



CROWN & CROSS

A GENERATIONAL VISION

Faith, learning, enterprise, and a common life in Tampa Bay



THE VISION

Let our children inherit a beautiful place.

We want our children to grow up within reach of a church whose doors open onto a common life. On Sunday, they hear the Scriptures read and the gospel preached. During the week, they learn in rooms filled with books and daylight. They sing with people who have spent years learning to sing well. Their parents have friends nearby, teachers they trust, and help with the demanding work of raising a family.

As those children grow, they should have good reasons to stay connected. They can pursue an education, learn a profession, meet a husband or wife, and establish a household of their own. Employers can offer a first serious job. Experienced Christians can help them prepare for marriage, manage their earnings, and work toward a first home. Families who move elsewhere can carry that education and those friendships with them.

Crown & Cross seeks to build this life in Tampa Bay. We envision a beautiful Protestant church, a homeschool academy, a great library, music and performing arts, a college and professional schools, a publishing house, a media company, and a neighborhood where people can walk between much of their daily work and recreation.

Jesus Christ is Lord. We want to honor Him in the way we worship, teach our children, conduct business, care for our neighbors, and build. We intend a public launch in 2047, following years of business growth and smaller institutional work. Construction and expansion will continue across generations. Our children and grandchildren will have responsibilities in this work that we cannot complete for them.

UNDERSTANDING CROWN & CROSS

A Christian community with institutions of its own

Crown & Cross is the proposed ministry banner for a family of classical Christian institutions in Tampa Bay. The purpose is to help households raise faithful Christians and prepare people for work, marriage, ministry, and public responsibility. Books, music, films, teaching, and professional partnerships will extend its work across the country.

Christ Church Tampa is the congregation envisioned at the center of this community. The academy, library, professional schools, publishing house, and other institutions will serve related purposes under leaders qualified for each responsibility. The surrounding homes, shops, gardens, and visitor facilities will give these institutions a permanent setting.

Noble is the acquisition and scaling company intended to provide founding support and employer relationships. Other businesses, patrons, institutional donors, customers, and invested gifts will help carry the work. Each source of support will have its own responsibilities and financial terms.

Families will also participate from elsewhere in Tampa Bay. Authors and institutional partners can contribute from other states and countries. Customers, patrons, foundations, employers, and commercial property partners will all have distinct ways to support the work.

Crown & Cross

The ministry and its institutions

Christ Church Tampa

The congregation

Noble

Acquisition, growth and employment

The campus

Institutions, homes and public places

THE PURPOSE IN PRACTICE

What a family should gain from this

Parents should be able to find demanding classes, dependable teachers, other Christian families, and activities their children look forward to attending. Older students should have access to adults who understand the careers they hope to enter. Young households should have practical help with the costs and decisions that often delay marriage, children, and a first home.

Crown & Cross will build relationships between these stages of life. The academy can introduce a student to an engineering course. A professional mentor can help that student choose a recognized degree. A Noble company or another employer can offer paid work. Church friendships, family instruction, and access to suitable housing can help a young couple establish a household.

People will choose their own course of study, employment, spouse, and home. The institutions will make good opportunities available and help families use them well.

Children

Classes, books, music, sport and Christian friendships

Young adults

Recognized study, mentors, paid work and a career

New households

Marriage preparation, employment and housing access

Established families

Education, church life, professional work and care

Later generations

Continued study, family support and opportunities to teach

The stages describe opportunities across a lifetime. Participation in one program creates no obligation to enter another.

DAILY LIFE

A full week, with more within reach.



ARCHITECTURAL & LIFE CONCEPT

A family should be able to combine strong teaching with home study, sport, music and time with friends. Crown & Cross can make that possible by bringing teachers, rooms, teams and institutions within practical reach.

Coaches need a proper season of practices and matches. Music students need recurring lessons, rehearsals and personal practice. Teachers need time for preparation and feedback. Parents need clear expectations and a timetable that makes sense for the household.

Each family chooses its balance. Staff will build the term schedule around the people and facilities available, then resolve clashes between the programs families want to join.

CHRISTIAN CONVICTION

Faith, learning, and responsibility

Crown & Cross will be explicitly Christian. Scripture will govern its doctrinal commitments, moral teaching, and understanding of human life. Christ Church Tampa will worship within the Protestant and Baptist tradition, with qualified elders responsible for teaching, pastoral care, and the life of the congregation.

A classical education gives students access to Scripture, languages, history, literature, mathematics, the sciences, philosophy, and the arts. Teachers will expect students to read carefully, write clearly, practice what they learn, and complete demanding work. Adults will have opportunities for continued study alongside the education of their children.

Education will take the Christian duties of men and women seriously, including marriage, fatherhood, motherhood, work, and service. Families will receive help that respects their authority and responsibilities. Students will prepare for callings that require different gifts, training, and commitments.

The public vision is Christian and nationalist. It includes love of country and a desire for Christian faith to shape national life. Pastors, authors, business owners, physicians, engineers, and public officials will each have work to do within their own office. Crown & Cross will prepare people for those responsibilities through education, experience, and the counsel of capable Christians.

Sources: S1. See the linked research notes for details.

A GUIDE TO THE VISION

The institutions and the road to building them

The full ambition includes worship, education, the professions, cultural work, and a permanent neighborhood. The sequence follows the people and resources required to operate each part well. Founding leaders and capital partners can begin useful work long before a large campus exists.

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THE ECONOMIC APPROACH

Affordable participation. Support from a wider world.

Crown & Cross will keep family participation affordable and fund the balance deliberately. Tuition, memberships, and class fees will have published limits and funded assistance. Gifts will support teaching, ministry, scholarship aid, facilities, and the work that service charges cannot carry.

Outside customers can buy books, curriculum, production, training, professional services, and commercial space. Each business will pay its own staff, operating costs, tax, debt, renewal, and investors before distributing cash to the mission. Small paid trials will establish which opportunities deserve expansion.

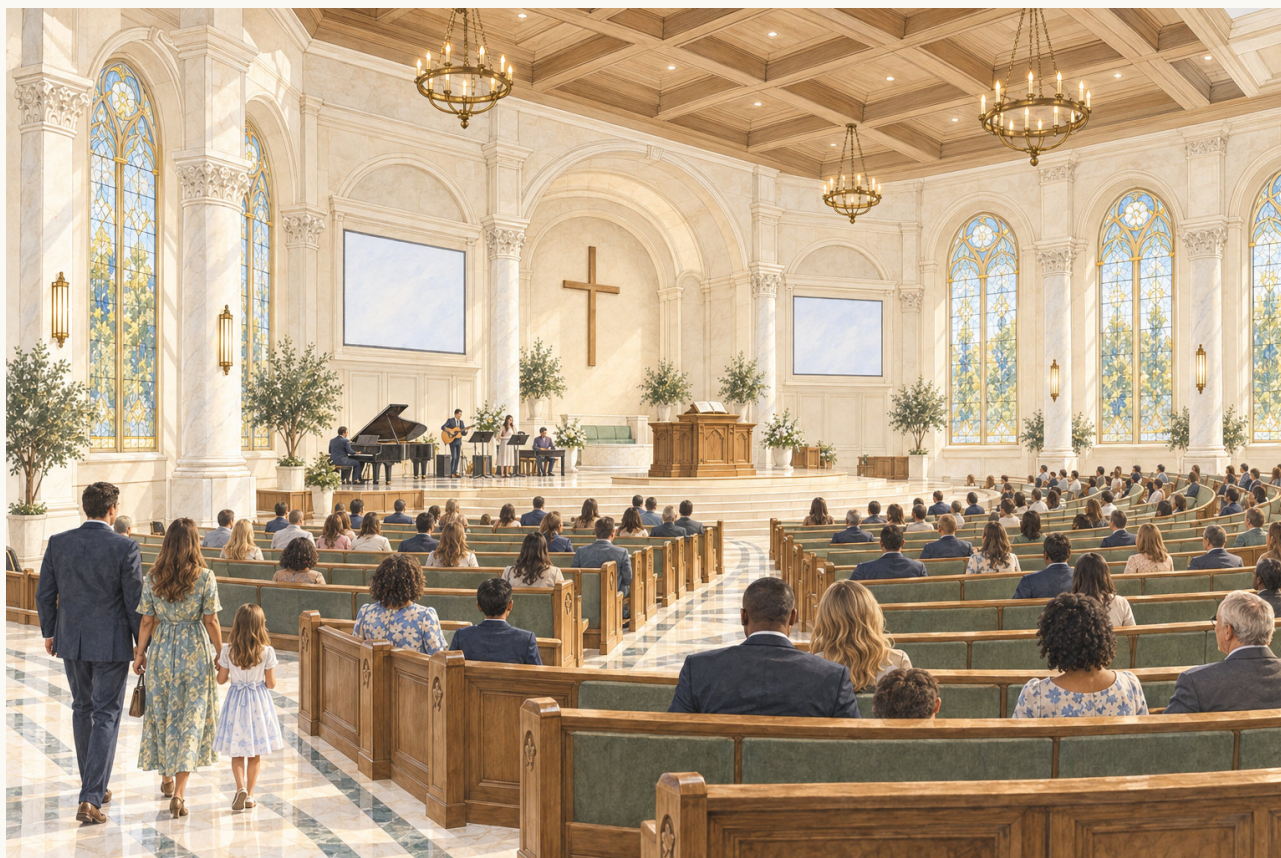
A professional advancement team will develop annual donors, major gifts, institutional support, planned gifts, and permanent funds. Noble can help establish the work alongside other businesses and patrons. The founding team will open each institution at a scale it can staff and fund.

Source of support	Financial purpose
Affordable program charges	Part of the cost of instruction, membership, and chosen services
Outside-customer businesses	Mission distributions after their complete business obligations
Annual gifts	Current ministry, teaching subsidy, scholarships, and operations
Construction campaigns	Land, buildings, equipment, and defined opening costs
Endowment distributions	Controlled annual spending from funded invested principal

All proposed figures use 2026 purchasing power. The examples describe required scope and funding. No Crown & Cross sales, gifts, or donor commitments are established by these calculations.

CHRIST CHURCH TAMPA

A church at the center of the community



ARCHITECTURAL & LIFE CONCEPT

Christ Church Tampa will gather people for the preaching of Scripture, prayer, baptism, the Lord's Supper, and congregational singing. Its elders will care for members, teach the faith, prepare men for ministry, and help households order their lives before God. The congregation will belong to the community throughout the week as well as on Sunday.

The church will have a classical sanctuary with stone, marble, timber, stained glass, and generous daylight. Its worship life will include the musical and technical capabilities of a modern Baptist congregation. People should hear the sermon clearly, see the pulpit, sing together, and participate without a room designed around equipment.

The sanctuary, chapel, auditorium, and theater have different purposes. Their scale, seating, acoustics, and support rooms will follow the work intended for each space. Designers will develop the church with its elders and worship leaders before determining its capacity or final form.

PRAYER, WORSHIP & SMALLER GATHERINGS

The chapel

The chapel will provide a smaller setting for prayer, worship, weddings, and services suited to an intimate room. The organ, stained glass, stone columns, and timber pews give this concept its character. Acousticians and musicians will develop the room so speech and congregational singing remain clear.



Architectural concept. The chapel and the principal church sanctuary are separate spaces.

WORSHIP & PERFORMANCE

Four rooms with distinct responsibilities

Each major gathering room needs its own design brief. Shared kitchens, parking, rehearsal rooms, and storage can reduce duplication where schedules permit. Congregational worship, a conference lecture, an orchestral performance, and a play place different demands on the room and its staff.

Space	Primary use	Design priorities
Church sanctuary	Congregational worship and church life	Classical architecture; clear pulpit sightlines; congregational singing; baptism; choir and contemporary musicians; discreet technology
Church chapel	Smaller services, prayer and weddings	Intimate proportions; organ; stained glass; stone and timber; quiet setting
Auditorium	Lectures, conferences and concerts	Broad sightlines; adaptable acoustics; recording and projection; audience circulation
Theater	Plays, staged work and appropriate screenings	Stage, wings and backstage support; lighting control; rehearsals and production workshops

Seat counts and construction budgets require a program brief. The financial examples later in the vision use phased capacity allowances.

THE ACADEMY

A homeschool community with room to grow



ARCHITECTURAL & LIFE CONCEPT

The academy will help parents educate their children through a coordinated homeschool community. Families will choose classes, teachers, and activities suited to their children. Teachers will set coursework, teach scheduled lessons, give feedback, and assign work between meetings.

History, literature, mathematics, languages, and science can sit alongside choir, orchestra, theater, basketball, and other sports. A class of twenty to thirty students can meet with a teacher during the week, then return for further instruction after completing assignments. Laboratory subjects can have dedicated rooms and equipment.

Families can find teaching and a full social life in one place. Parents direct the whole education while staff coordinate teachers, rooms, schedules and supervision. Standard classes should cover their recurring delivery costs at affordable prices. Donors can fund need-based aid, smaller specialist classes and the capital required for permanent facilities.

Sources: S3. See the linked research notes for details.

CLASSES, FEES & FAMILY DIRECTION

How the academy would work for a family

Families choose subjects, teachers and how much instruction takes place on campus. Staff group compatible courses into useful blocks and coordinate sibling schedules. Supervised study and younger-child activities require separately staffed sessions with published fees or funded places. Home lessons, reading and assignments remain part of a parent-directed education.

The term calendar must account for teacher workload, classroom and laboratory capacity, recurring team practices, matches, music lessons, rehearsals and performances. Families need a schedule they can use throughout a season.

Part of the week	What staff must arrange
Classes and study	Compatible teaching blocks, supervision and sibling schedules
Teams and sport	Regular practices, matches, coaches and seasonal calendars
Music and performance	Lessons, repeated rehearsals, practice rooms and concerts
Home and family	Clear coursework and room for each household to choose its balance

Illustrative family schedule. Prices, days, and class sizes will follow the actual program. Scholarships will be funded within each annual budget.

BOOKS, STUDY & THE ARCHIVE

A library worth returning to



ARCHITECTURAL & LIFE CONCEPT

The library will give families a substantial collection of books, trained librarians, rooms for study, and a dependable place to spend time between classes. Children's literature, theology, history, fiction, reference works, and professional collections will grow with the teaching and readership of the community.

Household memberships can support borrowing and ordinary use. Public exhibitions, visitor hours, research appointments, and organized school visits will open appropriate parts of the library to a wider audience. Staff will supervise access to archives, rare books, and rooms that require particular care.

Membership income will pay a portion of operating costs. Annual gifts and endowed funds will support librarians, acquisitions, preservation, and student access. Leaders will publish collection priorities and use figures so patrons can see the work their gifts fund.

Sources: S4, S5. See the linked research notes for details.

THE LIBRARY

A place to read and study together

The library will include rooms suited to different uses, from family reading and group instruction to quiet study. Durable furniture, good light, comfortable seating, and librarians who know the collection will matter in everyday use.



THE CONSERVATORY

Music throughout the life of the community



ARCHITECTURAL & LIFE CONCEPT

Children and adults will learn to sing and play through choirs, orchestras, bands, individual lessons, and regular performance. The conservatory will teach musicianship from the beginning and offer demanding work for those ready to pursue it further. Rehearsal rooms and schedules will support sustained practice.

The program will include classical music, hymns, contemporary Christian music, songwriting, composition, and recording. Church musicians and professional performers can contribute in different settings. Students will have opportunities to play with more experienced musicians as their ability develops.

Lessons, ensemble participation, camps, tickets, and recordings can earn revenue. Gifts will support access, commissions, instruments, and performances whose production costs exceed ticket receipts. Directors will expand ensembles with the teachers, rehearsal space, and audience required to sustain them.

Sources: S7. See the linked research notes for details.

MUSIC FOR A NATIONAL AUDIENCE

Recording, songwriting, and contemporary music



ARCHITECTURAL & LIFE CONCEPT

Musicians will have studios for recording songs, performances, teaching, and church resources. Producers, engineers, arrangers, and video teams will work alongside performers. Crown & Cross can commission original work and publish music from Christian artists beyond the local community.

The studio can earn income through commissioned sessions, licensing, production services, educational subscriptions, and a growing catalog of recordings. Each project will have a budget, a distribution plan, and written rights agreements. Artists and partners will know how receipts and royalties are divided.

Shared equipment can serve music instruction, professional sessions, church recording, and the media house. Staff will charge internal work to the appropriate budget and distinguish those transfers from outside customer revenue.

Sources: S6. See the linked research notes for details.

THE PRESS

A publishing house with authors across the world



ARCHITECTURAL & LIFE CONCEPT

The press will publish books, curricula, translations, journals, music, and other work from Christian authors. Pastors, theologians, teachers, historians, and writers from around the world can contribute. Editors will develop manuscripts, secure rights, commission design, and prepare books for readers.

Crown & Cross intends to own the ability to print and bind books. A production shop will serve the publishing catalog and suitable outside clients. It can combine contemporary printing equipment with specialist binding and fine editions. The equipment, operators, inventory, and distribution costs belong in the business plan from the beginning.

Book sales, subscriptions, curriculum licenses, rights, and outside printing contracts provide distinct sources of income. The press will track the contribution from each title after production, author payments, distribution, returns, and marketing. Patrons can support translations and other valuable projects that need additional funding.

OWNED PRODUCTION

Print, bind, pack, and ship



ARCHITECTURAL & LIFE CONCEPT

Editors can develop the first titles while contracted printers handle initial production. Once recurring orders justify ownership, Crown & Cross can install its own production equipment and hire operators. Short-run work, replenishment, and contract jobs will help keep the shop productive between major releases.

The production decision depends on saleable books per hour, equipment uptime, paper and consumable costs, operator time, waste, maintenance, and working capital. Warehouse space and fulfillment staff must grow with inventory and orders. The press will reserve cash for replacements and slow-selling stock.

Fine bindings and hand work can remain part of the catalog alongside ordinary editions families can afford. Customers buying standard books and schools buying curriculum will provide the recurring volume on which a larger operation depends.

Sources: V19. See the linked research notes for details.

FILM, PODCASTS & TEACHING

A media house that can reach the country



ARCHITECTURAL & LIFE CONCEPT

The media house will produce films, interviews, podcasts, documentaries, courses, and programs for children and adults. Directors, writers, presenters, editors, and technical crews will work from a planned production calendar. The press, conservatory, church, and institute can contribute subjects and people for that work.

Free distribution can introduce Crown & Cross to a broad audience. Paid catalogs, commissioned productions, licensing, sponsorships, and partner distribution can fund work that people return to watch and hear. Producers will measure completed viewing, recurring use, paid retention, and contribution after production and acquisition costs.

Co-production with other Christian organizations can extend distribution and share expense. Each agreement will specify editorial responsibility, rights, financing, audience access, and payment. A productive partnership can begin with a single series before either side undertakes a larger commitment.

Sources: S8. See the linked research notes for details.

THE INSTITUTE & COLLEGE

Study that continues through adult life



ARCHITECTURAL & LIFE CONCEPT

Adults should have access to demanding teaching after their formal schooling ends. The institute will offer seminars, lectures, languages, research fellowships, and guided reading for parents, professionals, and older students. Teachers and authors can develop work with colleagues and a substantial library nearby.

The college will develop from this teaching capacity. Initial credit-bearing courses can operate through qualified partner institutions. Crown & Cross can establish degree programs as it acquires the faculty, authority, facilities, student services, and stable funding required to sustain them.

Tuition and course fees will support instruction. Gifts will fund scholarships, research, visiting teachers, and subjects that require continuing patronage. Academic leaders will publish the route from an individual course to transferable credit and a complete degree, with the required time and cost clear before students enroll.

Sources: L2. See the linked research notes for details.

THEOLOGICAL EDUCATION

Prepare pastors and strengthen churches

Theological teaching will prepare men for pastoral ministry and help Christians understand Scripture. Qualified teachers and church elders will supervise the work. Students preparing for ministry need doctrine, biblical languages, preaching, pastoral experience, and the judgment that develops through service in a congregation.

Early fellowships can combine structured study with church service and recognized seminary partnerships. A dedicated seminary will require its own faculty, academic leadership, library resources, and long-term support. Tuition and church sponsorships can fund part of the work, while patrons support students and teaching positions.

Graduates may serve Christ Church Tampa or churches elsewhere. The program will maintain relationships with sending churches, document supervised experience, and follow graduates through the early years of ministry. Churches will retain responsibility for calling their own pastors.

Work	Evidence of progress
Study and supervised ministry	Course completion, observed preaching and documented service
Church partnerships	Defined responsibility for mentors, tuition support and placements
Pastoral preparation	Assessment by qualified elders and receiving churches
Graduate support	Continuing study and contact during the first years of ministry

NOBLE & THE BUSINESS COMMUNITY

Careers begin with real employers



ARCHITECTURAL & LIFE CONCEPT

ServiceLine Pro and Noble can provide useful work before Crown & Cross owns a campus. Marketing, software, sales, accounting, customer service, and operations are part of the businesses being built. Acquired companies will need capable people to serve customers and manage growth.

Noble will develop managers through real operating responsibility. A trainee can work with customer records, budgets, scheduling, sales, and delivery under an experienced supervisor. Progress will depend on competence and results. Other employers can join the same training network where they can offer worthwhile work and supervision.

Crown & Cross will connect students and young adults to these opportunities through preparation, introductions, and professional relationships. Employers will pay wages and supervise work. The institutions will track completed placements, retention, earnings, and advancement, and use those results to improve preparation and employer selection.

TECHNOLOGY & APPRENTICESHIPS

A technical school connected to working businesses



ARCHITECTURAL & LIFE CONCEPT

The technical school will teach skills that employers need and students can use. Its subjects can include software, automation, technical design, business systems, and selected trades. Employer demand, qualified instructors, equipment cost, and recognized credentials will determine the sequence of programs.

Apprenticeships in a trade will normally take place inside a working company. An electrical business acquired by Noble could employ and train apprentices under qualified supervisors. Crown & Cross can coordinate related instruction, mentors, and entry into that work. The same approach can serve independent employers.

Tuition, employer payments, and sponsored training can fund instruction. Employers carry the cost of wages and workplace supervision. Leaders will add equipment and classrooms when paid placements and course demand support them. Specialist craft instruction can remain a smaller part of this broader technical education.

Sources: S9. See the linked research notes for details.

THE SCHOOL OF ARCHITECTURE

Architecture for places people love



ARCHITECTURAL & LIFE CONCEPT

The architecture program will teach the design of buildings, streets, and public spaces that people want to inhabit. Students will study proportion, materials, drawing, construction, history, climate, and the practical demands of a building. Crown & Cross will commission practicing architects to develop the campus with this ambition.

Professional pathways can begin with preparatory courses, university partnerships, paid internships, and support for students pursuing recognized qualifications. A dedicated school can follow once the institution can provide the faculty, studios, and degree route its students need.

An associated professional practice can earn fees from external clients while qualified architects supervise the work. Campus design contracts will remain separately priced and disclosed. The school will track students through recognized education, supervised experience, and the steps required for licensure.

Sources: S11. See the linked research notes for details.

ENGINEERING & APPLIED SCIENCE

Engineering with work to do

Engineering will have a permanent place in the vision. The campus and its businesses will need people who understand structures, water, power, buildings, transport, manufacturing, and technology. Students will begin with strong mathematics and science, then move into recognized engineering education and supervised professional work.

University partnerships and sponsored placements can develop the first cohort. An engineering school will require faculty, laboratories, suitable accreditation pathways, and employers able to offer substantive experience. The institution will choose fields it can teach and equip well.

External design, testing, and research commissions can contribute revenue where qualified professionals can deliver them. Tuition and sponsored research will fund part of teaching and laboratories. Employers and patrons can support scholarships, equipment, and work with a longer research horizon.

Foundations

Mathematics, science, writing and practical projects

Recognized education

Partner universities and, later, qualified Crown & Cross programs

Paid experience

Defined work and supervision with qualified employers

Qualification

Verified credentials, professional experience and licensure

Professional service

Employment, outside commissions and continuing development

Sources: S12. See the linked research notes for details.

HEALTH & PROFESSIONAL EDUCATION

Medicine and care close to home



ARCHITECTURAL & LIFE CONCEPT

Crown & Cross will develop relationships with Christian physicians, nurses, therapists, and other health professionals. Families should have access to dependable care, and students considering these professions should have mentors who understand the education and work required.

The early medical program can support recognized professional study, supervised placements, and partnerships with existing providers. A clinic can follow when licensed clinicians, appropriate facilities, patients, and reliable payment arrangements support it. Patient revenue and designated gifts will fund different parts of the work.

A medical school belongs within the long-term vision. Its faculty, clinical teaching network, accreditation, facilities, and operating commitments require a separate institutional plan. The financial examples in this vision fund clinical service and professional pathways; a full medical degree program will need an additional capital and operating campaign.

Sources: S13a, S13b, S15. See the linked research notes for details.

PREPARATION FOR PUBLIC OFFICE

Law, government, and Christian public service



ARCHITECTURAL & LIFE CONCEPT

Crown & Cross intends to prepare lawyers and public officials who understand Christian duty and can carry the responsibilities of office. The Christian princes we seek to form will be public leaders who govern with justice, sound judgment, and fidelity to the duties entrusted to them.

The first legal and public-service fellowships can provide demanding study, mentors, internships, law-school support, and experience with budgets and administration. Practicing lawyers and experienced officials will supervise work within their authority. A future law school will require a recognized route to qualification and its own institutional resources.

Teaching and legal service can earn fees, while patrons sponsor fellowships and access to counsel. The program will measure course completion, admission to professional study, qualification, and sustained service. Each officeholder will remain responsible for the duties of the office entrusted to him.

SPORT, GARDENS & RECREATION

Good places to spend time outdoors



ARCHITECTURAL & LIFE CONCEPT

Florida makes outdoor life possible through much of the year. Crown & Cross will plan shaded walks, playing fields, playgrounds, gardens, courts, and covered places to sit. Trees, drainage, drinking water, lighting, and shelter from heat and storms will shape how families use the grounds.

Sports leagues, camps, outdoor concerts, markets, and seasonal events will give residents and visitors reasons to return. Teams will need coaches, equipment, maintained fields, and dependable schedules. The campus can serve children, adults, and older residents at different times of day.

Program fees, concessions, sponsorships, event rentals, and visitor spending can help pay for these facilities. The operating plan will also fund grounds crews, security, irrigation, and repairs. Staff will measure use and cost by facility before approving additional fields or major visitor attractions.

HOUSEHOLDS & GENERATIONS

Friendship, marriage, and a first home



ARCHITECTURAL & LIFE CONCEPT

A strong Christian community gives young adults opportunities to know one another through worship, work, study, service, and recreation. Church friendships and family hospitality can help couples prepare for marriage. Experienced households can offer counsel as young families raise children and establish their own routines.

Employment partnerships, financial instruction, savings programs, and suitable housing can make the first years of family life more accessible. Crown & Cross can introduce households to responsible employers and housing providers, offer funded assistance where needed, and develop homes in a range of sizes.

Benevolence and family care will have a defined budget, confidential records, and qualified leadership. Staff and church leaders can help people through illness, job loss, disability, and old age. Public reports will describe the work and its cost while protecting the households who receive care.

THE CAMPUS & NEIGHBORHOOD

A place to live across generations

Homes, institutions, shops, and gardens will share a landscape of shaded streets, courts, and public rooms. The full vision can grow district by district as each generation adds the buildings and services it can sustain. Families will have different reasons to live nearby, commute, or visit.



Conceptual illustration. The number of homes, acreage, layout, and development sequence will follow the chosen site and tested demand.

THE GARDEN TOWN

A town shaped around its people

A church and planted civic courts gather the institutions at the center. Homes open onto small greens and winding lanes. Gardens, water and woodland remain close to the people who live here. Architects will develop this character through a funded site and building program.



Architectural concept on unselected land. The measured plan on the following page provides a separate spatial study.

A CONCEPTUAL MASTER PLAN

A garden town built around its people

Small neighborhoods gather around greens, with varied homes, gardens, curved lanes and shaded paths. The church, academy, library, shops and cultural buildings share a walkable center. This measured concept tests those relationships on unselected land. An actual site and the needs of its households will determine the home count.



Conceptual site study. Drawn routes use a stated scale and walking speed. A central walking route does not establish a ten-minute walk from every home. Survey, environmental, drainage, utility, traffic, fire-access and development studies are required.

A MEASURED TEST OF THE PLACE

A walkable civic center

The church, academy, library, shops and cultural buildings share shaded paths and planted courts.

Homes around small greens

Detached houses, cottages and selected attached homes follow local lanes in several neighborhoods.

Architecture with its own purpose

Courtyards, wings, porches and gardens give each institution a useful form.

Routes people can follow

Walking distances follow the drawn paths. Crossings, weather and supervision add time.

Land for future generations

Woods, water, gardens, recreation and service access remain part of the plan.

HOMES & EVERYDAY SERVICES

Build a neighborhood people can afford to inhabit



ARCHITECTURAL & LIFE CONCEPT

The neighborhood will need homes for young couples, growing families, single adults, and older residents. Apartments, townhouses, cottages, and detached homes can serve different stages of life. A walkable plan will depend on useful distances, shade, safe crossings, and everyday services.

A thousand homes is one possible study scale. The site, infrastructure, housing demand, cost, and development partners will determine the eventual number. The financial plan should test smaller districts independently so the first residents receive a complete and workable place to live.

Qualified residential developers can build and sell homes, operate rental buildings, or enter ground-lease arrangements where the economics support them. Crown & Cross can retain design standards and selected land interests. Any affordability subsidy must have an identified source of funding and a clear household benefit.

ARCHITECTURE & STEWARDSHIP

The discipline of beauty



ARCHITECTURAL & LIFE CONCEPT

Beauty belongs in the plan from the first building. Stone, marble, timber, stained glass, plaster, brick, and well-made furniture will give the principal rooms their character. Architects will work with Florida's light, heat, rain, and landscape. Courtyards, covered walks, and mature trees will make the grounds useful as well as beautiful.

Leaders will commission buildings with clear proportions and durable materials. The church, library, chapel, and principal public rooms deserve particular attention. Workshops, offices, service areas, and support buildings need the same care in planning, with finishes suited to their work.

Every major project will include a maintenance plan and a reserve for eventual replacement. A smaller building that the institution can care for is a sound first step. Expansion will follow the people who use the place and the resources available to maintain it.

SITE & DEVELOPMENT

Choose land that can carry the vision

The intended region is Tampa Bay. Leaders will compare sites for access to families, employers, churches, airports, medical partners, and the visitor economy. A large tract needs enough usable land and service capacity for the institutions, homes, parking, recreation, drainage, and environmental buffers.

Before acquiring a major site, the development team will establish permitted uses, utilities, road access, flood exposure, wetlands, insurance cost, and a phased infrastructure plan. Local planning policy will affect where and how the proposed mix of uses can be built.

The first phase must function with its own entrances, parking, utilities, public spaces, and operating staff. Land options and staged acquisition can preserve room for growth while the team tests feasibility and assembles capital. Purchase terms will depend on the actual parcel and its approvals.

Site question	Decision it informs
Usable land and environmental constraints	Building locations, density and developable acreage
Utilities and road capacity	Opening phase, infrastructure cost and timing
Family and employer access	Local participation, staffing and everyday demand
Visitor access and lodging market	Retail, events, hotel size and commercial terms
Approvals and long-term obligations	Acquisition conditions, funding and phase boundaries

Sources: L1. See the linked research notes for details.

SHOPS, HOSPITALITY & TOURISM

A destination people will want to visit



ARCHITECTURAL & LIFE CONCEPT

Beautiful grounds, concerts, gardens, a substantial library, restaurants, and shops can draw visitors beyond the resident Christian community. Families may come for an afternoon. Conferences, performances, weddings, and academic events can give guests reasons to stay overnight.

Tampa Bay, Clearwater, St. Petersburg, and the wider central Florida visitor market provide a substantial setting for that work. The actual site and visitor program will determine how much of this demand Crown & Cross can earn. Retailers and hotel operators will need evidence of foot traffic, bookings, repeat visits, and customer spending.

Leased storefronts, a hotel, event facilities, guided visits, food service, and selected ticketed experiences can contribute income. Each will have operating expenses and capital needs. The mission receives the cash available after those obligations and the terms of any commercial partnership.

ACCESS, MEMBERSHIP & USE

Welcome visitors and care for the place

Church worship will be free to attend. Other institutions will charge for appropriate services, including classes, borrowing privileges, lessons, performances, camps, lodging, and professional work. Scholarships and designated gifts will help families participate where cost would otherwise prevent it.

Membership and registration will establish who may use particular facilities and under what conditions. Participants will agree to standards for conduct, supervision, the care of books and equipment, and responsibility for damage. Staff will enforce those standards consistently.

Public gardens, shops, event spaces, and visitor routes can welcome a broad audience during posted hours. Classrooms, children's areas, archives, studios, and residential facilities will have access suited to their purpose. Staff will arrange supervised visits and research appointments where ordinary public access is unsuitable.

Lodging and short-term rental policies will be decided with the site and neighborhood plan. The hotel, guest accommodation, resident experience, and commercial model will be considered together before commitments are made.

Public visits

Church worship, designated gardens, shops and posted visitor hours

Registered participation

Classes, borrowing, rehearsals, sport and other booked services

Controlled access

Children's rooms, archives, laboratories, studios and residences

Sources: V3. See the linked research notes for details.

NATIONAL COMMUNICATIONS

Show people what is possible

A professional communications team will explain the vision, publish the work, and bring people into contact with Crown & Cross. Films, podcasts, books, interviews, photographs, and clear accounts of daily life will help audiences understand what the institutions offer.

Education will be part of the campaign. Families who picture homeschooling as children staying home all week need to see classes, laboratories, sports, music, friendships, and active schedules. Business leaders need to see the opportunities to work, invest, and train people. Patrons need to see the households and institutions their support can serve.

The team will use search, social media, email, direct mail, radio, television, outdoor advertising, events, and partner distribution where results justify the cost. Staff will measure qualified inquiries, repeat engagement, paid participation, gifts, and cost of acquisition. Budgets will follow those results.



CONFERENCES & CHRISTIAN PARTNERSHIPS

Gather people around worthwhile work



ARCHITECTURAL & LIFE CONCEPT

Conferences, lectures, performances, and professional gatherings will introduce people to the community and the work already underway. Guests can meet authors, hear teachers, learn from business operators, and see the institutions in use. The auditorium will support these gatherings with dependable sound, recording, and hospitality.

Crown & Cross can pursue defined projects with Christian publishers, ministries, churches, and educational organizations. Canon Press, Ligonier, Lifeway, churches within the Southern Baptist Convention, and Calvary in Clearwater are among the relationships worth exploring. Each prospective partner will have its own priorities and approval process.

A publishing agreement, licensed course, guest event, distribution arrangement, or co-produced series gives each side a specific responsibility. Before announcing joint work, the teams will record its doctrinal scope, editorial responsibility, rights, expenses, and revenue terms.

Named organizations are prospective relationships. No endorsement, funding commitment, or partnership is represented.

Sources: V12, V13, V14, V15, V16, V17. See the linked research notes for details.

PATRONAGE & ADVANCEMENT

Raise support for a lasting Christian mission

Crown & Cross will build a fundraising team with responsibility for annual giving, major gifts, foundations, capital campaigns, and planned gifts. Communications staff will work with fundraisers on direct-mail appeals, email, films, donor visits, and clear proposals for particular projects.

Gift officers will prepare specific proposals for scholarship support, buildings, ministry training, publications, and other funded work. They will distinguish annual gifts from construction commitments and invested principal, then report what the institution completed with each gift.

The team will budget for staff, donor records, printing, postage, travel, creative work, and stewardship. It will measure donor retention, recurring support, gift restrictions, campaign collections, and fundraising cost. Fundraising reports will distinguish collected gifts, outstanding commitments, endowment contributions, and revocable estate intentions.

Major campaigns will draw on a national network developed through years of useful work. A larger future giving target requires more relationships, stronger evidence, and a team able to maintain both. The financial plan sets out the donor numbers and institutional gifts needed at each stage.

Sources: G1, G2, G11. See the linked research notes for details.

AUTHORITY & ACCOUNTABILITY

Preserve the mission and make the accounts clear

The founding constitution will protect the Christian purpose of Crown & Cross. During formation, the founder will retain defined authority over mission, the appointment of mission stewards, and fundamental changes to the institution. Those powers will be written into the governing documents, with a succession process that can preserve the faith after the founding generation.

Independent directors will oversee accounts, compensation, conflicts, and major contracts. Related-party work with Noble will have written terms and review by directors who have no financial interest in the transaction. The governing documents will give independent directors authority to investigate misconduct, including concerns involving the founder, and will establish procedures for incapacity and disqualification.

The institution will publish annual financial statements, audited accounts as scale warrants, capital campaign receipts and uses, material related-party transactions, and progress against its operating commitments. Donors will receive reports on restricted gifts. Staff will have a confidential route for reporting misconduct.

The founder's reserved powers will govern Crown & Cross's corporate mission and succession. Christ Church Tampa's elders and congregation will exercise their responsibilities under the church's adopted polity. Elders will oversee doctrine, worship, and pastoral care.

MISSION
Defined founder powers and a written succession process
ACCOUNTS & CONDUCT
Independent review of finance, conflicts and misconduct
CHURCH LIFE
Qualified elders under the congregation's adopted polity

Proposed governance principles. Counsel and the founding leaders will establish the legal instruments, reserved powers, independent review, and succession provisions before accepting institutional obligations.

Sources: V4, V5, V6, V7. See the linked research notes for details.

THE DEVELOPMENT HORIZON

A public launch in 2047. A longer life of building.

The work begins with capable business operators, founding patrons, institutional leaders, and people who can prepare the first useful offerings. Selected media, publishing, teaching, or fellowship programs can begin around 2035-2037 when leaders and recurring funds are in place.

The full public launch is intended for 2047. By then, the founding team should be able to present operating work, a credible land and development strategy, major funding relationships, and the first permanent construction program. The complete campus will take further decades.

The financial examples describe early programs, a first permanent district, and later generations. Each expansion requires demand, capable leadership, recurring support, and funded capital. Later generations can add institutions beyond the modeled stages.



Now-2035

Build businesses, operators, financial capacity and founding relationships

2035-2037

Develop selected programs with leaders, customers and recurring support

2047

Announce the full vision and launch the major development campaign

Following generations

Open and expand permanent districts as people, approvals and funds permit

A FINANCIAL PLAN BUILT FROM THE WORK

The cost of serving families well

Crown & Cross needs affordable programs, independent income and a broad base of charitable support. Each program below pays for its teachers, staff, materials and share of facilities. Common grounds and independent governance have separate rows.

The three cases describe capacity. Early programs can begin around 2035-37. The 2047 public launch begins the wider campaign and construction effort. The first district and later institutions open as leadership, approvals and funding permit.

Annual operations, buildings, endowment principal, enterprise investment and homes require separate budgets. Historical comparisons retain their reported year; proposed figures use 2026 purchasing power. Future payment schedules must account for inflation and updated prices.

Annual mission plan	Early	District	Later
Homeschool households	200	1,000	4,000
Mission operating cost	\$3.09m	\$19.54m	\$66.07m
Net program fees	\$675k	\$5.13m	\$18.35m
Cash retained in academy	\$0	\$0	\$340.6k
Required subsidy	\$2.41m	\$14.41m	\$48.06m
Fundraising cost, separate	\$450k	\$1.20m	\$8.00m

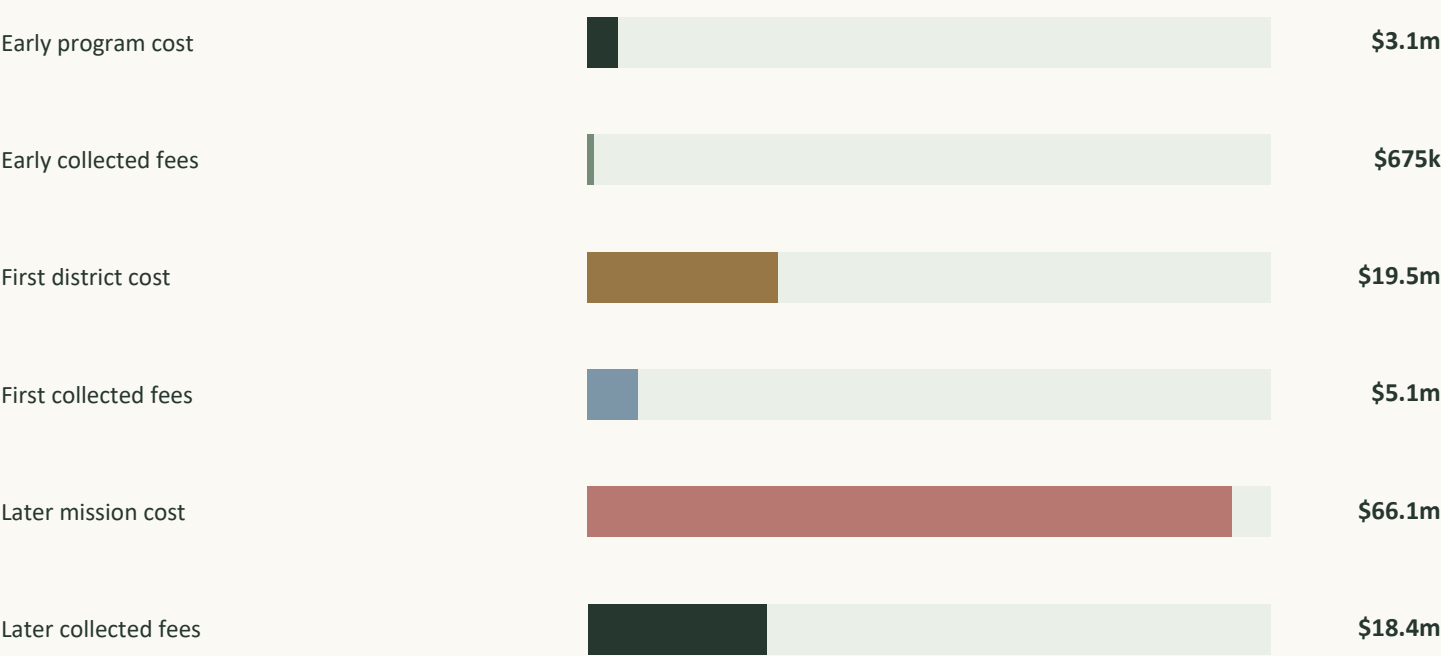
Planning cases in 2026 purchasing power. k means thousand; m means million. No gifts, customers, assets or approvals are represented as secured.

ANNUAL OPERATING CASES

The subsidy must grow with the work

The same operating model follows the institutions from early programs to a first district and later generations. Teaching, support, facilities and renewal are included. Academy support follows the stated enrollment and delivery case. A retained academy balance stays within that institution.

The later case collects \$18.351m in fees across all selected mission programs against \$66.070m of annual mission cost. Fundraising costs are accounted for separately. Each expansion requires dependable support for the remaining cost.



2026 purchasing power. Unfunded capacity cases. Net program fees are collected after the modeled discounts and aid.

PARENT-DIRECTED EDUCATION, OPTIONAL CLASSES

A price a family can plan around

The academy supports home education with optional supplementary classes. A proposed standard course meets for two hours each week for sixteen weeks and costs \$225 per semester. Annual household membership costs \$120. Parents select courses, supervise ordinary home practice and keep learning records.

A two-child household choosing four subjects for each child in both semesters buys sixteen course places. Courses cost \$3,600 before the \$180 second-child discount. Membership brings the annual family bill to \$3,540. Meals, transport and other home curriculum remain separate.

Annual standard-course example	Family bill
One child, two subjects each semester	\$1,020
Two children, two subjects each semester	\$1,830
Two children, three subjects each semester	\$2,685
Two children, four subjects each semester	\$3,540
Four-subject family, approved 50% course aid	\$1,830

Prices are proposed. Each course has a published assessment and supervision offer. Intensive writing, laboratories and younger-child classes require separately priced and staffed courses. Individual aid requires a funded award.

Sources: AC09, AC10. See the linked research notes for details.

TEACHING CAPACITY MUST PASS A FULL-TERM TRIAL

Pay for the work inside the course

The standard-course plan pays a \$62,500 salary plus a 25% employment-cost allowance, or \$78,125 per teacher. It adds 3% of faculty cost for substitutes. Tampa secondary-teacher median pay was \$61,030 in the federal 2025 wage series; an actual hiring budget must test these offers.

Teachers teach twelve two-hour sections weekly. Three course preparations each repeat four times. At twenty-six pupils per section, the maximum is 312 course enrollments. Parents mark ordinary home practice. Teacher feedback covers a limited published set of submitted work.

Eight weekly assessment hours provide 128 hours per semester. Two ten-minute major assessments and two two-minute short assessments per course pupil use 124.8 hours at the maximum load. Weekly essay marking or extensive individual support requires fewer sections or paid assistance.

Paid teacher week during instruction	Hours
Classroom teaching	24
Preparation for three repeated courses	6
Assessment and feedback	8
Office and family communication	2
Total weekly paid hours	40
Paid year	32 teaching + 4 professional weeks

The capacity test sets a narrow standard-course scope. Trial actual preparation, grading, supervision and absences before contracting a full schedule. No unpaid teacher hours are assumed.

Sources: AC07. See the linked research notes for details.

THREE SUBJECTS PER CHILD, PER SEMESTER

Three operating sizes, with paid rooms and staff

The three cases serve 200, 1,000 and 4,000 households. Each household has an assumed two participating children. Each child takes three subjects in both semesters. In the largest case, 8,000 children therefore purchase 48,000 semester course places.

The price test assumes a 5% average sibling reduction, targeted aid equal to 2% of the remaining course charges and waivers of 5% of household membership charges. Aid reduces receipts once. The smaller opening cases require operating support.

Annual academy plan	200 households	1,000 households	4,000 households
Participating children	400	2,000	8,000
Semester course places	2,400	12,000	48,000
Paid sections / teaching posts	94 / 4	462 / 20	1,848 / 77
Required rooms at modeled timetable	4	19	73
Total operating cost	\$675.1k	\$2.81m	\$10.17m
Collected courses and membership	\$525.5k	\$2.63m	\$10.51m
Required annual support	\$149.6k	\$185.2k	\$0
Cash retained in academy	\$0	\$0	\$340.6k

The 4,000-household case retains \$340,626 after the stated aid. This cash stays in the academy. Demand, average class size, staffing and room contracts remain unverified planning conditions.

4,000 HOUSEHOLDS AND 8,000 CHILDREN

The academy budget can be checked line by line

Gross course charges are \$10.8 million. The model deducts \$540,000 for sibling discounts and \$205,200 for targeted aid. Membership contributes \$456,000 after \$24,000 of waivers. Total annual receipts equal \$10,510,800.

The timetable buys 59,136 classroom contact hours at an assumed all-in \$30 per hour. Seventy-three rooms, each bookable for thirty hours weekly at 85% timetable use, provide the required capacity. Tampa publishes a \$25 hourly classroom rate before some extra charges. It has supplied no commitment to provide this room inventory.

Annual operating use	Amount
77 faculty, including employment costs	\$6,015,625
Substitutes and absence cover	\$180,469
Materials, \$20 per course place	\$960,000
Paid rooms and service allowance	\$1,774,080
Leadership, registration and family support	\$920,000
Insurance, systems, curriculum and equipment renewal	\$320,000
Total operating cost	\$10,170,174
Retained academy cash after costs and aid	\$340,626

Leadership includes twelve posts plus \$10,000 training. The room allowance requires signed premises and service terms. Families need a multi-day timetable with staggered attendance; course combinations cannot all be promised on one or two days.

Sources: AC08. See the linked research notes for details.

CLASS SIZE, COURSE DEMAND AND INTENSIVE CLASSES

Keep the price. Test the teaching mix.

At three subjects and the stated costs, an average class target of twenty-five produces only \$30,100 of annual headroom. Twenty-six retains more than 3% of operating cost. Smaller groups require a higher price, collected support or a different course scope.

At twenty-six pupils, two subjects per child leave an \$87,895 annual shortfall; three retain \$340,626; four retain \$690,599. Course demand determines both receipts and how many teachers and rooms the academy must employ.

Separate planning tests price writing seminars and supervised laboratory courses at \$400 per semester and younger-child classes with an assistant at \$375. A writing teacher handles fewer sections. These offers require trial lessons, clear ages and workloads, and funded individual aid.

Average standard class target	Annual cost	Balance after aid
20	\$12.55m	(\$2.04m)
24	\$10.88m	(\$368.6k)
25	\$10.48m	\$30.1k
26	\$10.17m	\$340.6k
28	\$9.64m	\$869.7k

Parentheses indicate a shortfall. All rows use 4,000 households, 8,000 children and three subjects per semester. Standard-course teaching is limited to the published preparation and marking offer. Smaller intensive classes carry their own costs.

AID, CASH RESERVES AND PREMISES

Fund the opening and protect access

The established plan includes \$205,200 of targeted course aid and \$24,000 of membership waivers. The 2% course allowance is a total budget; individual awards can be much larger. Leaders must measure remaining need. A separately collected \$342,000 aid campaign, with \$34,200 fundraising cost, adds \$307,800 of net aid and preserves the base operating balance.

The 200-household academy needs \$627,929 beyond course receipts for its opening package. That covers \$160,000 of fit-out and preopening work, \$168,779 of cash reserves and \$299,150 of operating support across two years. These amounts are included in the wider mission opening package.

A separately funded 90,000-square-foot academy can replace room charges with an assumed \$1.62 million annual occupancy and renewal budget. Its \$56.7 million building allowance includes hard construction, design and contingency; land, site and furniture are additional. Borrowing requires added debt payments.

Academy property option	Annual amount
Leased/shared rooms in the base case	\$1,774,080
Fully funded building, \$18 per square foot	\$1,620,000
Academy balance in funded-building option	\$494,706
Debt service assumed in that option	\$0

The 90,000-square-foot academy already appears in the selected long-term capital scope. Count its capital once. Eliminate internal rent on consolidation and pay actual occupancy costs. Additional aid and campus debt require collected funding.

2026-27 COUNTY AWARDS AND APPROVED INVOICES

Public scholarship money pays an eligible bill

Florida PEP can provide roughly \$8,000 per eligible child. Awards vary by grade and county. Families need an eligible student, scholarship approval, available funded money and approved services. The academy must satisfy the applicable instructional-provider requirements.

For two Hillsborough children in grades four through eight, each annual award is \$7,837. In the four-subject example, approved course invoices total \$3,420 after the sibling discount. Funding can pay at most those invoices and the available balance for each child. The \$120 household membership stays with the family unless separately approved.

The academy receives the same \$3,540 across the payments. Awards do not create additional tuition revenue. Ordinary 2026-27 PEP applications closed April 30, 2026. Families must check current application windows, funding and purchasing rules with the scholarship organization.

PEP award per eligible child	K-3	4-8	9-12
Hillsborough	\$8,429	\$7,837	\$7,644
Pinellas	\$8,643	\$8,059	\$7,868
Pasco	\$8,330	\$7,746	\$7,555
Polk	\$8,336	\$7,752	\$7,561

Current award amounts are evidence about 2026-27. Future operating years need new rules and amounts. A child-specific award cannot be pooled across siblings. Generic membership has no automatic purchasing approval.

Sources: AC01, AC02, AC03, AC04, AC05, AC06, AC12. See the linked research notes for details.

PUBLISHED COLLEGE COMPARISONS

An accessible college needs a funding system

Other institutions combine donor support, student work, financial aid and controlled costs. Their published prices describe distinct programs. Tuition coverage can leave a substantial housing, food and personal bill.

Crown & Cross should begin with partner pathways and a commuter model, then establish its own authorized programs. Students need clear total costs and recognized outcomes before enrolling.

Institution and current comparison	Published approach
Pensacola Christian College	\$9,918 annual tuition; \$5,150 room and board. Combined \$15,068 remains frozen for 2026-27. Other charges apply.
College of the Ozarks	Tuition Assurance combines work, eligible aid and college support. 2026-27 room/board is \$9,400, plus \$594 in listed fees.
Moody Bible Institute	Donor-funded tuition scholarship for qualifying full-time residential Chicago undergraduates. Housing and other costs remain.
Crown & Cross design	\$8,000 annual commuter tuition; modeled 25% institutional aid gives \$6,000 average collected tuition.

Comparisons reflect their published 2026-27 rules or stated price freeze. Individual eligibility and net costs vary. Proposed college figures are assumptions.
Sources: [A18](#), [A19](#), [A20](#), [A21](#). See the linked research notes for details.

800 COMMUTER STUDENTS IN THE LATER CASE

One college budget, three fields of study

The later college contains 320 liberal arts and science students, 240 technical students and 240 engineering and architecture students. These are 800 students in total. Each takes thirty credits a year.

Four hundred annual class sections averaging twenty students require fifty faculty teaching eight sections each. Faculty cost \$120,000 per year including employment costs; twenty-five support staff average \$90,000. Program approvals and the final curriculum remain outstanding.

Annual college plan	Students	Cost	Net fees	Subsidy
Liberal arts/sciences	320	\$5.21m	\$1.92m	\$3.29m
Technical	240	\$4.29m	\$1.44m	\$2.85m
Engineering/architecture	240	\$4.50m	\$1.44m	\$3.06m
Total	800	\$14.00m	\$4.80m	\$9.20m
Faculty / support costs	50 / 25	\$8.25m		
Materials, library, student services		\$3.25m		
Facilities and administration		\$2.50m		

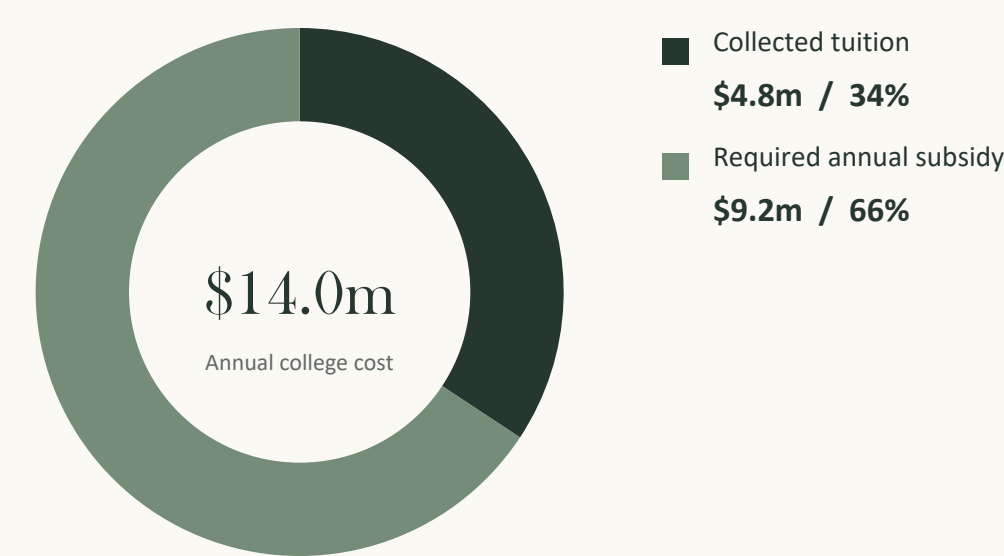
Construction, debt service, housing and meals are excluded. Engineering and architecture professional pathways need their own curriculum and approval work. Medical and JD degrees are separate options.

THE 800-STUDENT COLLEGE

Affordable tuition requires permanent support

The college case provides 800 student places, fifty faculty positions, and twenty-five support positions. At \$8,000 published annual tuition and a 25% aid allowance, collected tuition averages \$6,000 per student.

Recurring gifts and endowed spending must supply \$9.2m annually before the full college can operate at these prices. Housing, meals and direct medical or law degree schools require separate plans.



The \$14m operating case includes teaching, administration and the stated premises costs. The degree pathway and facilities require separate approvals and capital.

Sources: A18, A20, A21. See the linked research notes for details.

ANNUAL OPERATING SCHEDULE / 01

Each institution has a cost and a purpose

Mission fees reflect affordable participation and funded aid. Public teaching, family assistance and church life require charitable support. Each cost includes the program's paid work and assigned facilities; shared grounds and governance appear in their own rows.

Program	Early cost	District cost	Later cost	Later fees	Later gap
Homeschool academy	\$675.1k	\$2.81m	\$10.17m	\$10.51m	\$0
Public library and borrowing	\$220k	\$600k	\$2.00m	\$360k	\$1.64m
Conservatory and performances	\$170k	\$920k	\$4.30m	\$1.14m	\$3.16m
Publications and preservation	\$150k	\$500k	\$1.50m	\$0	\$1.50m
Public media and education	\$300k	\$1.00m	\$3.00m	\$0	\$3.00m
Adult courses and lectures	\$60k	\$300k	\$1.00m	\$300k	\$700k
Theology and ministry study	\$100k	\$500k	\$1.60m	\$540k	\$1.06m
Liberal arts and sciences	\$0	\$4.20m	\$5.21m	\$1.92m	\$3.29m
Technical education	\$60k	\$1.30m	\$4.29m	\$1.44m	\$2.85m

Fundraising is separate. Employer wages, independent enterprises, investment property, buildings and homes are outside these operating rows.

ANNUAL OPERATING SCHEDULE / 02

Each institution has a cost and a purpose

Mission fees reflect affordable participation and funded aid. Public teaching, family assistance and church life require charitable support. Each cost includes the program's paid work and assigned facilities; shared grounds and governance appear in their own rows.

Program	Early cost	District cost	Later cost	Later fees	Later gap
Engineering and architecture	\$0	\$460k	\$4.50m	\$1.44m	\$3.06m
Paid work and career placement	\$300k	\$700k	\$1.50m	\$0	\$1.50m
Community health and pathways	\$0	\$450k	\$2.00m	\$200k	\$1.80m
Legal help and pathways	\$0	\$300k	\$1.30m	\$100k	\$1.20m
Church and church-planting support	\$520k	\$2.40m	\$12.00m	\$0	\$12.00m
Sport and recreation	\$140k	\$500k	\$2.00m	\$400k	\$1.60m
Family care and assistance	\$150k	\$800k	\$3.70m	\$0	\$3.70m
Independent governance and finance	\$180k	\$600k	\$1.50m	\$0	\$1.50m
Common grounds and shared access	\$60k	\$1.20m	\$4.50m	\$0	\$4.50m
All mission programs	\$3.09m	\$19.54m	\$66.07m	\$18.35m	\$48.06m

Fundraising is separate. Employer wages, independent enterprises, investment property, buildings and homes are outside these operating rows.

WHAT THE LATER OPERATING COST PAYS FOR

Books, music and public teaching

People includes employees and qualified teaching or service contracts. Other delivery includes books, programs, grants, systems and any combined space allowance. The separate facilities column shows amounts explicitly assigned to building operation and renewal.

The conservatory teaches 1,500 pupils and presents forty ticketed performances. The library models 6,000 optional borrowing memberships. Public publications and educational media have separate staff and accounts from commercial books and client production.

Program	People	Other delivery	Facilities	Total
Public library and borrowing	\$900k	\$450k	\$650k	\$2.00m
Conservatory and performances	\$2.23m	\$275k	\$1.80m	\$4.30m
Publications and preservation	\$500k	\$1.00m	\$0	\$1.50m
Public media and education	\$1.26m	\$1.74m	\$0	\$3.00m
Adult courses and lectures	\$820k	\$180k	\$0	\$1.00m
Theology and ministry study	\$1.04m	\$160k	\$400k	\$1.60m

These are cost allowances. Detailed cost lines and service counts must become position descriptions, supplier budgets and room schedules before approval.

WHAT THE LATER OPERATING COST PAYS FOR

Care, church and a functioning district

People includes employees and qualified teaching or service contracts. Other delivery includes books, programs, grants, systems and any combined space allowance. The separate facilities column shows amounts explicitly assigned to building operation and renewal.

The church allowance pays for nine elders or ministry leaders, twenty support and worship staff, pastoral care and \$4 million in church-planting and mission grants. Family care includes \$2.5 million of direct assistance to 500 households.

Program	People	Other delivery	Facilities	Total
Paid work and career placement	\$760k	\$740k	\$0	\$1.50m
Community health and pathways	\$1.50m	\$250k	\$250k	\$2.00m
Legal help and pathways	\$1.10m	\$0	\$200k	\$1.30m
Church and church-planting support	\$3.28m	\$6.22m	\$2.50m	\$12.00m
Sport and recreation	\$1.64m	\$360k	\$0	\$2.00m
Family care and assistance	\$720k	\$2.78m	\$200k	\$3.70m
Independent governance and finance	\$960k	\$540k	\$0	\$1.50m
Common grounds and shared access	\$1.70m	\$2.80m	\$0	\$4.50m

These are cost allowances. Detailed cost lines and service counts must become position descriptions, supplier budgets and room schedules before approval.

THE EARLY PROGRAM PACKAGE

Fund two years before opening the full pilot

The complete early program case serves 200 homeschool households alongside a small library, music, public teaching, pastoral care and family support. It uses leased premises. Leaders can begin with fewer programs when only a smaller package is funded.

The package includes two operating years, fundraising work, \$600,000 of fit-out, three months of operating cash and a separate \$650,000 enterprise test pool. Business experiments provide no assumed pilot subsidy.

Two-year uses	Amount	Conditional sources	Amount
Mission operations	\$6.17m	Program receipts	\$1.35m
Fundraising work	\$900k	Ordinary gross gifts	\$1.60m
Fit-out and equipment	\$600k	Additional underwriting needed	\$6.25m
Opening cash reserve	\$883.8k	Confirmed gifts	\$0
Enterprise test capital	\$650k		
Total required	\$9.20m	Conditional total	\$9.20m

The \$6.25m additional underwriting requirement is unfilled. Ordinary gifts are gross because fundraising cost is already in uses. The academy-only opening package is included once.

OUTSIDE RECEIPTS MUST BECOME AVAILABLE CASH

Businesses with customers beyond the campus

Contracted production, licensed teaching materials and employer-paid training can reach customers before the permanent district opens. Their workers, equipment and sales teams have separate budgets from the mission programs.

The table deducts operating expense, a modeled tax allowance, replacements and any debt. Service businesses retain 40% of remaining cash for growth. The mission receives only its ownership share of the declared distribution.

Annual external business case	Customer receipts	Cash to mission
12 media retainers + 24 projects	\$1.044m	\$69,624
1,000 institution curriculum licenses	\$1.200m	\$117,000
40 employer cohorts, 800 paid seats	\$480,000	\$29,700
Combined distributions	\$2.724m	\$216,324
Holding and oversight		(\$60,000)
Usable annual mission cash		\$156,324

Conditional proven-unit cases. The opening \$650,000 pool covers paid tests, not this whole customer base. First pilots distribute zero. No household tuition is included.

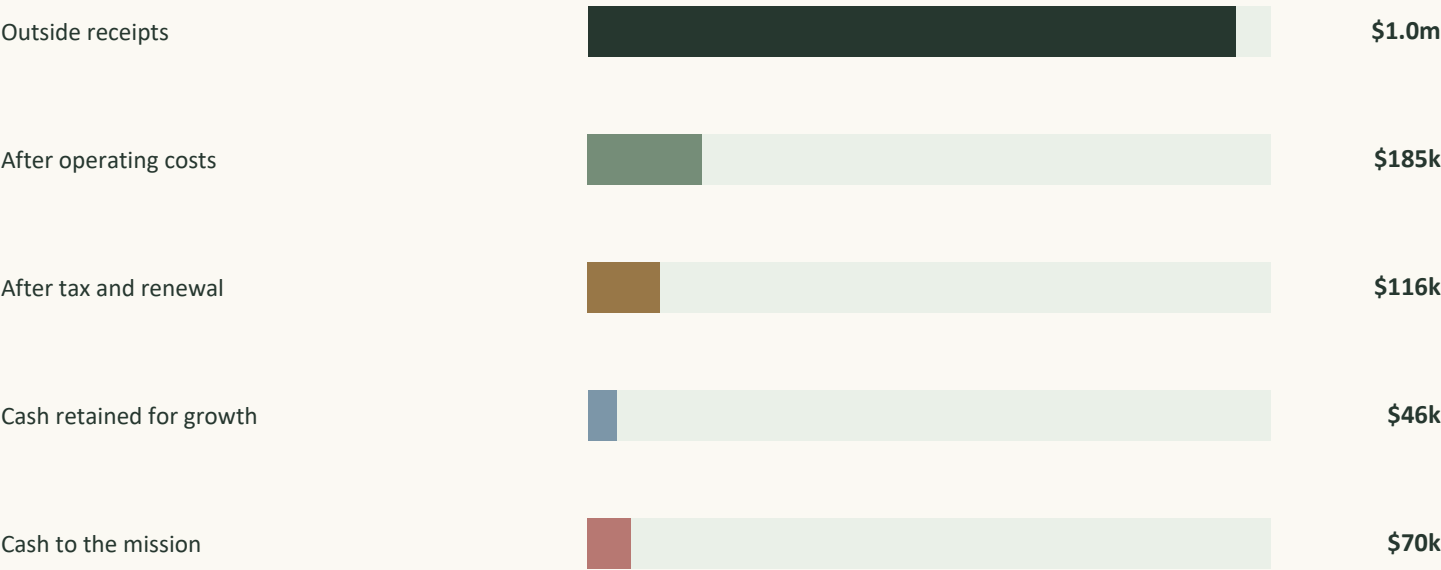
Sources: REV08, REV09, REV10, REV11, REV12, REV14, REV15, REV23. See the linked research notes for details.

OUTSIDE-CLIENT MEDIA EXAMPLE

Follow the cash from a completed contract

Twelve outside retainers at \$72,000 per year and twelve additional projects at \$15,000 produce \$1.044m in annual receipts. Delivery, staffing, sales and administration consume most of that revenue.

After cash operating costs, tax and equipment renewal, the business retains 40% of available cash for growth. The proposed mission distribution is \$69,624. A business must establish collected orders and repeat demand before founders budget any distribution.



Illustrative steady-state case. Pilot mission distribution is zero. Complete order quantities and expense lines are in the downloadable model.
Sources: [REV08](#), [REV09](#), [REV10](#). See the linked research notes for details.

CATALOG ECONOMICS AND REPEAT CUSTOMERS

Publishing can grow through books and rights

A commercial press can publish authors worldwide, sell books to outside institutions and license classroom, translation, digital and audio rights. Each title and product family must recover its editorial, royalty, production and selling costs.

The six-title case ships 20,000 copies, allows for wholesale discounts and returns, and loses about \$9,200 after replacement spending. A 1,000-institution license business has better repeat-sale potential and still needs four staff, paid content maintenance and measured renewals.

Lifeway's audited FY2025 resource operations lost \$706,000 on \$301.869 million of revenue. HarperCollins' FY2025 book segment reported a 13.77% EBITDA margin. EBITDA measures earnings before interest, tax, depreciation and amortization; debt payments, replacement spending and other cash demands still follow.

Annual case	Outside receipts	Mission cash
Six-title press: 20,000 shipped copies	\$307,200	\$0; loss funded
Same team: 30,000 copies, capacity verified	\$460,800	\$34,266
Course licenses: 1,000 institutions × \$1,200	\$1.20m	\$117,000
Larger licensed catalog: 3,000 institutions	\$3.60m	\$531,000
Printing: 100,000 outside books	\$600,000	\$18,000

Commercial titles are separate from subsidized public publications. Internal printing is eliminated. Initial printer investment is an unquoted \$300,000 and follows verified outside orders.

Sources: REV01, REV02, REV03, REV05, REV06, REV07, REV11. See the linked research notes for details.

A NATIONAL ENTERPRISE SCALE TEST

What five or ten million in annual business support requires

Several million in annual support requires substantial outside trade. The illustration below combines a national licensed catalog, production teams, employer training and separate professional design practices. Every component has its own staff and customers.

The capital allowance includes years of content creation, customer acquisition, early losses, systems and working cash. Retained earnings can fund part of growth. Outside equity reduces charitable ownership unless investors donate it. No date or probability is attached to these cases.

Required annual scale	About \$5m support	About \$10m support
Outside business receipts	\$60.08m	\$120.16m
Paying institutional licenses	20,000	40,000
Media retainer customers	240	480
Separate production projects	480	960
Employer-paid training seats	12,000	24,000
Enterprise staff positions	About 238	475
Cumulative risk funding allowance	\$28.25m	\$56.50m
Available mission cash after oversight	\$5.07m	\$10.14m

These are scale requirements, not a sales forecast. Twenty thousand licenses require several proven products and a large qualified market. Current audience counts do not establish customers.

Sources: REV08, REV11, REV18, REV19, REV31. See the linked research notes for details.

OWNED RETAIL AND LONG-TERM LAND LEASES

A store must earn the rent it pays

The retail test uses 20,000 square feet, \$28 annual base rent and 95% occupancy. It collects \$532,000. Tampa's Q2 2026 asking-rent comparison is \$27.57 per square foot; a proposed address needs actual lease offers.

Owned retail requires \$6 million of total capital in this test. Borrowing half leaves \$3 million of equity. A land lease instead retains land title and lets a developer fund the building. The developer must still earn a return after its own costs and debt.

Choose one structure for each parcel. A tenant's sales belong to the tenant. The charity counts its contracted rent or ownership distribution once.

Annual cash comparison	Owned, half debt	Land lease
Base rent received	\$532,000	\$60,000
Owner operations and management	(\$86,600)	(\$7,500)
Renewal and tenant allowance	(\$50,000)	\$0
Annual principal and interest	(\$254,441)	\$0
Tax allowance	(\$26,850)	(\$13,125)
Cash to mission	\$114,109	\$39,375
Gifted equity or land value	\$3.00m	\$1.00m

Owned project assumes 7% debt and 25-year amortization. Ground rent is an unvalidated offer assumption. The 25% tax allowance is a comparison reserve; actual treatment requires entity-specific review.

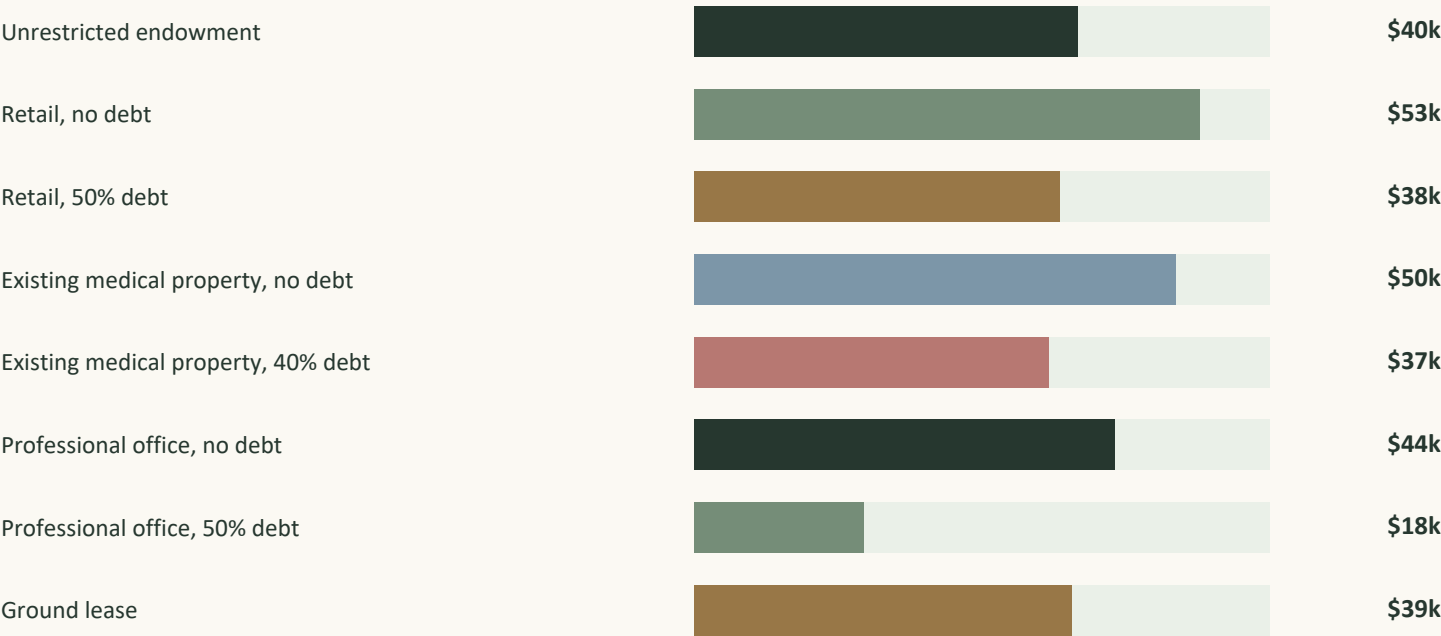
Sources: REV20, REV21, REV22, REV23. See the linked research notes for details.

ANNUAL CASH PER \$1 MILLION OF EQUITY

Put gifted capital where it can sustain the work

Existing income property can sit outside the campus. Verified leases and an independent property manager can support the mission while the campus develops. Acquisition cost, tenant obligations, insurance, vacancy and replacement needs determine the cash.

The medical test acquires 30,000 square feet for \$10.5 million including reserves. It produces about \$526,000 without debt or \$233,000 with 40% debt. A new clinical building needs a separate estimate: JLL's national medical fit-out average is \$412 per square foot from a finished shell.



After stated operations, renewal, tax and debt. An additional property-portfolio oversight cost may apply. Endowment uses a proposed 4% spending policy; none is a guaranteed return.

Sources: REV27, REV28, REV29, REV30, REV32, REV33. See the linked research notes for details.

EVENTS AND AN OPTIONAL HOTEL

Visitors can contribute when the business works

An existing funded venue can earn outside rental income. The event case sells sixty premium rentals, forty weekday events and one hundred photography sessions. After staff, event crews, occupancy, tax and renewal, it distributes \$49,500 and retains \$33,000.

The hotel test requires \$25 million for one hundred rooms. Half is debt; the charity and outside investors each provide \$6.25 million of equity. At 70% occupancy and a \$190 room rate, the charity's share receives about \$128,000. The mission base budget includes no hotel support.

Annual operation	Downside	Base	Upside
Venue receipts	\$345k	\$575k	\$805k
Venue mission distribution	\$0	\$49,500	\$132,300
Hotel occupancy / room rate	55% / \$165	70% / \$190	78% / \$230
Hotel receipts	\$3.64m	\$5.34m	\$7.20m
Hotel mission distribution	\$0	\$127,513	\$369,697
Hotel project loss requiring cash	\$330,786	\$0	\$0

Hotel returns are after debt, renewal, tax allowance and the investor share. An independent demand and operator study must justify construction. Events assume an existing venue; its construction cost is separate.

Sources: REV16, REV17, REV24, REV25, REV26. See the linked research notes for details.

WHAT ESTABLISHED INSTITUTIONS REPORT

National giving can reach substantial scale

Established ministries and colleges demonstrate that national Christian philanthropy can support significant work. Their financial statements also show the cost of maintaining relationships, public distribution and fundraising operations.

Hillsdale's three-year average contribution revenue is \$273.1 million and average fundraising expense \$76.5 million. Reported gifts include noncash assets, restrictions and timing differences. This average cannot establish repeatable unrestricted cash for another institution.

Reported financial comparison	Contribution revenue	Fundraising cost
Hillsdale, year ended June 2023	\$253.6m	\$68.7m
Hillsdale, year ended June 2024	\$268.5m	\$80.4m
Hillsdale, year ended June 2025	\$297.2m	\$80.4m
Ligonier, year ended June 2025	\$38.70m	\$3.30m
Compassion International, FY2025	\$1,312.3m	\$161.6m

Historical reported dollars. Accrual gifts, pledges, estates and noncash contributions differ from current spendable cash. No comparable supplies a Crown & Cross donor commitment.

Sources: G1, G2, G3, G4, G5, G6. See the linked research notes for details.

AN ILLUSTRATIVE \$25 MILLION ANNUAL PROGRAM

Build a donor community with a real operating budget

This campaign design requires 7,254 annual donors. It combines larger individual and foundation gifts, recurring supporters, church partnerships and donor-advised-fund recommendations. No donor count or gift amount has been established.

The model pays \$3.5 million for eighteen advancement staff, distribution, meetings, systems and planned-gift support. That leaves \$21.5 million only when the gifts are collected and available for the specified programs.

Gift per year	Annual donors	Gross annual gifts
\$1,000,000	2	\$2.00m
\$500,000	12	\$6.00m
\$100,000	40	\$4.00m
\$25,000	200	\$5.00m
\$5,000	1,000	\$5.00m
\$500	6,000	\$3.00m
Gross gift design	7,254	\$25.00m
Fundraising expense		(\$3.50m)
Net available gifts, before restrictions		\$21.50m

The separate \$50m design needs 12,625 annual donors and \$8m of fundraising expense, leaving \$42m. Restricted capital and endowment gifts cannot be reassigned to annual operations.

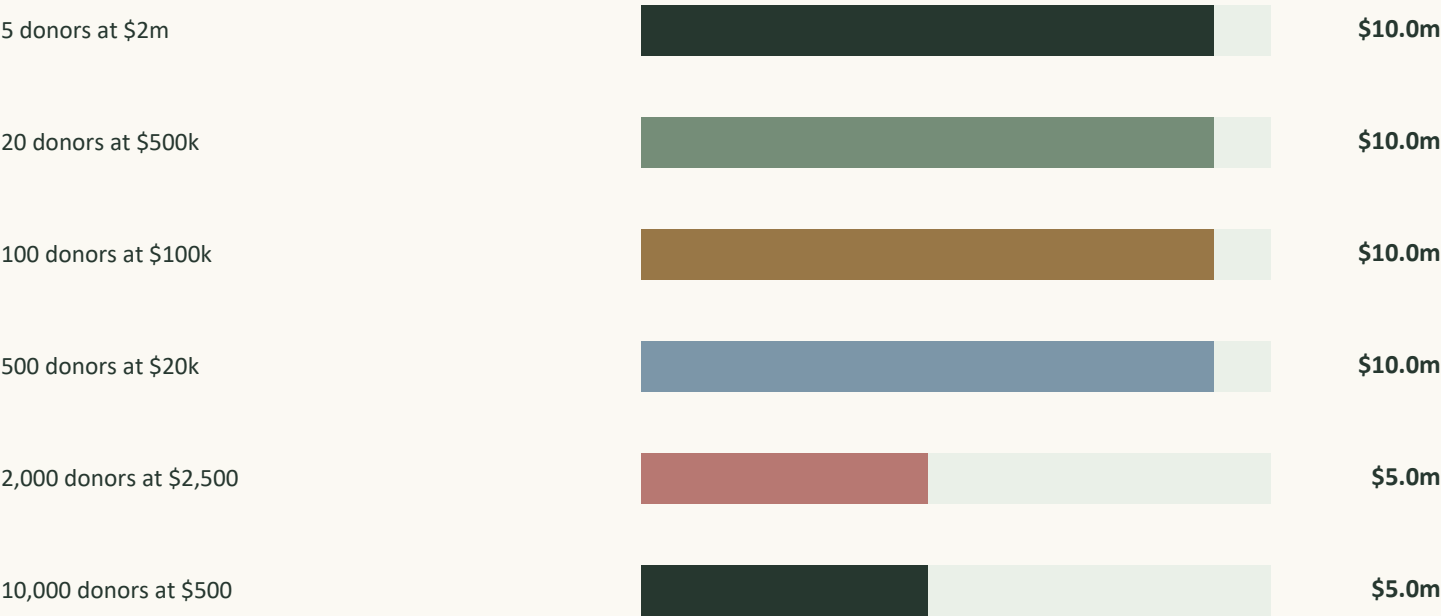
Sources: G1, G2, G7, G9, G11, G13. See the linked research notes for details.

A \$50M ANNUAL CAMPAIGN DESIGN

The relationships behind a national giving program

A broad donor base can support substantial national work. This \$50m design requires 12,625 annual donors and an \$8m advancement budget. The net contribution to mission operations is \$42m.

The campaign requires major-gift relationships as well as a large renewal program. Every band describes annual gifts to be sought and voluntarily committed. Capital, estate and endowment gifts remain separate.



Uncommitted campaign design. Staff portfolios, qualified prospects, acquisition costs, renewals and collected cash must establish whether the plan can be carried.
Sources: [G1](#), [G2](#), [G11](#). See the linked research notes for details.

ADVANCEMENT STAFF, PROPOSALS AND RENEWAL

Pay for the work of earning and keeping trust

The \$5 million campaign case pays eight staff and spends \$1.2 million on fundraising. The \$25 million case needs eighteen staff and \$3.5 million. Staff research suitable partners, conduct meetings, write specific proposals, record restrictions, acknowledge gifts and report results.

At an assumed twenty-five qualified major proposals per officer-year, fifty-four gifts of \$100,000 or more require 135-216 proposals at 40%-25% success. That is about five to nine officer-years of proposal work. The assumptions establish workload; they do not predict particular donors.

Fundraising task	What must be verified
Qualified relationships	Confirmed interest, a relevant purpose and an agreed next conversation. Public wealth estimates are insufficient.
Direct mail and email	Measure collected cash, acquisition cost and renewal by donor cohort; allocate staff and production costs.
A \$70,000 acquisition test	500 new donors leaves a modeled \$14,743 two-year loss; 1,000 produces \$40,515. Both are tests.
Foundations and DAFs	Fit the program and donor restrictions. Some foundations accept invited proposals only. A DAF needs a donor recommendation and approval.
Renewal	FEP reports 18.9% new-donor retention in 2025. A new mailing list cannot be booked as recurring income.

Every appeal needs a specific purpose, budget, responsible leader and evidence of service. Annual and capital campaigns allocate shared expenses once.
Sources: G7, G9, G11, G12, G14, G15. See the linked research notes for details.

CONDITIONAL DESIGNS, WITH NO SECURED FUNDING

The annual funding gap stays visible

Program fees cover part of the cost. The table then tests selected giving, enterprise and endowment cases against the remaining need. Gifts must be collected and unrestricted or eligible for the actual program. Endowment distributions require invested principal.

The enterprise allowance is zero during pilots. Established operations may budget at most 70% of the lower of their trailing three-year annual average paid distributions and the independently reviewed coming-year distribution budget. Permanent payroll requires dependable support.

Annual funding bridge	Early	District	Later
Mission cost	\$3.09m	\$19.54m	\$66.07m
Less net program fees	(\$675k)	(\$5.13m)	(\$18.35m)
Academy cash retained for its obligations	\$0	\$0	\$340.6k
Required mission subsidy	\$2.41m	\$14.41m	\$48.06m
Gross operating gift design	\$800k	\$5.00m	\$50.00m
Less fundraising cost	(\$450k)	(\$1.20m)	(\$8.00m)
Net available gifts	\$350k	\$3.80m	\$42.00m
Endowment spending	\$0	\$1.00m	\$6.00m
Conservative business support	\$0	\$109.4k	\$664.3k
Remaining annual gap	\$2.06m	\$9.50m	\$0
Conditional general reserve capacity	\$0	\$0	\$604.3k

Required endowment principal is \$0 / \$25m / \$150m. None is confirmed. Gifts and business income are uncommitted scenarios. The remaining gaps must be funded or programs must open at a smaller scope.

CHOICES THAT CHANGE THE OPERATING CASE

Close the gap through measured commitments

The first district needs \$14.41m of annual subsidy. Its \$5 million gross campaign design leaves a \$9.50m gap after endowment and conservative business support. A separately achieved \$25 million campaign with \$3.5 million of expense would cover that scope and provide conditional reserve capacity.

The later case needs \$48.06 million of mission support after program fees, while the academy retains \$340,626. A \$50 million campaign leaves \$42 million after fundraising. A funded \$150 million endowment provides \$6 million at 4%. Conservative enterprise support of \$664,279 then leaves \$604,279 of conditional general reserve capacity.

These annual gifts, investments and business distributions remain uncommitted. The larger enterprise case permits \$3.55 million of budget support under the 70% rule after it establishes its required history. Its customers, capital and staffing must be secured before the board adopts that additional income.

An additional \$1m annual subsidy	Required capacity
Permanent invested support at 4%	\$25m of additional eligible endowment principal.
Recurring gifts	More than \$1m in collected gifts after the cost of securing and maintaining them.
External businesses at a 10% available-cash margin	About \$14.29m of outside annual sales supplies \$1m of budgeted subsidy under the 70% spending rule.
Operating scope	Open only the institutions and capacity covered by dependable funding.

Endowment gifts, annual gifts and capital gifts have different restrictions. The same gift cannot fill more than one use. Investment returns must also cover fees and preserve purchasing power.

Sources: REV32, REV33. See the linked research notes for details.

A SELECTED LONG-TERM PHYSICAL SCOPE

Price the buildings room by room

This floor-area schedule gives architects and financiers a scope to test. It uses unquoted 2026 hard-construction allowances. Land, site works, design, equipment and contingency are added on the next page.

The completed church has a 30,000-square-foot sanctuary, 8,000-square-foot chapel and 12,000 square feet of support. The auditorium and theater occupy separate rooms. Final seating, acoustics, stone and marble specifications require professional design.

Building or facility	First sq ft	Later total sq ft	Hard cost / sq ft
Sanctuary, chapel and support	30,000	50,000	\$900
Homeschool academy	30,000	90,000	\$450
Public library and archives	12,000	40,000	\$600
Music teaching and rehearsal	20,000	48,000	\$700
Dedicated auditorium	0	30,000	\$900
Dedicated theater	0	12,000	\$1,100
Liberal arts/science classrooms	20,000	60,000	\$550
Technical workshops	20,000	40,000	\$450
Engineering/architecture facilities	0	60,000	\$650
Theology and ministry facilities	10,000	20,000	\$500
Public press and media	10,000	30,000	\$450
Sport and community rooms	12,000	35,000	\$400
Family, health and legal rooms	10,000	35,000	\$600
Administration and foundation	8,000	20,000	\$450

Completed selected scope: 570,000 gross square feet. The first district includes 182,000 square feet. Future medical/JD schools, homes, hotels and investment property are excluded.

CAPITAL USES ACROSS GENERATIONS

Keep buildings, reserves and permanent funds separate

The first district is a sequence of packages after the 2047 launch. The later column adds facilities and capacity over further generations. Twenty-percent design/professional and twenty-percent contingency allowances apply to hard construction, with land/site and equipment stated separately.

The reserve target grows from three months of early spending to six months of district and later spending, including the selected fundraising cost. Later requests credit earlier reserve cash only if it still exists. Endowment principal remains invested.

Net capital use	First district	Later addition
Hard construction	\$105.60m	\$235.20m
Design and professional costs	\$21.12m	\$47.04m
Contingency	\$21.12m	\$47.04m
Land, site and equipment	\$37.00m	\$88.00m
New endowment principal	\$25.00m	\$125.00m
Additional cash reserve	\$9.49m	\$26.66m
Preopening work	\$4.00m	\$12.00m
Total new capital uses	\$223.33m	\$580.94m

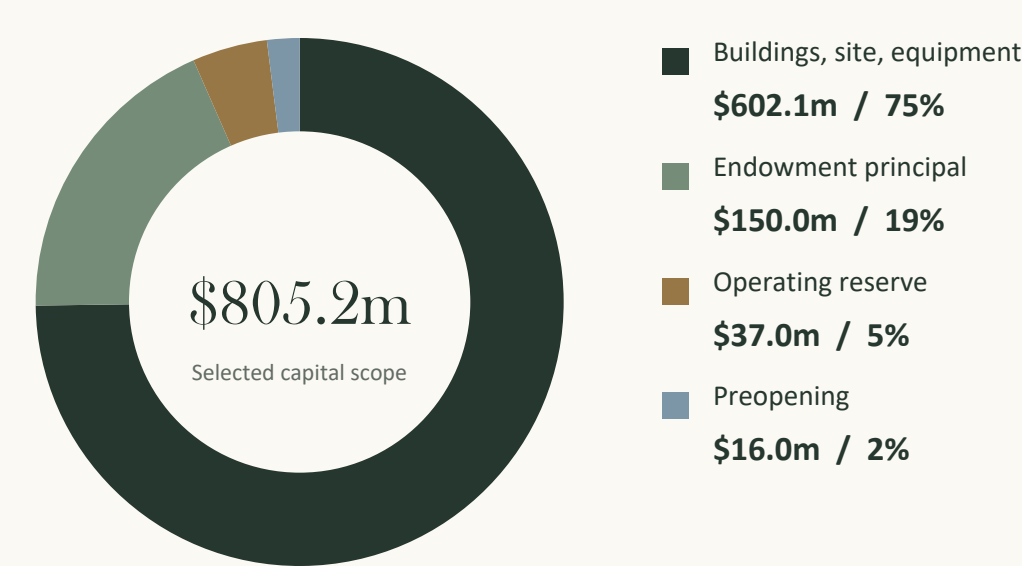
Selected completed assets and permanent funds total \$805.16m, including the \$883.8k pilot reserve retained in later balances. Campaign expense, pilot fit-out, enterprise capital and intervening operating subsidies are additional. No capital gifts are confirmed.

SELECTED INSTITUTIONAL SCOPE

Capital serves several different obligations

The cost test provides \$602.12m for the selected buildings, land and site work, equipment, professional costs and contingency. Its 570,000 gross square feet cover defined institutions across several generations.

An additional \$150m remains invested for permanent support. The operating reserve is \$37.035m and preopening expense is \$16m. Each fund has a separate purpose and must remain available for that purpose.



Unquoted 2026 allowances. Excludes housing, separate investments, full medical and law degree schools, further districts, pilot fit-out, enterprise risk funding and intervening annual subsidies. Additional campaign expenses must also be funded.

AN ILLUSTRATIVE CAPITAL CAMPAIGN

A campaign promise must become project cash

A \$100 million pledge campaign does not supply \$100 million to construction. At an assumed 95% collection rate and \$8 million campaign cost, it provides \$87 million of project cash over the collection period.

Apply the same test to each building package. The first district needs \$223.33m of net new capital. A 95% collection rate and campaign cost equal to 8% of pledges require about \$256.70m in pledges. Qualified donor work must establish whether that campaign can be adopted.

Gift commitment	Number	Pledge total
\$20,000,000	1	\$20.00m
\$10,000,000	2	\$20.00m
\$5,000,000	4	\$20.00m
\$2,000,000	10	\$20.00m
\$500,000	20	\$10.00m
\$100,000	50	\$5.00m
\$10,000	500	\$5.00m
Illustrative pledge total	587	\$100.00m
Collections less campaign costs		\$87.00m

The gift ladder identifies required commitments. It supplies no evidence that those donors exist. Capital fundraising cost is allocated separately from annual advancement. Estate intentions have zero current operating cash.

Sources: G7, G9, G10, G14, G15. See the linked research notes for details.

SEPARATE CAPITAL AND APPROVAL DECISIONS

Homes and future schools need their own plans

A first-home program can proceed in tested modules. This 100-home illustration costs \$45 million and collects \$35 million from buyers, leaving \$10 million of capital assistance. It generates no mission operating profit. Buyers need affordable monthly costs and mortgage qualification.

The medical and law vision remains part of the long-term purpose. The operating model funds community services and pathways. Full medical and JD schools need separate curriculum, authorization, faculty, clinical or legal training capacity, student-cost and capital plans. No degree tuition or construction cost is invented for those unpriced options.

100-home development test	Amount
Construction	\$26.00m
Land and infrastructure	\$8.00m
Design, finance, contingency and closing	\$11.00m
Total development uses	\$45.00m
Buyer closing proceeds, average \$350,000	\$35.00m
Required capital assistance	\$10.00m
Annual mission profit assumed	\$0

All housing figures are unquoted 2026 assumptions. Construction borrowing addresses timing and must be repaid from closing proceeds. Medical/JD schools and housing remain outside the selected \$805.16m institutional capital scope.

OUTCOMES WITH CLEAR DENOMINATORS

Measure families served and work completed

Count a household once within each program and report overlap across programs. Memberships, visits, class places and paid tickets measure different things. They cannot be added to claim a total number of people served.

Employer-paid placements illustrate one year of work and training. At \$20 an hour for 2,080 hours, a placement pays \$41,600 before employee taxes. Employers also fund payroll burdens and supervision. Continuing apprenticeship cohorts require additional years of funding.

Annual service or workload	Early	District	Later
Academy households	200	1,000	4,000
Academy participating children	400	2,000	8,000
Directly assisted households	40	200	500
One-year paid placement starts	40	150	400
One-year completions at assumed 80%	32	120	320
Employer wages, burdens and supervision	\$2.36m	\$8.84m	\$23.57m
Identified mission staff post equivalents	13.75	94	234
Academy salaried teaching posts	4	20	77

Staff post equivalents include specified part-time roles and exclude teaching/other contractors not counted as posts. Enterprise and advancement staff are separate. Church reports pastoral care, baptisms and discipleship without predicting spiritual outcomes.

STRESS TESTS AND RELEASE OF FUNDS

Open the next institution when its support is dependable

The later funding design leaves \$604,279 of conditional general reserve capacity after the academy retains its own cash. The design still requires uncommitted gifts, endowment assets and established business distributions. The stress tests show how quickly a shortfall returns.

The founding team should finish the first class timetable and position budgets, confirm provider requirements, run paid enterprise pilots, qualify donor conversations and price a leased opening site. Each next commitment should follow evidence and funded capacity.

Later annual stress	Added funding need
Later gifts 20% below the \$50m case	\$10.00m
Later fees 10% below plan	\$1.49m
Later enterprise support unavailable	\$664.3k
Later endowment spending falls 20%	\$1.20m

- Before programs
Fund the opening package, aid, staff and cash reserve.
- Before permanent payroll
Verify collected gifts, restrictions and dependable recurring support.
- Before construction
Cover the signed package, payment timing and independent contingency.

Stress costs hold staff and premises fixed. The fee stress first removes planned academy retention and then requires added support. Subtract \$604,279 of conditional general capacity from each added need to find its remaining gap. Later generations require renewed capital and operating plans.

THE FOUNDING INVITATION

The people who can help build this

Crown & Cross seeks founding leaders, operators, financiers, patrons, and advisers who can help establish the capacity behind these institutions. Some will work through Noble and its companies. Others will carry a particular institution, funding relationship, or professional responsibility.

The first commitments should fund defined work with accountable leaders. Each proposed institution needs a first offering, evidence of demand, a two-year operating plan, and a clear account of its facilities and authority. Financiers and patrons can examine that work and choose the responsibility they will carry.

Founding role	Work at this stage
Operators and business partners	Lead capable businesses and develop qualified successors
Patrons and financiers	Fund defined institutional work and independently assessed opportunities
Institutional leaders	Turn a field of the vision into a staffed, costed first offering
Advancement and communications	Build donor relationships, appeals, proposals, and reliable reporting
Professional advisers	Test governance, land, construction, education, and commercial plans

CROWN & CROSS

Begin a founding conversation



ARCHITECTURAL & LIFE CONCEPT

The founding team will develop the people, plans, businesses, and support required for the first institutions. Useful programs can earn trust before the public launch in 2047. Major construction will follow a funded and approved first district.

A founding conversation should identify the role a person or institution can carry, the resources they can commit, and the next piece of work they are prepared to complete.

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PRIMARY SOURCES / 01

Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

S1 Association of Classical Christian Schools, What Is Classical Christian Education?

Undated; accessed 2026-09-12. Explains the Christian liberal arts, grammar, logic, rhetoric, Great Books, and parental responsibility. Supports the educational definition; the organization's comparative superiority claims are excluded.

<https://classicalchristian.org/what-is-cce/>

S3 Florida Department of Education, Home Education

Undated; accessed 2026-09-12. Identifies home education as a parent-directed educational option. The page does not establish the proposed academy's school status or scholarship eligibility.

<https://www.fldoe.org/schools/school-choice/home-edu/>

S4 Boston Athenaeum, Become a Member

Undated; accessed 2026-09-12. Describes reading rooms, lending, digital resources, events, and family and institutional memberships. Listed annual prices include \$506 individual and \$590 family; these describe the comparator's present offer.

<https://bostonathenaeum.org/join-give/become-a-member/>

S5 Boston Athenaeum, Research & Fellowships

Undated; accessed 2026-09-12. Describes twenty-day research residencies; several fellowships provide \$2,000 plus membership. The page also describes donor-funded book conservation fellowships.

<https://bostonathenaeum.org/library-collections/fellowships/>

S6 The Rabbit Room, Programs and Membership

Undated; accessed 2026-09-12. Lists a press, music, podcasts, conferences, theatrical work, bookshop, events, newsletters, and recurring patron membership. Its homepage advertises a \$25-or-more monthly membership gift level. Financial profitability is unverified.

<https://www.rabbitroom.com/>

PRIMARY SOURCES / 02

Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

S7 Millennial Choirs & Orchestras, About MCO

Undated; accessed 2026-09-12. Describes four youth choirs without auditions, auditioned adult and orchestral ensembles, and youth entry from age four. This is a participation-model reference; doctrine and any future collaboration require separate assessment.

<https://www.millennial.org/about/>

S8 Canon Press, Canon+

Undated; accessed 2026-09-12. Advertises a subscription catalog of more than 1,500 audiobooks and shows, with individual plans listed at \$11.99 monthly or \$119.99 annually. The page establishes a product model; subscriber counts, revenue, and profit remain unverified.

<https://canonpress.com/pages/app>

S9 U.S. Department of Labor, Registered Apprenticeship Program

Undated; accessed 2026-09-12. Describes paid employment, structured mentoring, progressive wages, supplemental education, a recognized credential, and federal or state approval. These are elements of Registered Apprenticeship; a proposed Crown & Cross program requires its own approval.

<https://www.apprenticeship.gov/employers/registered-apprenticeship-program>

S11 NCARB, How to Earn Your Architecture License

Undated; accessed 2026-09-12. Explains jurisdiction-specific architecture licensure through education, experience, and examination. The United States has no national architecture license.

<https://www.ncarb.org/become-architect/earn-license>

S12 ABET, What Is Accreditation?

Undated; accessed 2026-09-12. Describes accreditation of specific programs in engineering and related fields. The proposed institutions and courses have no accreditation established by this reference.

<https://www.abet.org/accreditation/what-is-accreditation/>

PRIMARY SOURCES / 03

Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

S13a AAMC, Apply to Medical School

Undated; accessed 2026-09-12. Provides medical-school preparation and admissions resources, including admission requirements, the MCAT, and application services. Supports the proposed mentoring and external professional-education pathway.

<https://students-residents.aamc.org/apply-medical-school>

S13b AAMC, How to Apply for Residency Positions

Undated; accessed 2026-09-12. Describes the later residency application and interview process during medical school. Supports treating physician formation as a sequence extending beyond admission to medical school.

<https://students-residents.aamc.org/understanding-application-process/how-apply-residency-positions>

S15 LCME, Accreditation Process Overview

Undated; accessed 2026-09-12. Describes applicant, candidate, preliminary, provisional, and full stages. Student recruitment and application activity are restricted before preliminary accreditation. Applies to an independently proposed MD program.

<https://lcme.org/about/accreditation-process-overview/>

V3 ECFA, Standard 7.3: Charitable Gift Communication

Undated; accessed 2026-09-12. Explains charitable gift acknowledgment and the difference between contributions and transactions made in exchange for services. Crown & Cross has no ECFA accreditation established.

<https://www.ecfa.org/content/comment73>

V4 ECFA, Standard 2: Governance

Undated; accessed 2026-09-12. Requires an ECFA member's board to include at least five people and a majority of independent directors. Commentary examines independence in practice, reporting relationships, financial ties, and conflicts. This is a voluntary benchmark, not a legal ruling on proposed founder powers.

<https://www.ecfa.org/content/comment2>

PRIMARY SOURCES / 04

Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

V5 ECFA, Standard 6: Compensation-Setting and Related-Party Transactions

Undated; accessed 2026-09-12. Describes independent oversight of compensation and transactions involving competing financial interests. Supports the proposed recusal and disinterested-review controls.

<https://www.ecfa.org/content/comment6a>

V6 Florida Statutes 617.0801: Duties of Board of Directors

2026 codification; accessed 2026-09-12. Places corporate powers and affairs under board authority, subject to limitations in the articles. Supports legal exploration of defined reserved powers; it does not validate a specific proposed charter.

<https://www.flsenate.gov/Laws/Statutes/2026/0617.0801>

V7 Florida Statutes 617.0804: Selection of Directors

2026 codification; accessed 2026-09-12. Describes election, appointment, and designation methods in corporate governing documents. Counsel must verify applicable effective dates and implementation before relying on any proposed structure.

<https://www.flsenate.gov/Laws/Statutes/2026/0617.0804>

V12 Canon Press, Distributors

Undated; accessed 2026-09-12. Offers a wholesale-account inquiry route for distributors, bookstores, and retailers, with order expectations and proposed terms. Establishes a possible commercial conversation without endorsement or partnership commitment.

<https://canonpress.com/pages/distributors>

V13 Ligonier Ministries, Discover Ligonier's Church Partnership Program

Published 2024-04-22; accessed 2026-09-12. Describes a recurring-support program with Tabletalk, Ligonier Connect, discounts, and international study-Bible distribution. Confirm current terms and doctrinal fit before proposing participation.

<https://www.ligonier.org/posts/discover-ligoniers-church-partnership-program>

PRIMARY SOURCES / 05

Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

V14 Lifeway, Writing for Lifeway

Undated; accessed 2026-09-12. Explains that writing is by assignment and offers expression-of-interest forms for Bible studies, magazines, and devotionals. Unsolicited manuscripts are not accepted through this route.

<https://www.lifeway.com/en/about/writing-for-lifeway>

V15 Lifeway, Licensing and Permissions Requests

Undated; accessed 2026-09-12. Provides permission-request routes for copyrighted materials and directs music, recorded masters, and rehearsal-track licensing to the specified service. A request does not establish permission or an institutional partnership.

<https://www.lifeway.com/en/about/licensing-permission-requests>

V16 Southern Baptist Convention, Frequently Asked Questions

Undated; accessed 2026-09-12. Explains local church autonomy and local custody of membership, baptism, and ordination records. States national SBC cannot promote outside products, events, or ministries and directs partnership formation toward local churches.

<https://www.sbc.net/about/what-we-do/faq/>

V17 Calvary Church, Public Ministry and X150 Overview

Undated page; accessed through current primary-site search extraction 2026-09-12 after direct fetch timed out. Describes church planting, education links, local care, and the X150 vision; lists Clearwater among its campuses. Establishes no Crown & Cross commitment.

<https://calvary.us/>

V19 Heidelberg, Print on Demand and Digital Print Ecosystem

Undated; accessed 2026-09-12. Describes digital printing and separate finishing, cutting, folding, and binding systems for book production. A manufacturer's product reference establishes technical components without proving the profitability or equipment needs of the proposed Crown & Cross plant.

https://www.heidelberg.com/global/en/print_and_packaging/industries_and_applications/commercial_production/commercial_news_1/hybrid_printing/book_print_on_demand.jsp

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

A18 Pensacola Christian College: Cost Breakdown

Per semester tuition \$4,959 and room/board \$2,575. Books, program fees and personal expenses are additional.

<https://www.pcci.edu/admissions/costs/breakdown.aspx>

A19 PCC: Tuition, Room and Board Freeze

PCC holds tuition plus room/board at \$15,068 for 2026-27.

<https://news.pcci.edu/campus-life/pensacola-christian-college-freezes-tuition-room-and-board-for-second-consecutive-year/>

A20 College of the Ozarks: Cost and Financial Aid

Tuition Assurance combines student work, eligible aid and college support. Students work 15 hours/week and two 40-hour weeks.

Room/board \$4,700/semester; health/technology/services fee \$297/semester.

<https://www.cofo.edu/Admissions/Cost-Financial-Aid/apply>

A21 Moody Bible Institute: Tuition and Aid

Full-time residential Chicago undergraduates receive a donor-funded tuition scholarship. Commuter tuition \$425/credit, or \$12,750 for 30 credits.

<https://www.moody.edu/undergrad/tuition-and-aid/>

G1 Ligonier Ministries: Audited Financial Statements 2025

Contribution revenue \$38,695,957; development expense \$3,297,496. Joint teaching/fundraising expense \$1.496m includes \$1.146m allocated to ministry and \$0.350m development.

<https://updates.ligonier.org/rs/189-JLA-216/images/Ligonier-audited-financial-statement-2025.pdf?version=0>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

G2 Hillsdale College: Form 990 for FY June 2025

Original IRS filing: \$297,205,968 contributions; \$80,442,627 fundraising; \$39,381,197 noncash contributions. Part IX joint-cost line is blank.

<https://projects.propublica.org/nonprofits/organizations/381374230/202631359349308808/full>

G3 Hillsdale College: Form 990 for FY June 2024

Original IRS filing: \$268,471,774 contributions; \$80,431,201 fundraising; \$70,397,997 noncash contributions.

<https://projects.propublica.org/nonprofits/organizations/381374230/202501299349302420/full>

G4 Hillsdale College: Form 990 for FY June 2023

Original IRS filing: \$253,577,837 contributions; \$68,707,162 fundraising; \$38,160,845 noncash contributions.

<https://projects.propublica.org/nonprofits/organizations/381374230/202441359349310364/full>

G5 Hillsdale College: FY2025 Form 990 Schedule O

Fundraising professional services include \$28,999,753 media, \$7,511,950 general and \$126,776 consulting. Financial statements are available upon request.

https://projects.propublica.org/nonprofits/full_text/202631359349308808/IRS990ScheduleO

G6 Compassion International: 2025 Accountability Report

Contributions \$1,312.3m, fundraising \$161.6m. Contributions include \$51.7m multi-year campaign promises first recorded in FY2025.

<https://www.compassion.com/multimedia/compassion-international-2025-accountability-report.pdf>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

G7 National Christian Foundation: Consolidated Audited Financial Statements

Cash contributions \$2.244536bn; noncash \$1.536749bn; consolidated charitable distributions \$3.335597bn; cash paid to grantees \$3.282909bn.

<https://site.ncfgiving.com/wp-content/uploads/2026/07/NCF-25-Consolidated-FS-Final.pdf>

G9 National Christian Foundation: Giving Fund

Donor-advised fund structure and gifts of cash or other assets, with grant recommendations to eligible charities.

<https://www.ncfgiving.com/giving-fund>

G10 Grove City College: \$70 Million Estate Gift

College announced a \$70m estate gift, 75% for financial aid endowment and 25% for capital, within its ongoing \$185m Impact 150 campaign.

<https://www.gcc.edu/Home/News-Archive/News-Article/transformation-70-million-gift-is-largest-in-college-history>

G11 FEP: 2025 Q4 Report Overview

Giving rose 5.0%; donor count fell 3.6%; annual donor retention 43.3%.

<https://publications.fepreports.org/archive/2025-q4/>

G12 FEP: 2025 Q4 Retention by Donor Type

New-donor retention 18.9%; repeat-donor retention 59.3%; recapture 3.0%.

<https://publications.fepreports.org/archive/2025-q4/retention-by-donor-type/>

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Research notes and institutional examples

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G13 FEP: 2025 Q4 Dollars by Donor Size

Gifts above \$50,000 supplied 53.3% of dollars; \$5,000-\$50,000 supplied 25.3%.

<https://publications.fepreports.org/archive/2025-q4/dollars-by-donor-size/>

G14 Maclellan Foundation: FAQ

Foundation accepts invited proposals and works through existing partnerships, other funders and research.

<https://maclellan.net/faq/>

G15 Maclellan Foundation: Grantee Resources

Invited applicants supply project budgets, three-year organizational budgets, leadership information and measurable objectives.

<https://maclellan.net/grantees/>

REV01 Lifeway Christian Resources audited consolidated financial statements, FY2025

<https://www.sbc.net/wp-content/uploads/2026/02/Lifeway-Audit-2025.pdf>

REV02 News Corp FY2025 earnings release

https://newscorp.com/wp-content/uploads/2025/08/Q4-FY2025-Earnings-Release_FINAL_5-August-2025.pdf

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

REV03 Classical Academic Press school ordering and terms

<https://classicalacademicpress.com/pages/schools>

REV05 IngramSpark wholesale discounts

<https://www.ingramspark.com/blog/why-should-i-discount-my-book>

REV06 IngramSpark book returns

<https://www.ingramspark.com/blog/making-your-book-returnable>

REV07 Amazon KDP paperback printing cost

https://kdp.amazon.com/en_US/help/topic/G201834340

REV08 Lemonlight published video production prices

<https://www.lemonlight.com/how-much-does-it-cost-to-produce-a-video/>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

REV09 Superside subscription pricing

<https://www.superside.com/pricing>

REV10 Wistia 2026 State of Video

<https://wistia.com/explore/state-of-video-report>

REV11 Lifeway Hyfi digital curriculum subscriptions

<https://www.lifeway.com/en/shop/hyfi/subscription>

REV12 USF Modern Project Management

<https://www.usf.edu/continuing-education/lifelong-learning/corporate-training-professional-education/project-management/project-mastery-ai.aspx>

REV14 Florida Board of Professional Engineers continuing education

<https://fbpe.org/continuing-education/>

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Research notes and institutional examples

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REV15 PDH-Pro Florida 18-hour engineering package

<https://www.pdh-pro.com/course/florida-build-your-own-engineering-package/>

REV16 Sunken Gardens weddings and events

<https://sunkengardens.org/weddings/>

REV17 City of St. Petersburg photography guidelines

https://www.stpete.org/Visitors/things_to_do/docs/Photography%20guidelines.pdf

REV18 AIA Firm Survey Report 2024 infographic

https://www.aia.org/sites/default/files/2024-11/AIA_2024_firm_survey_report_Infographic.pdf

REV19 Deltek 47th Clarity Architecture and Engineering study launch

<https://www.deltek.com/resources/articles/clarity-ae-launch/>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

REV20 Matthews Tampa Retail Market Report Q2 2026

<https://www.matthews.com/insights/tampa-retail-q2-2026>

REV21 CBRE Q2 2026 US Retail Figures

<https://www.cbre.com/insights/figures/q2-2026-us-retail-figures>

REV22 Colliers sale of Largo retail center

<https://www.colliers.com/en/news/tampa-bay/colliers-brokers-2-6-million-sale-of-largo-fl-retail-center-in-24-hours>

REV23 IRS Publication 598, tax on unrelated business income

<https://www.irs.gov/publications/p598>

REV24 HVS US Hotel Development Cost Survey 2026

<https://publications.hvs.com/article/10509-hvs-us-hotel-development-cost-survey-2026>

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Research notes and institutional examples

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REV25 Visit Tampa Bay 2025 tourism economic impact

<https://www.visittampabay.com/media/news/post/2025-tourism-campaigns-net-95-billion/>

REV26 Visit Tampa Bay April 2025 hotel results

<https://www.visittampabay.com/media/news/post/tourism-in-bloom-as-hillsborough-countys-hotel-revenue-reaches-115-million-in-april/>

REV27 JLL 2026 medical outpatient perspective

<https://www.jll.com/en-us/newsroom/medical-outpatient-sector-active-despite-policy-headwinds>

REV28 CBRE Q2 2026 US medical outpatient figures

<https://www.cbre.com/insights/figures/q2-2026-us-medical-outpatient-buildings-figures>

REV29 JLL 2026 medical outpatient fit-out guide

<https://www.jll.com/en-us/insights/benchmarking-the-cost-of-fit-outs-for-todays-outpatient-care-environment>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

REV30 Colliers Tampa Bay Office Q2 2026

<https://www.colliers.com/en/research/tampa-bay/tampa-bay-office-market-report-q2-2026>

REV31 2020 US Religion Census

<https://www.usreligioncensus.org/>

REV32 NACUBO 2025 endowment study release and spending-policy explanation

<https://www.nacubo.org/Press-Releases/2026/US-Higher-Education-Endowments-Report-Stable>Returns-Increase-Spending-to-33-4-Billion-in-FY25>

REV33 NACUBO endowment spending policies explained

<https://www.nacubo.org/Topics/Endowment-Management/Your-Endowment-Questions-Answered>

AC01 Step Up For Students: 2026-27 Private School and PEP Scholarship Amounts

<https://go.stepupforstudents.org/hubfs/Scholarship%20Info/FTC-FES-EO-PEP-Award-Amounts.pdf>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

AC02 Step Up For Students: 2026-27 PEP Family Handbook

<https://www.stepupforstudents.org/handbook-web/pep-family-handbook/>

AC03 Step Up For Students: PEP Purchasing Guide

<https://www.stepupforstudents.org/handbook-web/pep-purchasing-guide/>

AC04 Step Up For Students: Home Education Instructional Program External Guide

<https://go.stepupforstudents.org/hubfs/Providers/External-Guides/Home%20Education%20Program-Home%20Education%20Instructional%20Program.pdf>

AC05 Florida Department of Education: Personalized Education Program FAQs

<https://www.fldoe.org/schools/school-choice/k-12-scholarship-programs/ftc/pep-faqs.html>

AC06 Step Up For Students: Personalized Education Program

<https://www.stepupforstudents.org/scholarships/personalized-education-program/>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

AC07 O*NET OnLine, U.S. Department of Labor: Florida secondary teacher wages

<https://www.onetonline.org/link/localwages/25-2031.00?st=FL>

AC08 City of Tampa: Parks and Recreation Rental Facilities

<https://www.tampa.gov/parks-and-recreation/rental-facilities/wedding-reception-venues/tampa-parks-recreation-available>

AC09 Tampa Bay Community Homeschool: A-La-Carte Tuition

<https://www.tampabaycommunityhomeschool.com/alacarte-tuition>

AC10 Tampa Bay Community Homeschool: Hybrid Program Tuition

<https://www.tampabaycommunityhomeschool.com/hybrid-program-tuition>

AC12 AAA Scholarship Foundation: Florida Personalized Education Program

<https://www.aascholarships.org/parents/florida/personalized-education-program-scholarship/>

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Research notes and institutional examples

Sources reviewed in September 2026. Market observations and institutional examples support the specific claims identified here. Crown & Cross operating quantities, budgets, and dates are planning scenarios.

L1 Plan Hillsborough, Urban Service Area

Local growth and public-service planning context. Specific development rights require parcel review.

<https://planhillsborough.org/urban-service-area/>

L2 Florida Department of Education, Commission for Independent Education

Private postsecondary oversight. No proposed Crown & Cross program approval is represented.

<https://www.fldoe.org/policy/cie/>