families on their finances, he realized a lot of people were in career fields that did not match their talents and abilities. He noticed people were often unaware of their strengths, and were therefore not being good stewards of their talents. Larry started teaching that our first level of stewardship is with the tools God has given us. Career Direct and Personality ID (PID) were ultimately born out of this desire to help people look at their personality, interests, skills and values to discover their unique God-given design.

for many years. However, this spring circumstances changed drastically in our family situation and now, all of the sudden, I am here at age 44, a single mother needing to find employment. I have been determined to do things God's way through this entire situation, including finding the right work that He has equipped me for. Problem has been that as I have been praying and trying to look into the future and picture myself working somewhere and doing something, the picture was just so foggy. I needed direction and I began to ask God for it.

I reached out to find a consultant and was contacted. She immediately reached out to me through email with many encouraging words. I became excited and hopeful that God may be working to provide direction... I had to hold back tears as she provided beautiful wisdom and encouragement that I really needed to hear that day ... I was impressed by the fact that she recognized that I might also need help with a budget and finances since I hadn't been handling the household finances for many years. To end our conversation she offered to pray for me. What a gift that was. At that moment, her prayer deeply touched my heart and I felt assured that God was in this process and would bless it.

I still have a lot of "homework" to do in going back over what we discussed and begin research on several job possibilities that fit my results. I am excited to finally have a clear direction to pursue. I am looking forward to walking the career path God has in mind for me. I am trusting God that He will continue to provide clarity and opportunity as I step forward in the right direction. God is faithful!"

To-date, Crown has *helped* more than 300,000 people using Career Direct. We have *served* people in more than 140 countries and currently have *active consultants* in 49 countries.

Career Direct Provides Hope

We are inspired by the testimonies from people whose lives have been impacted by Career Direct. We count it as our privilege to be part of God's work, at times with people who have become down-trodden and discouraged, and bringing them to a place of hope.

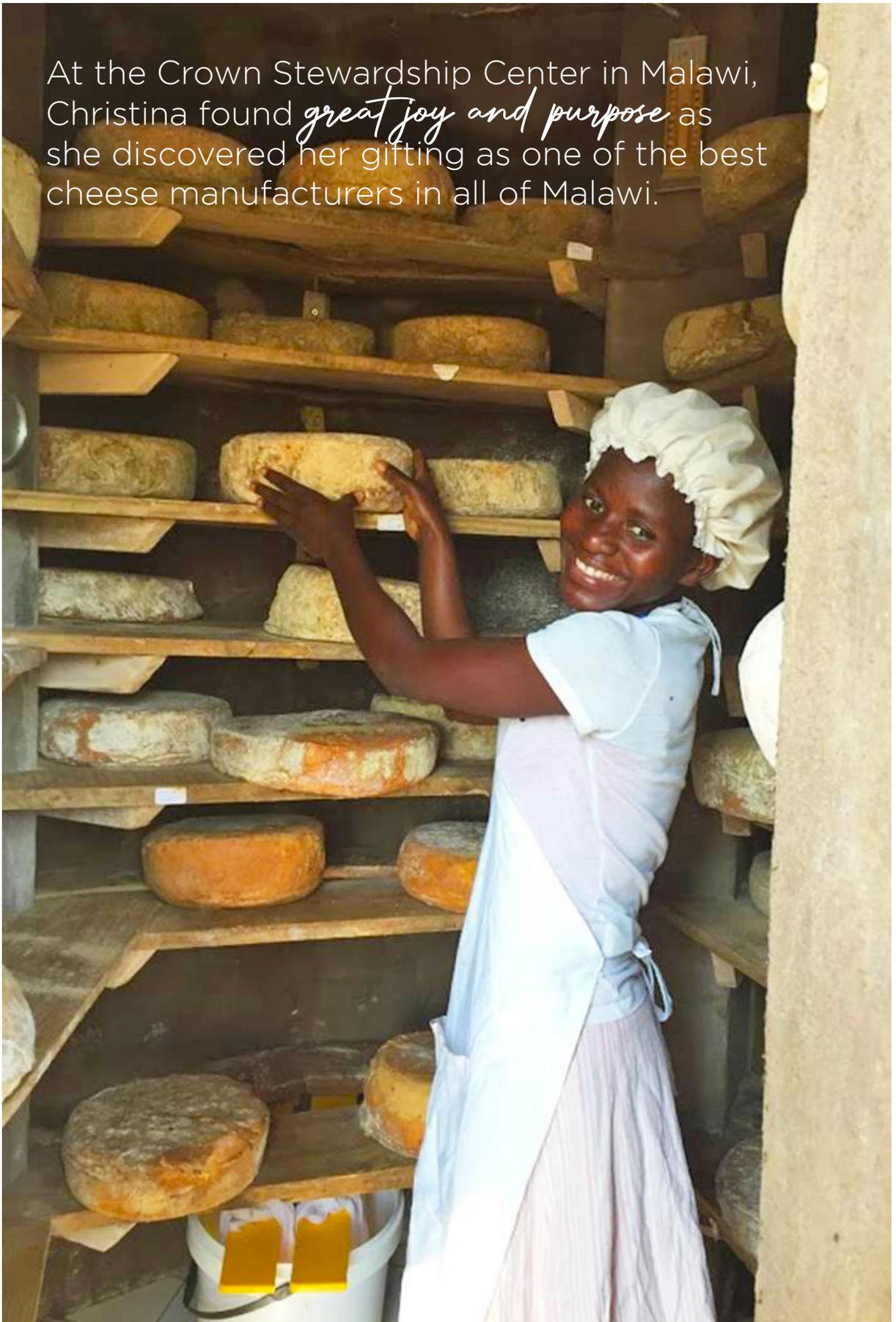
"I always wanted to be a 'stay at home mom'. Just like my mother. That was a dream I am grateful to have lived out with my husband and three children

Since August 2020, more than 11,785 people have been *impacted* by Career Direct.



"I am *excited to finally* have a clear direction to pursue. I am looking forward to *walking the career* path God has in mind for me.

At the Crown Stewardship Center in Malawi, Christina found *great joy and purpose* as she discovered her gifting as one of the best cheese manufacturers in all of Malawi.





There is an opportunity to *share* that God has a *purpose* for every student's life

WHO AM I?

Between January and June of 2021 our friends at Crown Paraguay continued ministering to churches and pastors through small groups, reaching 149 people through small groups and another 58 through special events.

But one of the most impactful things that is happening in Paraguay right now is that the Ministry of Education in the capital city, Asunción, has adopted Crown's YES! curriculum to provide vocational training for their high school students. On May 20, 2021, a live training was held for faculty members of area high schools and more than 520 participants attended. Later that week, an online training was held for another 840. This was followed by the training of another 54 community teachers and leaders.

Ultimately these teachers are influencing 7831 students who now have the opportunity to discover their design and purpose through career and vocational education and training.

This program has been adapted for the secular school system, yet at the conclusion of each teacher training there

is an opportunity to share that God has a purpose for every student's life alongside the encouragement that teachers get to play an important role is helping each student discover their purpose.

What an impact for students and teachers to get to see the connection between God's design and purpose for each of us and their students' successes through the vocational training program. Praise the Lord for this opportunity!

IN PARAGUAY

7831

STUDENTS

1414

TEACHERS/COMMUNITY LEADERS

169

EDUCATIONAL INSTITUTIONS

MAKE

I am equipped with job skills, vocational experience, and opportunities to increase my livelihood.

Our desire is to help people, particularly those hurting because of significant income challenges, to improve their income in a variety of ways. This is already happening in incredible ways around the world.

A REAL SOLUTION TO POVERTY

Foundations for Farming in Zimbabwe and Crown partner together to help the poor become the world's best farmers. The expectation is that after training in farming, faith, family and finances, a farmer would be able to grow enough food for his family, sell his surplus to cover next year's seed and living expenses, and give generously to others.

For many years, the nation of Zimbabwe has struggled to produce enough maize to sustain its people each year, all the while ignoring Foundations for Farming's conservation agriculture method that has proven successful over the past 37 years.

This past year, following a terrible drought, Brian Oldreive, founder of Foundations for Farming, met with the Minister of Agriculture related to the conservation agriculture method they have been teaching. While it was an exciting opportunity, Foundations for Farming only has 15 total trainers and they were tasked with training 1.6 million households on conservation agriculture. This would be a God-sized task!

In June 2020, the Foundations for Farming Zimbabwe team was asked to train over 1,400 government senior extension officers, in the theory and implementation of Foundations for Farming. Then the extension officers went into the villages to train others, who then trained others, who then trained others... until 1.6 million households—close to 3 million people—had been trained by planting season. This was a logistics miracle which only could have happened by God working through the government leaders.

Foundations for Farming CEO, Craig Deall, shared this powerful story:



"We were criticized by a lot of people, Christian leaders included, for offering this training to our government for free. But as Matthew 10:8



says, 'Freely you have received; freely give.' Our Zimbabwe team worked harder than they had ever worked. The people were trained on time. The season began. Everyone was ready. At Foundations for Farming, our standards are to do things 'on time, to a very high standard, without waste, and with joy.' As a farmer, you cannot be late. So, all the plots were planted when the rains came in late November. From November 2020 to March 2021, God blessed Zimbabwe with one of the best rainy seasons. It far exceeded our wildest dreams, and as Ephesians 3:20 says, God did 'immeasurably more than we could have ever asked or imagined.' The entire country is seeing the fruit right now. At the very minimum, we have tripled our output this year."

God used a drought along with a handful of His faithful stewards to *transform* individuals, families, communities - potentially the *entire nation* of Zimbabwe - to teach people how to use what He's put in their hands to overcome their circumstances.



"It far exceeded our wildest dreams, and as Ephesians 3:20 says, God did *immeasurably more* than we could have ever asked or imagined."



"We still have a lot to do, but
The journey has begun!"

WHAT DO I HAVE?

Two years ago we sent Crown Venezuela leader, Pastor Luis Rea, to the Malawi Stewardship Center to be trained. A year later, in the middle of a global pandemic, families were being fed and taught how to overcome poverty. Here's a bit of what God was doing behind the scenes as told by Luis' friend Victor Sira.

"Back in June of 2019, I found myself meditating on the teachings received a couple of years earlier during a God Provides training. I was meditating on the scripture of the widow and the oil and thinking of my life experiences until then. Poverty and hunger were starting to increase in my country, and a question was constant in my mind: "What is my oil? What is

my oil?" [What do I have?] Answering this question led me to become aware of the resources that God had placed under my authority, thus awakening my interest in knowing how to manage them properly.

On July 22nd of that same year, I met with a group of friends to start a Bible study on stewardship. In August, I wrote Luis Rea, my pastor, to share what I was doing. His response was: "Wait for me to return to Venezuela, you must first see this."

Luis Rea was in Malawi, Africa training at the Crown Stewardship Center. Upon his return, Luis and Victor reviewed the Money Map training, some fundamentals for agriculture, and

the principles applied by Foundations for Farming. Since then, they have trained over 300 people on stewardship, entrepreneurship, agriculture, and how to use the resources God has put in their hands. The impact of this training is remarkably transforming their community.

"We still have a lot to do, but the journey has begun!"

Since then, they have *trained* over 300 people on stewardship, entrepreneurship, agriculture.

"THIS IS A MAJOR CONTRIBUTION TO FOOD SECURITY IN MALAWI."



CONTINUED GROWTH IN MALAWI

At the Crown Stewardship Center in Malawi, the Nami-kango Farm continues to thrive. They employ 29 full time workers, and during harvest seasons, up to an additional 100 employees on a part-time basis.

Chris Weaver tells us, *"For this year's growing season, we are growing 24 acres of certified maize seed. This is a major contribution to food security in Malawi, to provide quality, certified seed for next year's growing season. Our tomato crop provides us consistent revenue year-round. We have installed a fairly sophisticated drip irrigation system. We are producing about 10 tons of tomatoes a month. We have recently been told by a major farm engineering firm that we are most likely the largest outdoor tomato farmer in the entire country of Malawi. Glory to God."*



MANAGE

I have been taught how to manage the resources I have according to God's economic principles.

Ofentimes, people just need knowledge. They are unaware of all the instructions given to us in God's Word regarding how we are to manage and care for everything He's entrusted to us, and the freedom that follows when we apply it. As soon as we are able to share these truths with them, the lightbulb comes on, they begin to align their lives to His Word, and everything changes.

"Debt makes you a *slave* but the Lord died to set us *free*."

Sheryl, the director of Crown Ecuador shared this picture (below) from a group celebrating their completion of the Crown course, along with this testimony:

SET FREE IN ECUADOR

"During the 3 months of training I learned more than in my 13 years of being a Christian. Many of the topics covered were very important such as your heart is set where your treasure is. Your debt makes you a slave and the Lord died on the cross to set us free. We learned how to make a budget. We were also taught how to save money to be prepared for the difficult times ahead. I now understand the importance of saving so that I don't spend my whole life working, and have time to work for the Kingdom of God. I also learned the importance of tithing, and giving offerings to your church, your neighbors, and other ministries."





I have grown in my relationship with God by developing a much deeper understanding of *His ownership.*

BUDGET COACHING

One of the key ways we'll be teaching and training people in the future is through our Budget Coaching program. Since updating the program last year more than 45 new Budget Coaches have been trained and coached over 117 Budget Coach Clients. Both coaches and clients have experienced tremendous growth throughout this year.

From a client:

"I was in a financial mess and had no hope of pulling out of it. I knew I desperately needed a miracle. I learned about Budget Coaches from Crown's website, and for the first time in a while - I felt hopeful. I signed up and my coach offered great comfort and encouragement as she helped me learn about my part, and about God's part, in my financial life. I studied scripture and felt tremendous relief. I felt the Holy Spirit's presence as I received guidance and instruction. I began to trust the Lord with my finances and as I opened my heart to giving to His Kingdom, He immediately began to bless my business. I am amazed at the miracles that have unfolded. I am well on the way to being debt free and I know I must continue to walk in faith and trust the Lord. My Budget Coach is His faithful servant and Crown is clearly a way that God is using her to do His work. Thank you Crown. May God continue to bless this ministry and use you in a mighty way."

- Cynthia, Budget Coach Client

From a coach:

"The Crown Budget Coach Course has been far more impactful than I was first expecting. When I signed up, I had a definite desire to help serve others by helping them grow in their understanding of biblical stewardship. Having grown up in a family that did not follow biblical financial principles, I wanted to understand how to help others grow closer with God by being good stewards. Little did I know just how much more this course would provide.

Through this course, I have grown in my relationship with God by developing a much deeper understanding of His ownership. This has translated into a much more active seeking out of ways to further His Kingdom so my life is lived well for Him. I am grateful for the unexpected ways God has used this training to equip me to serve Him beyond what I was first expecting."

- Taylor, Budget Coach

More than **45** new Budget Coaches have been trained and *coached* over **117** clients in the last year.

ANGOLA

In 2019 team members of Crown Brazil joined Crown Namibia in planting Crown in Angola. They worked together to train leaders in their native language of Portuguese, something Brazil and Angola share. These are the stories we are hearing from their students today.

"I thank God for this course. I am a professor of economics and as such, I thought this course would offer no added value to my life. I was not interested, but my pastor encouraged me to participate to learn the biblical foundation of economics. During the first lesson, I realized that my thought process had been wrong all along. Everything belongs to God and I must fully surrender myself to Him. The following week, I was mugged, the robbers put a gun to my face and took my salary and that of my friend who was with me; but, a voice told me "keep calm." By



God's grace, everything I learned prepared me for this event. And thank God, not only did nothing happen to me, but God gave me back all the money that was stolen that day. Praise the Lord for this course."

-Paula Correia Neto

"We had no idea how dishonest we were and how far away we were from biblical financial principles. We didn't know how to use the things God has put in our hands. We spent money on bad causes and bad things. This forced us to live a life of falsehood, hiding the truth, going into debt and accumulating frustrations that ruined our marriage and especially damaged our relationship with the Lord. Today we are paying this debt. We also almost lost our home, but thanks to God's guidance through the Crown course, we were able to talk to our creditors. We renegotiated the debts and by God's grace we are almost out of debt. Thank you for this opportunity to know the guidance of our God in finances."

-Paulo Filipe Patrício y Ludmira Vicente Patrício

"WHILE I CERTAINLY WALK AWAY FROM THIS COURSE
FEELING TRAINED AND EQUIPPED TO BEGIN SERVING OTHERS
AS A BUDGET COACH, I AM GRATEFUL FOR THE
UNEXPECTED WAYS GOD HAS USED THIS TRAINING

to equip me to serve Him." ↑

- CROWN BUDGET COACH -



ADVANCE

I have been discipled to use all that I am and all that I have for the advancement of God's Kingdom

We are about so much more than helping people to get out of debt and on a budget. In fact, our ministry extends way beyond just helping people with their money. We want to open people's eyes to their God-given purpose to live beyond themselves and for the advancement of His Kingdom.



TRANSFORM

The Stewardship Center that started as the example for all others in 2008 has not only transformed their local community but now has a seat at the table to potentially transform the entire nation of Malawi for Christ. Here's a recent update from the CSC in Blantyre Malawi.

"Training at the Crown Stewardship School in Blantyre as well as at our training center in Mzuzu has continued in spite of sporadic cases of Covid 19 with hundreds of people trained in Foundations for Farming, character development, compost

It also seems like we have entered a *season of favour* with the Malawi Government.

making, the Money Map, vegetable production and other courses. It also seems like we have entered a season of favour with the Malawi Government.

The Lord opened a door for Johann van der Ham to see Malawi's Minister of Agriculture at Capitol Hill. Johann was able to present a way forward to the minister of reaching Malawi's 2063 Visionary Goals in climate smart agriculture. Johann was also recently asked to train the Blantyre District Education Manager and her staff in Character First!"

DISCIPLE

In a recent Facebook post inviting others to join their study, John shared, *"My wife and I have taught Crown for over 12 years. We have never done this though! We are doing a class where we are taking our daughters (aged 15 and 17) through the principles that have served us so well - and countless others. ... These truths took us from waaaaaay broke - to financially free in a very short time - and more importantly, we got to know God very well through it! I hate the financial illiteracy I see everyday - but its because there isn't anything like this - but now there is."*

God transformed this life and is using him to pass His financial principles on to the next generation.



"WE CONTINUE TO **BELIEVE** IN OUR GOD
WHO HAS ALL POWER
in His hands."

GROWTH

Our partners in Brazil are continuing to advance the Kingdom in incredible ways despite facing some really difficult days.

"We continue to experience difficult times due to this pandemic, not knowing what the future holds. We continue to believe in our God who has all power in his hands. We started this year with a lot of work. All our materials are being digitized. We continue to work with our groups, both face-to-face and online. 70% of the participants are online.

We have done a lot of leadership training. All participants are highly motivated to open groups and continue to work in their churches. The kids' ministry is growing a lot, we started working with 500 children from a poor community in the city of Belo Horizonte. We sent 300 manuals to Luanda to support the work that Pastor Pedro has been developing.

We are concerned about this season, but God has shown His glory and majesty every day. We believe that we will still see many miracles this year and that many lives will be reached with biblical financial education.



"God has shown His glory and majesty *everyday*" 



COMFORT

Tuya, our Crown leader in Mongolia, is so faithful to disciple and train others using Crown courses and Career Direct. The heart behind everything she does is a desire to advance God's Kingdom as she shares the Gospel.

Mongolia is sometimes referred to as "the ends of the earth" and is one of the most physically dark places on the planet - but Tuya continues to shine a light throughout her nation.

In a recent update she shared these encouraging words:

"The year 2020 will always be associated with Covid-19. Many of us retreated to our own personal spaces with much fear and worries. This year brought humanity to its knees, with something as tiny as a virus threatening nations. Yet, many believers found comfort in Christ Jesus (2 Cor. 1:5-7). And it is out of this comfort and assurance that

we reach others with the hope of eternity. Many of us actively reach out to those who are lonely and seeking Christ. In fact, we became busier with online ministry as a personal means to reach and touch others for Christ."

2020 BROUGHT
HUMANITY TO ITS KNEES,
 WITH SOMETHING
 AS TINY AS A VIRUS.
 YET, BELIEVERS FOUND

comfort in Christ Jesus

RIPPLE EFFECT

When God's Word is transferred into the heart of another person, the impact on one life is often noticed and shared in a family, church, business or all of the above.



One of the most impactful stories comes from a Chinese business leader (whose identity we must protect) who became a follower of Christ through our Business by the Book seminar he attended (in China). He told us of his great joy to know Christ and all the ways this encounter changed him. First, he said he had led 12 members of his family to Christ. This included his spouse, children, parents and brothers and sisters. Second, he was convicted of his greed and had already given \$1,000,000 USD to support his church. Third, he was completely changing how he treated his employees and customers so that God would be glorified.

When asked how long he had been a Christian, he said he attended the Business by the Book seminar only 11 months earlier! *Now that is the ripple effect of someone who understands how to use all that they have and all that they are to advance God's Kingdom.*

SURVIVE AND THRIVE

In Namibia, Crown leaders Derick and Sanet have found new ways of using what they have to advance the Kingdom. They've experienced extended periods of lockdown since June 2020 due to Covid-19. After caring for their son at home because hospitals were full, they learned a lot about oxygen concentrators and how to help loved ones survive Covid. People started hearing their story and contacting them for help. They now have 33 oxygen concentrators with more on the way that they are using to support people in their community who need it. They are sharing the love of Christ by meeting this very practical need. Additionally, they've continued conducting Career Direct consultations, are leading 8 week zoom classes using *Discovering God's Way of Handling Money*, and continue to facilitate small groups.



"WE PRAISE GOD FOR THE OPPORTUNITY TO BE
SALT AND LIGHT AND WE KNOW THAT HE WILL GUIDE OUR STEPS.
ALL HONOR AND GLORY TO HIM,

only He can do what we are seeing."





YOU CAN *Radically*
IMPACT THE WORLD

WHAT'S NEXT?

Our Vision:

Reach 1 Billion People

Establish 200 Partnerships

Plant 150 Stewardship Centers By 2035

KNOXVILLE PILOT CENTER

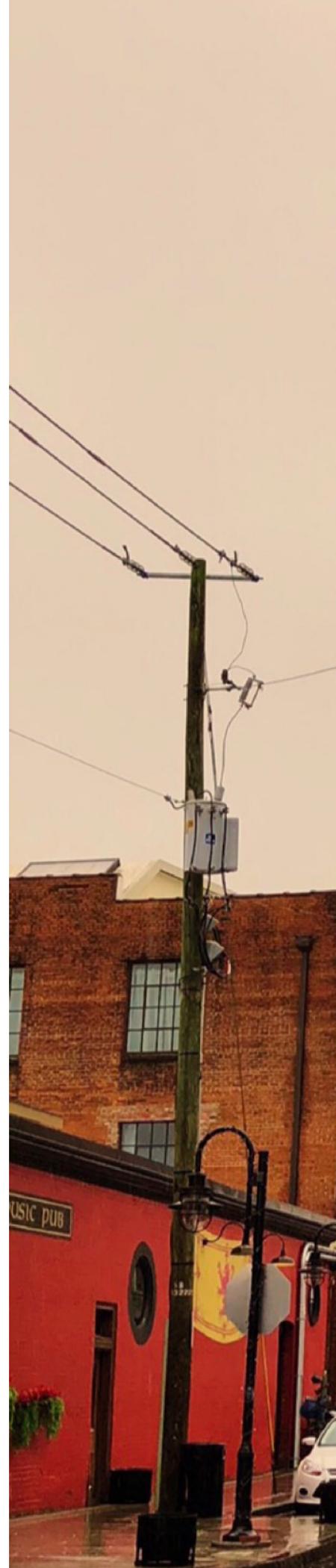
In 2019 we shared that we had launched our first U.S. Stewardship Center in Houston, Texas thanks to David and Marilyn Butler and their church, Faith Bible Church. This ministry is continuing to transform lives through Budget Coaching and Career Direct. Most recently, the youth group of Faith Bible Church served as a test group for our new Your Life stewardship study for teens.

We are currently expanding and refining our Stewardship Center program to serve at-risk populations all around the world. Due to an increase in wealth and financial education gaps, we are expanding to the United States with urban and rural centers to meet these growing needs. We are refining our Stewardship Center program by developing clear systems, processes, and strategies for scalable growth. One of the ways we are looking to expand and refine this model is by planting a U.S. Pilot Center that could be replicated to other cities/communities around the U.S.

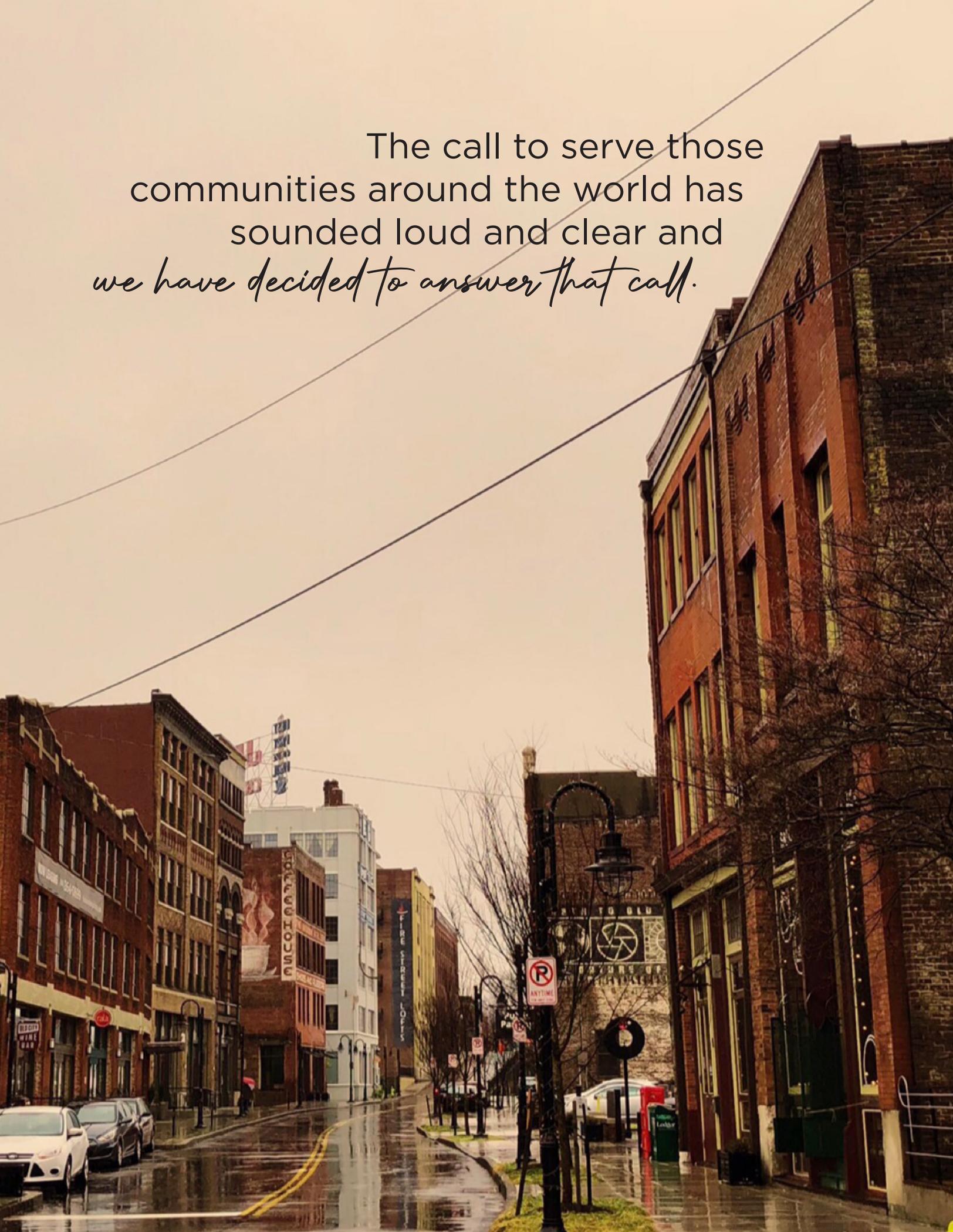
KNOXVILLE PILOT CENTER

Crown has been serving people from every tribe and tongue over the last 45 years. While focusing on helping people become good financial stewards in the U.S. and many countries around the world, Crown has also focused on serving the poor, the last, the least and the forgotten since 2007 in many African countries. The call to serve those communities in other parts of the world, including the U.S., has sounded loud and clear and we have decided to answer that call. We are starting our very first Stewardship Center serving the at-risk population in Knoxville, Tennessee soon. Please be praying with us for God's direction to serve the people well in this specific population while continuing to serve the communities we have for the last 45 years.

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The call to serve those communities around the world has sounded loud and clear and *we have decided to answer that call.*



"...the results
have been *outstanding*"





LATIN AMERICA EXPANSION

Initially, the Crown and Foundations for Farming relationship was focused mostly on the countries of Zimbabwe and Malawi. But the combination of farming and stewardship training has been so effective, and the transformation of lives and communities so incredible, that we've taken steps to expand beyond Africa. Currently, we are helping nine different countries in Latin America develop Crown Stewardship Centers: Venezuela and Guatemala are leading the way, with Chile, Costa Rica, Bolivia, Peru, Paraguay, Mexico and, most recently, Panama following their lead.

Our desire is to create a Latin network of leaders who can connect and grow together in their training, follow-up after training, implement entrepreneurial activities, and establish self-sustaining communities. We want to help these communities produce income and break dependencies. As they discover what works, we want them to share it with others who will replicate in their own countries.

To help, this year, the African Money Map was translated to Spanish and contextualized for Latin communities in need. The process took about 18 months but the results have been outstanding. In May, leaders from Crown and Foundations for Farming joined with leaders from Venezuela, Paraguay, Ecuador, Costa Rica, Peru at the Rora Valley Farm in Alabama for training. The new Money Map was released at this training and in just a few months, 500 people have already been trained using this new Money Map in Venezuela alone. The other nations are starting to use it as well.

Please continue to pray for all of these leaders who have been trained. Pray that the Stewardship Center model would continue to prove effective and transformational for Latin America and that many lives and communities will be impacted by the conservation agriculture farming methods, the Gospel message of the God Provides films, and the Latin Money Map.

WE WANT TO HELP THESE COMMUNITIES
PRODUCE INCOME, BREAK DEPENDENCIES
and flourish.

GROWING PARTNERSHIPS

Partnerships have always been essential to the number of lives we're able to reach with God's principles. We believe unity and collaboration are crucial among Christians today and will continue to seek out opportunities to come alongside other values-aligned organizations to maximize their impact on those they serve.



AMAZING GRACES IN AFRICA

Amazing Graces with Foundations for Farming is on a mission to teach as many people and communities as possible to become self-sustainable. They recently hosted a three-day training. You'll see the heart of Crown reflected in what they teach:

"With deep concern we see the rising unemployment figures in South Africa. If you don't have an income, how do you put food on the table? In heaven there are abundant resources. But how to access them? By being faithful with what God has given us! We all have gifts and resources: health, energy, talents, skills, family, friends, land and much more. We can steward what we have been entrusted with. May God help us in our country to trade the 'begging bowl' for a 'giving bowl.' Then we can all respond to the command of Jesus: 'You give them something to eat!'"

THE EVANGELICAL UNIVERSITY OF EL SALVADOR

For the first time in Latin America we are partnering with a University. The Evangelical University of El Salvador has adopted Career Direct to help its students discover their design and point them toward God's calling and purpose for their lives. They've signed an agreement for 500 students to go through the Career Direct assessment and will receive training for 12 new Consultants to walk alongside these students. There's an even greater potential reach through this partnership as the university is part of a network of 15 evangelical universities in Latin America.



We believe unity and collaboration are *crucial* among Christians.



POTTER'S HOUSE

In Guatemala, 2 out of 3 children live in poverty. But God has raised up Potter's House as a real solution. Potter's House is a Christ-centered organization that fights poverty in Guatemala by promoting a personal relationship with God through Jesus Christ while deploying holistic development programs that focus on at-risk children and youth. They are transforming the lives of children by offering programs related to family integration, education, health and nutrition, micro-enterprise and community support.

Potter's House is *transforming* the lives of children by offering programs related to family integration, education, health and nutrition, micro-enterprise and community support.



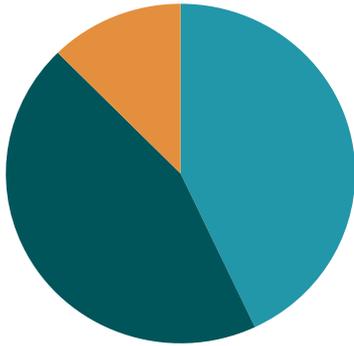
Potter's House is the perfect example of a values-aligned partner we are excited to come alongside. They are teaching sewing and other skills to help families produce income. Many of the families they reach are dependent on landfill activities, but Potter's House shows them new ways to produce income to be sustainable. They are helping families to build their own homes to have safer housing than in the landfill.

Recently, Daryl and Hazel Edwards from Foundations for Farming led an extensive six-day training at Potter's House. They are actively working with us to become a Crown Stewardship Center, not only for their own community, but for training additional Latin American leaders.

God has raised up Potter's House as a *real solution* to poverty in Guatemala.

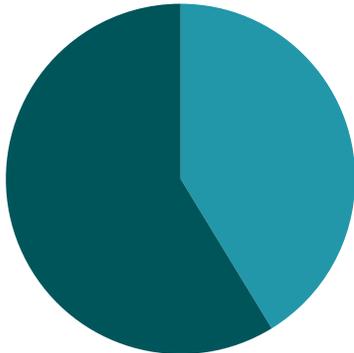
FINANCIALS

Crown is faithfully stewarding every resource entrusted to us to stretch every dollar for maximum impact. This year we focused on establishing the plans and resources that are needed for the vision God has set before us. Thank you for allowing God to use your generosity to advance His Kingdom.



FY 2021 Ministry Program Expenses

- International 43.0%
- National 44.6%
- Broadcasting 12.4%



FY 2021 Total Expenses Compared to Revenue*

- Total Expenses
\$3,884,944
- Total Revenue
\$5,530,876

* Total donated air time FY 2021 - \$11,534,911

Thank you for allowing God to use your generosity to *advance* His Kingdom.

CROWN'S LIGHT SHINES!

To become a MinistryWatch "Shining Light" a ministry must have earned a 5-star rating on MinistryWatch's 5-star financial efficiency scale. Additionally, the ministries on this list have a Transparency Grade of "A." Out of over 700 ministries only 13 met these strict criteria this year.

We could not have done this without the prayers and financial support of our faithful friends in ministry. We hope you are encouraged as you consider our commitment to integrity as well as our commitment to put every single dollar entrusted to our care straight to work for the people who most desperately need it.





EXECUTIVE LEADERSHIP

Chuck Bentley
Chief Executive Officer

Tracey Fries
Chief Operating Officer

Wayne Everbach
Chief Financial Officer

Sheila Thompson
Vice President, Development

Handre De Jongh
Vice President, Partnerships
and Growth

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Family Corporation

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Charles Raymond
President, Raymond
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Luke Roush
Co-Founder Sovereign's Capital

Steve Whaley
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and Controller + Principal
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