Dear Faithful, Cherished Friends and Alliance Partners in Ministry,

We are more than excited to share the latest global updates with you. We call it "The Harvest" after Matthew 9:37 to honor those of you who are faithfully laboring in His field. We are incredibly thankful for you! Thank you for all you do and for helping us spread the principles and practices of God’s economy in your communities.

Your stories and testimonies are inspiring. We are humbled and touched by the love, support, and passion you pour into your ministries, and we are excited to be part of it.

It is evident that God is using you to bring hope and a future to those around you!

Today, as we prepare to close 2021, we are grateful to report that we have had a record year of growth. We continue to see God’s hand moving and multiplying His work and unifying His body to reach those who are hurting and at risk. All glory to God who continues to bless us and your ministries abundantly.

Here’s a quick overview of the global impact of our collective efforts from July through November 2021:

- More than 7.5 million radio listeners were reached.
- Seven new podcast episodes were released.
- Our 2021 Virtual Gathering event was celebrated with over 250 live participants and over 1,100 additional views from around the globe.
- Over 40 Latin American Trainers were trained on the Spanish Money Map. Luis Rea and Rodrigo Sandoval, our Crown leaders in Venezuela and Costa Rica, put together this first online training which consisted of 5 sessions.
- We’ve had 84,382 people subscribe and 55,853 people complete our YouVersion plans.
We welcomed three new Stewardship Centers:
- Feeding the Orphans in Ghana (Managed from Knoxville, TN)
- Casa del Alfarero (Potter’s House) in Chiquimula, Guatemala
- Youth with a Mission in Chile

We joined with three new Alliance Partners:
- Trinity Center for the World Mission in Uganda, Africa
- New Hope in Kamayut, Yangon, Myanmar
- Unreached Christian Fellowship (UCF) in Lahore, Pakistan

Enjoy the stories and testimonies we have received from our Alliance Partners around the globe. Our hope is that this good news will inspire, encourage, and motivate you in your ministry!

On behalf of our staff, Board of Directors, and volunteers, we thank God for you, and we join together to wish you a very Merry Christmas!
I am proud to share this picture of the graduation of this wonderful group of 14 missionaries that were together for 12 weeks in San José, Costa Rica, with a Christian organization called Singular. They were trained to serve in the different countries that were represented: Uruguay, Venezuela, Costa Rica, Nicaragua, and Honduras. As Crown, we were invited to give stewardship training, and we did the full 10 weeks of Money Life. I am so happy for them, and I am also humbled to be their facilitator.

In 2021, we added five facilitators to the North American Team. We are also proud to inform you that a total of 125+ people participated in the small study group, in the US, Canada, Nepal, Malaysia, and China.
Feeding the Orphans, a Knoxville, TN, USA, based registered, nonprofit organization is excited to begin a new alliance partnership with Crown International to start their own pilot for a CSC. The Life Development Center (LDC) is located in Winneba, Ghana. FTO’s pilot Life Development Center will be comprised of four components, three of which are focused on agribusiness. The fourth element will focus on providing a training program in vocational/technical skills, which is under development now.

Feeding the Orphans welcomed Mr. Raymond Gyange as the FTO’s Life Development Center Manager, and together with Crown International, we are part of the FTO-Crown family of ministries. Recently, Mr. Gyange traveled on FTO’s behalf to the Foundations for Farming training center in Zimbabwe, Africa. There, he received training in Pfumvudza farming principles, which he has brought back to Ghana in order to apply them at FTO’s LDC in Winneba. Raymond’s testimony of the quality and impact of the training he received in Zimbabwe from FfF indicated that it was transformational for him, even as an experienced farmer and agriscience professional.
"I am part of the Hmong Tribe, one of the minorities among 54 different groups. I graduated from a theological school in the Philippines. After my graduation, I was assigned to teach church leaders and deacons for Presbyterian Churches in Vietnam in the Dak Nong and Dak Lak provinces. Although I studied at a theological school, there was no systematic program on how to teach leaders and deacons. I was worrying and praying to God for guidance. Thank God for His provision. He led me to meet Pastor Y Hanh who is the National Director of Crossing Cultures Vietnam. He introduced me to God’s Financial Principles and invited me to be trained. I knew the material was useful for the Hmong people and that they needed to learn the program. Even though Hmong people believe in God, most of them are not equipped on how to use God’s property. Many Pastors are uneducated on this topic. We always misunderstand God’s property and salvation. God’s Financial Principles was translated from English into Hmong. The translation touched my heart so much that I wanted to use this book to train my people. I was given an opportunity to train church leaders and workers in our area. After the session and by looking at their faces, I knew they had learned something new. When I saw that, I also felt very happy and grateful and encouraged. Thanks to our Lord Jesus Christ for giving Hmong people access to such a good curriculum to learn and train our Hmong Church leaders, deacons, and pastors in remote places.” - Mua A Minh (photo below)

"Before I took the training of God's Financial Principles, I used to spend money uncontrollably. As a result, I borrowed from many people for daily expenses and for medicine when sick. I fell into debt, and it became scary. My wife cried a lot and worried because of our debts. Praise God for His great timing! In 2018, I was trained in GFP. I decided to apply all the lessons. By God’s grace, after one year, I learned to control my desires and paid all the debts. Now, my wife and I can manage money well and spend it with purpose. And we practice giving generously. Most importantly, the relationship between my wife and I is better when I control my desires of spending money. I would like to give thanks to the Lord and to your ministry. Your training is so helpful, and it brought me out of my ignorance.” - Hoang Van Lau
"By God’s sovereign power, Foundations for Farming (FF) had the privilege of partnering with the government of Zimbabwe to train 1.8 million households to implement the simple, sustainable system of agriculture that God entrusted to FF. As a result of this partnership and the faithfulness of the farmers that implemented it, Zimbabwe has just harvested its highest maize yield since 1984. Zimbabwe is food secure for the first time in 20 years, and the doors for the Gospel to be preached have been flung wide open as Zimbabweans experience the fruit of faithful stewardship for the first time in a generation!" - Matthew Mbanga

I would like to use this opportunity to highlight a milestone "I was Hungry" training that took place in Harare, Zimbabwe, this year. Gogo Maggie Chroodza has been one of the "faces" of this Crown/FF partnership. We commissioned a painting of this dear, faithful 78-year-old widow, which was sold, and the proceeds were able to bring villagers of her choice to the training. Watch a video of this event! 
https://vimeo.com/592154388/1ba7fe58af

"Effecting major change often begins with an attitude of love. At the heart of FF is the IWH programme which seeks to transform communities in different aspects of life. Pastor Obert Makwara from Madziva (a remote rural community in Zimbabwe), like many others, was living a miserable/difficult life. He came for two weeks of training, and since then, his life has been transformed. Rising together with his community, Obert has trained 200 others to date in the Pfumvudza model, and now, all these households are food secure. He has been passionately sharing the IWH concepts to transform his community." - Nyengeterai Pfumbidzai
KOREA
JIMMY WANG
So far this year, through the end of September, 37 classes of a total of 246 participants have either finished or are still receiving training, and The Worst Financial Mistakes in the Bible has been used as one of the supplementary books. Two online seminars on the Biblical Financial Study workbook were held on Sept. 25 and Oct. 2 with about 100 small group leaders at Sarang Church (a congregation of 25,000 people).

New Biblical Financial Study (BFS) sessions were launched in September with Korean churches based in Hong Kong. Studies are still ongoing at Ellym Church and Grace Church in Shangha.

Three more churches are participating this year: 1) ShinKwang Church based in Daegu, the third biggest city in South Korea, 2) The Lifespring Church in the new city Dongtan, and 3) SongJung Church in Seoul.

ECUADOR
SHERYL GREENWOOD
CROWN Ecuador recently sponsored a small business course for those who had finished the CROWN basic personal financial course. Seven small business owners and entrepreneurs attended the 30-hour course over 7 weeks. They learned from some local Ecuadorian experts regarding topics such as sustainable business models, increasing the value of your product, identifying and serving your target client segment, effective digital promotion campaigns, accounting, and future development and growth of your business.

One attendee says, “I have gotten so many new ideas about how to run my business! We are trying some new recipes to distinguish our restaurant from those around us and are looking ahead as to how we can grow by using effective promotion and financial planning for the future. Thank you for inviting us to the course!”
A few years ago, we developed an Early Childhood Development curriculum for the Financial Literacy Initiative in Namibia. This year in October, we had the privilege to train 30 ECD supervisors. The curriculum included all the financial principles of God’s Word—which includes Crown material. We had been looking for the opportunity to provide this training. The supervisors are now equipped to train the ECD educators, and they are going to teach God’s financial principles to the little ones in schools!! Our prayer is that God will be glorified through their lives as soon as they start to manage the money God entrusted to them. We praise God for the opportunity and the open door via the Namibian government.
DOMINICAN REPUBLIC
CAREER DIRECT FOR LATIN AMERICA
/ JERAMEEEL ROSARIO

On October 30th, we had the Career Direct Consulting Gathering for Latin America. It was an excellent opportunity to get to know each other and to share news and updates on Career Direct. Three of the top consultants shared their success stories with the entire team. More than 40 consultants attended. This meeting is held twice a year in collaboration with the Latin American Network Leaders. In November, one of our leaders in the Dominican Republic, Ivette Muñoz, completed a small group Bible study. Ivette has led this course many times, impacting the lives of many people in her country.

COSTA RICA
MAR PROFUNDO / RODRIGO SANDOVAL

On August 7, Rodrigo Sandoval and Pablo Barrantes, Crown Leaders from Mar Profundo, trained on financial stewardship to the Rio Azul community in Costa Rica. This activity was coordinated in conjunction with Thrive Worxs Foundation, which is also a CROWN Alliance Partner that seeks to disrupt poverty through market-driven, collective actions and has presence in Guatemala and Costa Rica. This was an extraordinary activity because it inspired faith and hope in this marginal community.
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. In August 2020, we started an agriculture project called CAAP—Jezreel “Dios Siembra” (Centro de Aprendizaje Agrícola y Pecuario). It provides agricultural knowledge and makes organic, fresh vegetables available at affordable prices to the communities we serve. Since the project started, God has allowed us to produce different vegetables such as radish, chard, onion, eggplant, cilantro, and many others. Through the project, we have provided fresh vegetables to more than 50 families by donating part of what we produce. Also, through the earnings of the other part of what we produce and sell, we have blessed more than 100 families by making different vegetables accessible to them at affordable prices.
Here in Venezuela, there is a popular saying that says: "Warned war does not kill soldiers, and if it kills them, it is due to carelessness." The word of God warns us about what to expect in the days to come. For example, Matthew 24 tells us that there will be wars and famines, among other things. The question to you, as a believer and a soldier of Christ, is: Will you be prepared or careless? Here, the EP Crown Venezuela team has decided to constantly prepare and persevere to the end. For this reason, we teach and apply the biblical principles of stewardship with full confidence that the Lord will guide and lead each participant along paths of full freedom. We are aware that we still have a long way to go, but the important thing is that we have already started. We strategically decided to cultivate the land to obtain food and the heart of each participant for His salvation. It is our pleasure to share with you the following video that captures the status of the programs we carry at our Center of Hope in “Fundacion Pais”-Venezuela. https://vimeo.com/656319753/c1702cf252

Most South Africans have never been taught how to manage money and, thus, are in a constant state of lack. They are easy prey for the spirit of Mammon. This can only be addressed with Bible-based messages, such as the Money Map. We were blessed to be able to present Money Map chapter by chapter and monthly in three different areas in South Africa this year. We managed to progress in two of the areas (Soshanguve and Kwamhlanga) to Chapter 6: 'Saving' and to Chapter 2: 'Work' in Nokaneng. This Moneymap input is sorely needed in our country.
Deborah Makandawire, an entrepreneur from Blantyre, Malawi, recently completed the train-the-trainers course at the Crown Stewardship School. She testified that most farmers in Malawi are not doing proper market research or cost preparation during their farming exercise. This will be the first time for her to use compost manure on her field instead of synthetic fertilizer. She is excited to apply her knowledge this coming season on her own farm and is keen to train the ladies in her home village in these disciplines, too. Deborah is one of 13 students who graduated from the school on November 6th. Her fellow students were from South Africa, Zambia, the USA, and Malawi. The next TOT course is scheduled for February 7th, 2022.

The Mzuzu Training Center has done 3 FfF, 2 compost, 1 bee-keeping, 1 alternative-cooking, and 1 tree-propagating course since September.

Deon Labuschagne and his team from the Mitongwe Woodland Reserve trained 104 farmers in FfF and 300 in compost making over the last 3 months.

The Maluwa Training Center reached out to 6 different communities, showing the Times of Change movie and planting Foundations for Farming (FFF) demonstration gardens.

Chris Weaver and his team at Namikango Farm are employing 70 people in the growing season. Recently, they trained 40 people from around the farm in compost making. The impact in and around Zomba is growing every season as many are not just becoming better stewards but are also surrendering their lives to the Lordship of Jesus Christ.
On October 28, more than a thousand young people connected to the virtual educational fair organized by the “Fundación Principios de Vida” in agreement with the Ministry of Education and Sciences of Paraguay. In this educational fair, students received experiences from other young leaders in their profession as well as instructions and advice from Dr. Frank González from Crown to help them choose the correct career, taking into account aspects such as personality, interests, skills and values. The event was developed by the Expo Carreras Paraguay networks and the Ministry of Education and Sciences with the support of several universities in the country. The event was developed by the Expo Carreras Paraguay networks and the Ministry of Education and Sciences with the support of several universities in the country.

Here are the links to our recorded sessions:
https://fb.watch/9ml1rJm8Vr/
https://youtu.be/ThD_IT7mX8U
Iglesia Oasis de Esperanza: In 2020 and due to Covid, we went from our live sessions to online training. We taught God Provides along with the small groups. Also during this year of 2021, we taught small groups virtually. We can say for the honor and glory of the Lord that the pandemic did not and will not stop us from teaching these principles of stewardship that are eternal.

Iglesia Comunidad PAS; ministerio Finanzas PAS: For 7 years now, the PAS Community Church has been teaching biblical financial principles. Brother Rafael Azofeifa brought these teachings, and since then, a team was formed to continue preparing small group leaders. Since 2020 and due to the pandemic, we moved to online teachings with great success. People both inside and outside the church have learned the principles, and we see significant changes in their lives, especially in their relationship to biblical stewardship. We thank God for Fausto Fernández, who is the coordinator of small groups at church. He is also a computer engineer who helped us transition from live trainings to virtual mode.
Our dear friends Luis Rea and Rodrigo Sandoval, Crown leaders in Venezuela and Costa Rica, joined efforts to impart a 5-week online training session in the Latin Money Map for a group of Alliance Partners in the Latin America Region. These sessions were designed to train our Alliance Partners to teach this material and help low income communities in Latin America. We had an average of 40 participants. The countries represented were: Bolivia, Chile, Costa Rica, Guatemala, Mexico, Panama, Paraguay, Peru, and Venezuela.

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**PANAMA**

**ITALIA VERGARA**

The Crown Panama Team and CROWN leaders from Costa Rica and Venezuela joined efforts to teach “Money Map” and the small group study called “S.A.L.T. Plan.” It is a blessing to experience what God does when we join efforts.

Alfredo Alvarez traveled in August to Zimbabwe, Africa, and became the first Panamanian to participate in the training of the Foundation for Farming organization. Our director for Crown Panama, Italia Vergara, has joined with leaders from the Dominican Republic and El Salvador to participate in international trainings with Crown teachings. Also, she has been invited to share these teachings at churches and entrepreneurial groups. In the last four months, around 50 people have been trained in the study of personal finances for small groups.
The word of God calls our attention to be honest with all the resources entrusted to us, as God is the Owner of everything. We are instruments to build His kingdom as faithful stewards and responsible stewards, as shown in Luke 16:11: “So if you are not trustworthy in dealing with the riches of this wicked world, who will trust you with the true riches?”

Realizing that everything belongs to God and that we are His Stewards brought us transformation, and we started to look at financial resources as a way to invest in the Kingdom of God. Thus, the contributions have become a reason for gratitude to God for all that He has given us and a reason for joy, which promotes in our hearts an act of love and contentment, because we can only give what we receive. Knowing that God is in control of everything works in us peace and contentment in any situation. From there, we made the intention to contribute with joy and also regularly. God shows us in His word that where our treasure is there will also be our hearts, so we want a heart turned to God and His kingdom.

Christian and Simone Haertel
Crown in Poland is active in online events that help us grow our influence and share God’s financial principles. In November, we organised our biggest online conference—Bible on Money—with more than 300 attendees. We also launched many small group Crown Study Courses, and in 2021, we hope that approximately 600 people will finish them. We are doing weekly streaming on Youtube and Facebook with Crown leaders on Biblical financial principles and many other activities. In the photo attached, there is a group of leaders who finished the Crown online leader’s course. We are excited that more than 30 new leaders finished it and are ready to help others.

ANGOLA
UNIVERSIDADE DA FAMILIA

We are happy to share the pictures of the graduation celebration we had in August after a 10-week Crown Training in Angola.

WARSAW / POLAND
DAWID MROTEK

Crown in Poland is active in online events that help us grow our influence and share God’s financial principles. In November, we organised our biggest online conference—Bible on Money—with more than 300 attendees. We also launched many small group Crown Study Courses, and in 2021, we hope that approximately 600 people will finish them. We are doing weekly streaming on Youtube and Facebook with Crown leaders on Biblical financial principles and many other activities. In the photo attached, there is a group of leaders who finished the Crown online leader’s course. We are excited that more than 30 new leaders finished it and are ready to help others.
Crown Financial Ministries Taiwan is happy to report that 2021 has been a very blessed and active year. So far, we have:

- Completed 63 Biblical Financial Study sessions for small groups with a total of 778 participants, including 31 groups online. Of these, two were groups of pastors, and five were groups of indigenous people.
- Completed 15 Business By The Book sessions for groups with a total of 158 participants, including six groups online.
- Provided four Trainer’s Training Sessions for the Children’s Financial Camp: two in Taipei at Shuang Lien Presbyterian church, one in Chiayi at Xikou Glory Church, and one in Chiayi at DoubleBlessing Church.
- Completed two Children’s Financial Winter Camps: one in Taipei at Shuang Lien Presbyterian church and one in Chiayi at Xikou Glory Church.

We are also happy to report that we have 123 Active Career Direct consultants who were able to reach 624 clients.
COSTA RICA - PABLO BARRANTES
- Help us pray that, next year, we will be able to be part of the new group of missionaries and keep building this partnership with Singular.

NORTH AMERICA CHINESE OUTREACH MINISTRY
OLIVE CHIU
- For the group teaching that will be added to the CROWN publications in 2022: That it will be of blessing and that we may have a good number of participants.
- That we may have cooperation from churches and mission organizations.

GHANA - FEEDING THE ORPHANS
- FTO joins Crown International as we pray that the Lord would bless the work of our hands at the Winneba LDC and that the eggs, produce, and feed grown during this Pilot Project will exceed all expectations for the Glory of God! FTO’s desire is to grow strong communities through the work of our local churches and future LDC’s to create hope in the future for all the residents of those communities.

BRANDON, FL USA - CROSSING CULTURES INTERNATIONAL
- Pray for God to continue to work and open doors amongst Hmong Churches for further training in the future.

HARARE, ZIMBABWE - MATTHEW MBANGA
- Please join us as we pray for more opportunities to teach the Crown African Money Map to these farmers so that they would learn to steward their surplus wisely.

ZIMBABWE - CRAIG DEALL
- Pray for the birth of Crown/FfF Stewardship centres in new horizons—South America, Asia, and Europe.

KOREA - JIMMY WANG
- Pray for God to raise awareness of BFS and increase demand for the study in all the churches in Korea.
- Pray for God to help us with outreach and bring this study to Diaspora churches.
- Pray for God to send us servants of the new generation.

SOUTH AFRICA - HANNEKE DU PREEZ
- Pray that we will be able to expand these presentations in 2022 to more areas.
PRAYER REQUESTS & PRAISE REPORTS

WINDHOEK, NAMIBIA - ADONAI TRUST
- Pray that we will get more opportunities to manage other organizations’ funds in Namibia.
- Please also pray for us and the trustees, that we may receive wisdom and guidance and that we would only do God’s will.

ECUADOR - SHERYL GREENWOOD
- Please pray that these small business owners will continue to put into practice all they have learned so they can strengthen their businesses to be a source of steady income for their families and the communities around them.

BLANTYRE, MALAWI - JOHANN VAN DER HAM
- Thank the Lord for increasing impact throughout Malawi via the Stewardship centers. Thank the Lord for more trainers who are being equipped and pushed into the harvest field. Please pray for effective follow-up of these trainers to keep them motivated and encouraged. Please pray that the Lord will provide the funds needed to make these follow-up visits possible.

SAN JOSÉ COSTA RICA - RAFAEL AZOFEIFA A.
- Orar por el Ministerio en Costa Rica, por el Presidente don Rafael Azofeifa y por cada uno de los colaboradores del Ministerio

LATIN AMERICA REGION - ROSIE ADAMS
- We pray that the Lord will continue to use our Alliance Partners to advance the teachings of biblical stewardship and that they will be able to use the talents that God has given them to inspire and support each other’s ministries.

ZIMBABWE - NYENGETERAI PFUMBIDZAI
- Praying for all IWH participants to continue to spread the Word of God and the knowledge of Foundations for Farming in their communities.

WARSAW / POLAND - DAWID MROTEK
- We ask God to expand our territory of influence and financial support to the Crown foundation.
LOCATIONS WORLDWIDE

CROWN STEWARDSHIP CENTER COMING SOON

North America: Knoxville, TN, Texas, Alabama
Latin America: Venezuela, Guatemala, Chile, Mexico, Costa Rica, Bolivia, Haiti, Paraguay, Peru, Dominican Republic, Caribbean
Africa: Rwanda, Kenya, South Africa, Cameroon, Uganda, S. Sudan, Ethiopia, Tanzania
Asia: Indonesia, Taiwan
Europe: Poland, Romania