

COMPASS EUROPE
Annual Report
2025

History of Compass Europe

- 2005
2012 From 2005 to 2012, financial ministries were set up in 20 European nations under Crown Financial Ministries until January 2012, when the Crown management decided to concentrate all operations in the US.
- 2012 In the summer of 2012, some European leaders (Peter Briscoe, Kurt Bühlmann, Mark Lloydbottom, Horst Reiser and Duane Conrad) met with Howard Dayton, founder of Compass, to plan the conversion of their local Crown ministries to Compass.
- 2013 In February 2013, in Berlin, Compass in Europe officially started: present were leaders from the Netherlands, UK, Germany, Ukraine, Switzerland, Portugal, Hungary, Sweden, Macedonia and Czechia. (The Compass ministry was led by a non-profit foundation (Stichting Encour) from the Netherlands by Peter Briscoe, as CEO).
- 2014 In November 2014, Bert den Hertog was appointed to develop the Dutch ministry and as Peter's assistant in Compass.
- 2015
2020 Annual Compass conferences were held in Malaga from 2015-2017, in Lisbon in 2018, in Rome in 2019, and in Malaga again in 2019 and 2020. The concept of Financial Discipleship was launched in the Malaga 2017 conference.
- 2020 **Compass Europe Foundation**
In 2020, it was decided to incorporate Compass Europe as a non-profit foundation in the Netherlands. Bert den Hertog was appointed as CEO. (The first Board consisted of Alwin Oerlemans (chair), Kees Lugten (treasurer), Peter Briscoe (secretary), together with the leadership group of Mark Lloydbottom (UK), Kurt Bühlmann (CH) and Duane Conrad (DE).
- 2021 The annual conference in 2021 was held online during the Covid period. In 2021, Zsolt Szalai (HU) became Chair, and new board members Peter Halustok (SK) and Moises Contreras (ES) joined.
- 2023 In 2023, Peter Briscoe retired from leadership to concentrate on teaching materials. Mark Lloydbottom and Kurt Bühlmann also retired. Further conferences were held in Malaga.
- 2025 In 2025, Bert den Hertog retired as CEO to concentrate on partnership development, and Pavel Pavlov (BG) was appointed CEO.

Dear Friends,

Compass Europe had a year of transitions in 2025. Pavel Pavlov took over the CEO role from Bert den Hertog, who served ten years in Compass Europe. Bert stayed in ministry as senior fundraising manager. It was pleasant to see how the Lord has led Bert and Pavel in passing the responsibility of ministry leadership. We have especially been blessed because of the peaceful manner of the change that caused no any disturbance in serving the countries and Compass friends. In addition a new operational team was also called into ministry to ensure the necessary depth of our mission work in financial discipleship.

We have also been working on a new strategy for 2026-2028.

Though our message is deeply rooted in biblical truth that never changes, from time to time we have to think over the way we communicate this message and invite people to be disciples also in the area of their finances - at home, in business, in ministry and church. Our key objective is to help countries develop and strengthen their Compass related ministry in order to spread the message to the widest reachable audience. We need to find and train leaders and teams who are committed, faithful and ready to take the extra efforts in serving the Lord in this mission. We have also experienced significant changes in the world around us. Major shifts in economic policies, disturbance in long term established alliances and challenges in business activities all invited us to think and pray about the answers. Compass topics give us a great tool to face all of these challenges and seek answers from the Lord's perspective: For my thoughts are not your thoughts, neither are your ways my ways, declares the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts. (*Isaiah 55:8-9*)



Dr. Zsolt Szalai
Budapest, Hungary

*I wish to all of us a year of understanding,
fruitful relationships and peace in the Lord.
God bless you, In Christ.*

Zsolt Szalai



Making financial disciples all over Europe

VISION

We want to see everyone, everywhere, applying God's financial principles in every area of their lives so they may know Christ more intimately, be free to serve Him and help fulfil the Great Commission

MISSION

Raising up and equipping national leaders (teams) in Europe to faithfully learn, apply and share God's financial principles.

Leadership

Board of Directors

Governance and leadership



ZSOLT
SZALAI

Chairman
Hungary



NIELS
BRAAMSE

Treasurer
Netherlands



ALEXANDRE
JUVET

Switzerland



MOISES
CONRERAS

Spain



PETER
HALUSTOK

Slovakia



PAVEL
PAVLOV

CEO
Bulgaria

Pioneer Team

Assisting country leaders



OLGA
BOLDIREVA

Moldova



RADO
IVANKO

Slovakia



YURI
BOLDIREV

Moldova



NACHO
GONZALEZ

Spain



ANATOLIY
MUSIYENKO

Ukraine



ANDREI
PTASHNIKOV

Belarus

Operations Team

Supporting European activities



PAVEL
PAVLOV
CEO

Bulgaria



NAGY
PATRICIA
Office
Manager

Romania



MARTIN
V/D KOOIJ
Admin

Netherlands



RITA
MACRI
Communications
Manager

Italy



GABRIELA
IZVORSKA
Digital
Platforms

Bulgaria



BERT DEN
HERTOG
Senior
Capacity
Builder

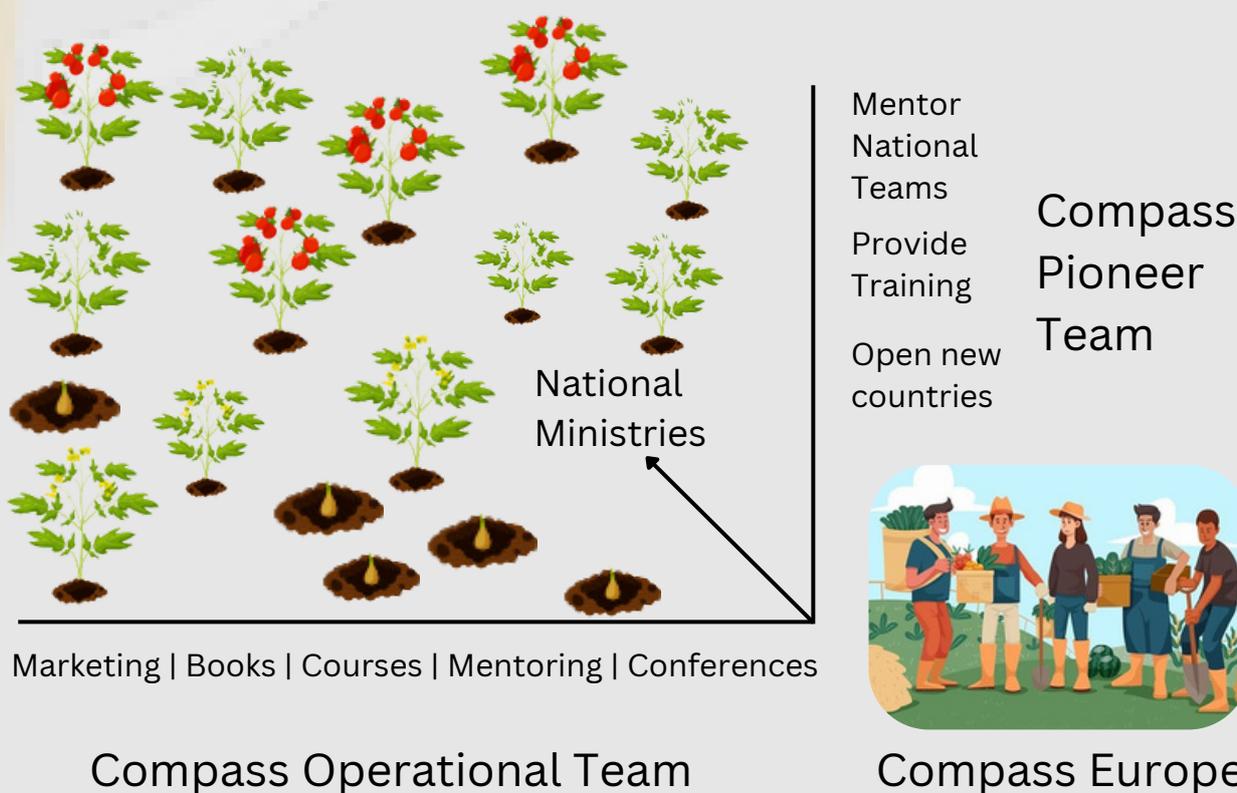
Netherlands

Compass Europe Service Roles

Compass Europe is a community of financial discipleship country leader teams. Each country is in a different development phase.

Our role is to serve them where they are so we will water and feed them for the specific work of the Holy Spirit to flourish. Country development can be likened to seeds opening, young plants growing and more mature plants who are bearing fruit. Compass Europe is the gardening team.

Our role is explained in the picture below.

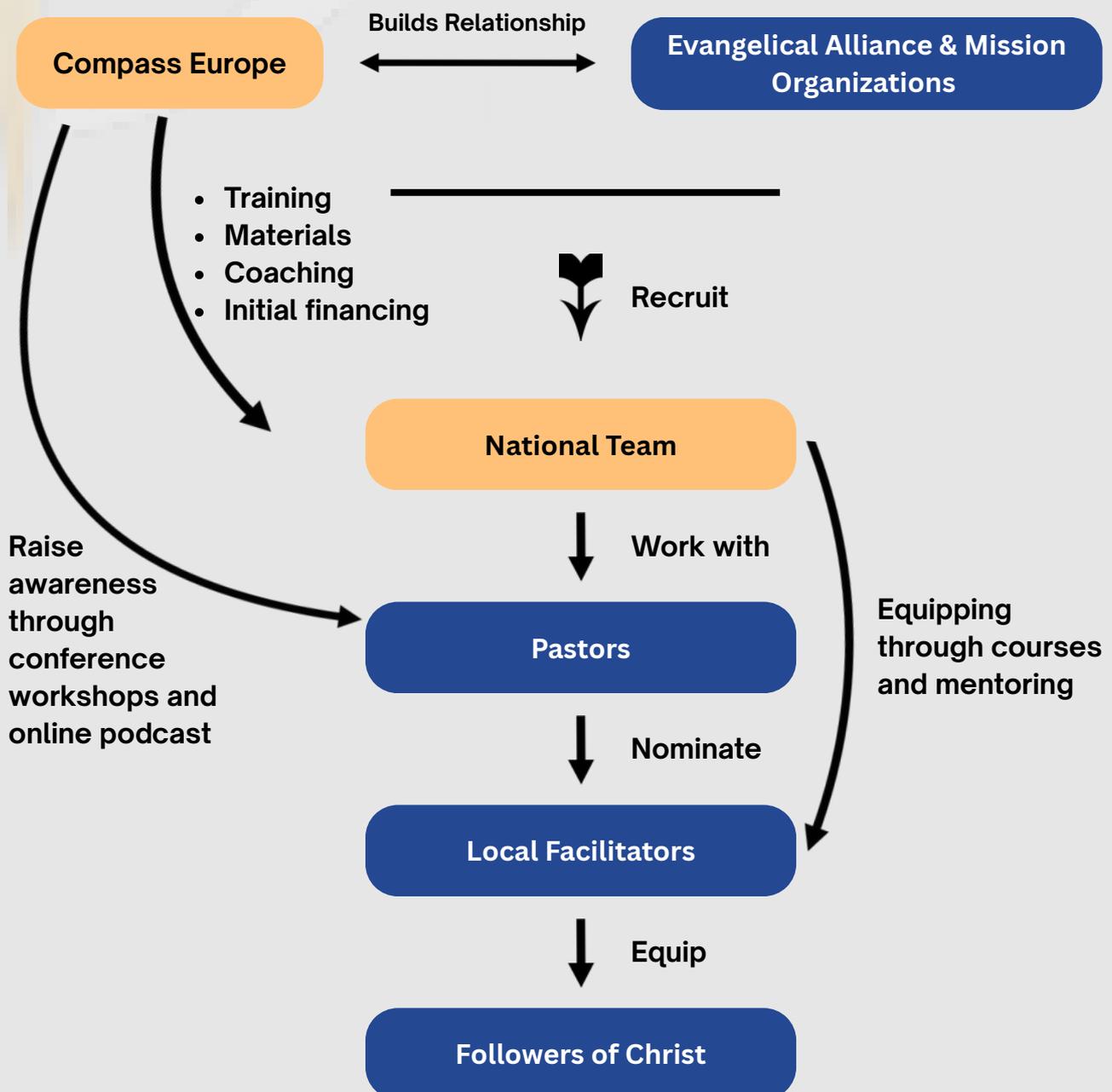


“The other day, as I was signing the termination of my contract and heading home, I found myself thinking about the advice we received on saving. Because I followed that wise counsel, I am not anxious financially about the months during which I will not be working. In addition, I was immediately provided with the documents for my new contract, ready for when the time comes to resume work. I am deeply grateful and wanted to share this testimony, as you have played a meaningful role in it. Setting aside money for God and for oneself first truly helps curb unnecessary spending. It also brings a sense of freedom and joy. I thank God for His faithfulness. I am also thankful for the guidance and support that have been given with such love, knowledge, and care.’ Geri from Bulgaria

Compass Europe Strategy

Our strategy is to find, recruit and train leaders in each nation of Europe to carry out the mission of Compass and realise the vision.

We encourage our leaders to work with pastors in discipling followers of Christ on finances and stewardship.



2025 Country Impact - examples



SPAIN

In 2025, Compass Spain made strategic progress in strengthening its national presence and expanding the reach of biblical financial discipleship. A key milestone was becoming an official working group within the Spanish Evangelical Alliance, positioning Compass as a recognized voice in financial stewardship at a national level.

Public engagement increased significantly through the publication of multiple articles in Spain's leading evangelical digital media, complemented by radio interviews, podcast appearances, and purpose-produced YouTube content. These platforms extended Compass principles beyond church walls and into everyday conversations about faith and finances.

On the ground, Compass facilitated workshops in more than a dozen churches and delivered financial teaching within a Young Professionals training program, addressing the next generation of Christian leaders. Several Finances God's Way courses were also completed, including a cross-border initiative serving participants in Italy.

Collectively, these activities reflect growing credibility, visibility, and demand for structured financial discipleship across Spain and beyond.

2025 Country Impact - examples



SLOVAKIA

Compass Slovakia focused 2025 on strengthening its operational foundation to enable long-term scalability. Key efforts included simplifying and systematizing activities to allow delegation and onboarding of new team members, while maintaining strong rhythms of prayer, both nationally and within Compass Europe.

The core ministry remains the delivery of Your Money Counts courses, with a deliberate shift toward partnering with church and organizational leaders to maximize reach. Visibility was strengthened through active participation in national and international Christian conferences, alongside continued engagement in schools, media, and locally organized groups.

Team capacity increased with the addition of a new core member, bringing fresh skills and momentum. Specialized initiatives also advanced, including focused work with Christian Financial Advisors and preparatory efforts for Christian Entrepreneurs. Looking ahead, Slovakia plans to launch Business God's Way in 2026 and undertake a long-overdue marketing redesign. The ministry is intentionally transitioning from maintenance to multiplication.



2025 Country Impact - examples



HUNGARY

Compass Hungary continues to demonstrate sustained ministry impact, building on over a decade of consistent engagement through the nine-week Navigating Finances God's Way course. Churches across the country actively use Compass materials, with demand for books and workbooks regularly exceeding supply, clear evidence of relevance and traction.

In 2025, Hungary hosted the Compass Europe Annual Conference in Budapest, catalyzing local momentum as more than 20 participants expressed interest in launching the ministry within their own spheres of influence. A newly formed national leadership team has since accelerated outreach to churches, mission organizations, youth camps, and conferences through workshops and presentations. A significant breakthrough came through collaboration with ministries serving underprivileged families, including those in temporary housing and mothercare homes. Financial education became a practical entry point for life change and gospel conversations. Overall, Compass Hungary is strategically positioned, with expanding partnerships and growing leadership capacity, to advance whole-life stewardship nationwide.



2025 Country Impact - examples

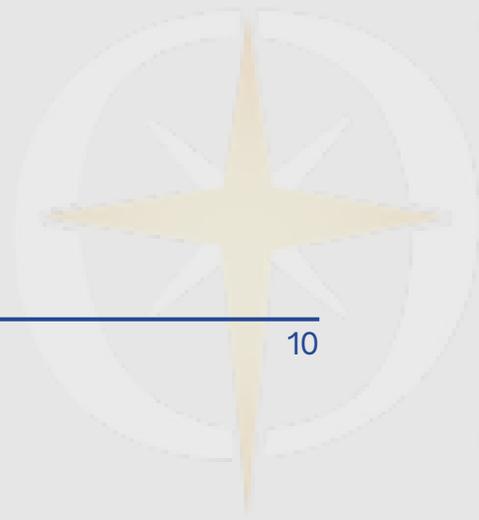


GERMANY

Compass Germany entered a pivotal transition year with the appointment of an entirely new national board. While diverse in background and perspective, the board is unified around a clear mandate: to disciple believers through biblical financial principles and foster deeper trust in God.

This vision is reflected in tangible life change. One recent testimony highlights the power of financial discipleship: a young couple, burdened with significant debt, experienced freedom through obedience and generosity after completing the Navigating Your Finances course, becoming debt-free within a year while still fulfilling their mission commitments. This testimony has sparked interest in expanding Compass training within local churches starting in 2026.

Strategically, the board has identified three key priorities: improving user experience, strengthening digital infrastructure, and intentional leader development, all while upholding biblical integrity. A €30,000 investment is planned for 2026 to revise materials and launch a new web presence, guided by Financial Discipleship (German edition, 2025). Germany is aligning its vision with execution.



2025 Country Impact - examples



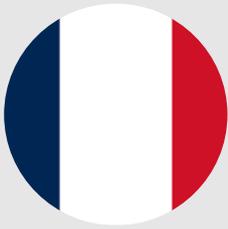
UKRAINE

In the context of an ongoing war, Ukraine presents a compelling testimony of resilience, generosity, and biblical stewardship. As national resources are stretched, believers are responding with unprecedented sacrificial giving to support the army, refugees, and war victims, creating fertile ground for structured financial discipleship.

Out of this context emerged *Finances in the Church*, a comprehensive biblical manual developed within the Ukrainian Church of Evangelical Faith. Adapted to local realities, the resource equips pastors and leaders with practical frameworks for financial management, budgeting, fundraising, and ministerial support. Compass principles have significantly shaped this initiative.

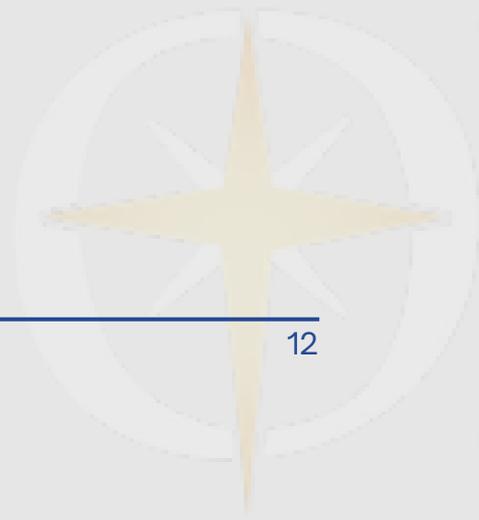
Training seminars are now being delivered across multiple regions of Ukraine and within the diaspora, including major cities and neighboring countries. Demand remains consistently high, reflecting the urgency and daily relevance of financial wisdom. Even in crisis, biblical stewardship is empowering churches to act responsibly, sustainably, and faithfully, strengthening their capacity to fulfill God's calling in extraordinarily difficult circumstances.

2025 Country Impact - examples



FRANCE

In 2025, Compass France entered a deliberate season of transition, marking an important inflection point in its national ministry. The conclusion of Mr. Jean-François Grel's term marked the beginning of a period of leadership change within the executive structure, creating space for renewal and forward planning. As part of this process, Patrick Kongo was appointed as the new Chief Executive Officer, providing fresh leadership and strategic direction. This transition year was intentionally used to stabilize operations and develop a clear roadmap for 2026, ensuring continuity while positioning the ministry for sustainable growth. Governance adjustments and leadership alignment were prioritized to strengthen long-term effectiveness and accountability. Alongside organizational restructuring, Compass France maintained its commitment to hands-on ministry. An in-person training session was successfully delivered, reinforcing core biblical principles of financial discipleship and sustaining engagement at the field level. Overall, 2025 laid essential groundwork, combining leadership renewal, strategic planning, and ongoing training, to prepare Compass France for its next phase of impact.



2025 Service Centre Impact - examples

ANNUAL CONFERENCE



Our 2025 financial discipleship conference in Budapest, Hungary was attended by 115 participants from 25 countries across four continents. It helped us to network, inspire, and train participants and consolidate friendships. Our topic was: "Restore Financial Hope" and the Bible study was led by our friend Daryl E. McCarthy from the United States.

INTERNSHIP PROGRAM



We were blessed to organize a summer internship program in partnership with Emanuel University in Oradea, Romania. One student collaborated with us on improving our website. We aim to hold the program again and extend it to more Christian Universities.

BIBLE READING PLANS IMPACT



In 2025, Compass Financial Ministry reached 42,009 individuals through its Bible App initiatives, extending its ministry footprint across 189 countries and territories. The top-performing plan during the year was Financial Discipleship: the Bible on Idolatry.

NEW BOOKS

New books published by Peter Briscoe on financial discipleship:

- Finding Joy in Contentment
- Generational Wealth Transfer
- It's Not Yours!: Finding Freedom in God's Ownership
- Your Money Brain: Decoding God's Financial Wisdom
- Your Work - God's Work: A Virtual Workplace Mission Journey with Tentmakers Paul, Priscilla & Aquila
- Testimony: Set Your House in Order - A Compass Bible Study
- Money Theology: From Creation to Restoration
- Donkey Business: Commerce with a purpose (Updated, 3rd edition)

All books are now available on Amazon at <https://a.co/d/i8pvINb>
Last year, we sold 436 books both paper and digital copies.



2025 Service Centre Impact - examples



ZOOM CAFE

We held monthly Zoom Cafes to strengthen our relationships and learn more about how to follow Christ with our finances. We addressed topics relevant for a variety of audiences.

Here are the sessions covered:

- How to Build Financial Strength in 2025? with Peter Briscoe
- The Top 10 Issues in Family Finances with Peter Briscoe
- The Ministry of Fundraising with Greg Long
- Crypto currencies and the Bible with Vlady Zhelev
- Artificial Intelligence: Strategies for Harnessing AI for the Gospel with Charlie Catlett
- True Generosity: Is It Possible Living Psalm 112 Today? with Dr. Sas Conradie
- A Life Undivided: Growing in Christ Through Stewardship of All Things with Jerry Root
- Manage "The Tough Questions About Generosity" with Dusan Drabina

All recordings are available on the website and YouTube channel of Compass Europe.

ONLINE LEARNING IMPACT



Compass Europe offers 25 online learning courses in English, French, Italian, and Russian. They fall in four categories: Discover > Learn & Grow > Apply > Share

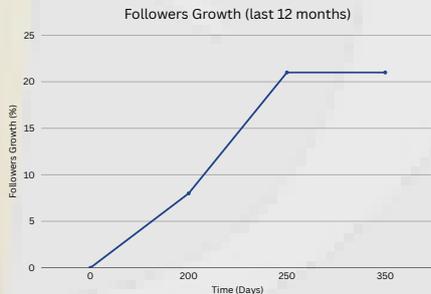
See: www.courses.financialdiscipleship.academy

In 2025, 64 individuals enrolled in our courses, generating a total of 83 course enrollments across multiple programs.

2025 Service Centre Impact - examples

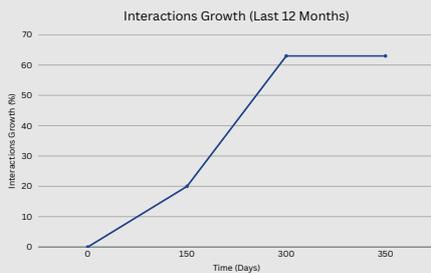
Social Media Performance Overview (Percentage-Based)

1. Facebook Followers Growth (%)



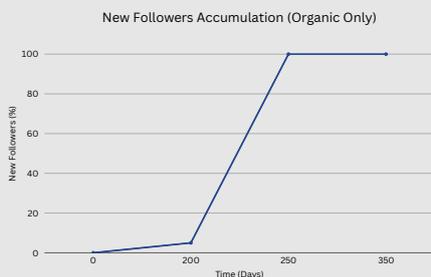
This chart shows the percentage growth of total followers over the last 12 months. The trend is normalized to start at 0% and ends at +21.2%, highlighting overall audience growth without focusing on absolute follower numbers.

2. Interactions LinkedIn Growth (%)



This chart represents the percentage increase in total interactions compared to the previous year. The growth reaches +62.7%, indicating a great improvement in engagement relative to audience size.

3. New LinkedIn Followers Accumulation (%) – Organic Only



This chart illustrates the accumulation of new followers over time, expressed as a percentage of the total new followers gained during the period. 100% represents all new followers acquired, with growth driven entirely by organic activity (no paid promotion).

During 2025, our social media presence generated over 31,000 views.

Finances 2025

We are very thankful for the providence of the Lord and for many faithful close friends, strategic partner foundations and personal donors who have invested in the mission and vision of Compass Europe to spread the message of Financial Discipleship all over Europe.

	note	2025 €	2024 €
Revenue	5	155.148	147.958
Total revenue		155.148	147.958
Staff costs	6	106.816	104.982
Office costs	7	15.986	13.128
Housing costs	8	1.854	1.800
General expenses	9	43.050	33.515
Depreciation costs	10	-	311
Total cost		167.707	153.736
Financial income and expenses	11	-791	-1.485
Subtotal		-13.350	-7.263
Release Reserve Pioneering	1	-	1.335
Release Reserve Belarus	2	-	1.200
Result	2	-13.350	-4.728

Provisional Results as per January 10, 2025

“ ‘Someone from France shared how deeply impacted he was by the Compass course. He described it as a precious gift that truly blessed him. Before the course, he had been living under the yoke of Mammon, feeling the pressure and spiritual weight that often comes with financial concerns. But through the course, he came to understand that money itself is not the problem. It is the power and influence money can have over the heart that brings bondage. This truth brought clarity and freedom. His heart feels deeply enriched, and he expresses sincere gratitude to Compass for helping him experience this transformation.’ ”

Strategic Priorities for 2026-28

We performed a strategic review in 2025 and defined these priorities for the next three years.



Priority 1: Discipleship

To empower church leaders across Europe to establish financial stewardship churches — congregations where believers are intentionally disciplined in biblical financial principles, resulting in transformed lives, increased generosity, and deeper trust in God.



Priority 2: Organizational Capacity

To strengthen Compass Europe’s organizational capacity, empowering the financial discipleship movement across the continent. We will equip national ministries to grow independently while remaining connected to a shared European vision and values by establishing a sustainable and scalable ministry infrastructure with healthy funding, adaptable staffing, and effective communication.

Will you partner with us to make a difference in 2026?



At Compass Europe, **we are committed to equipping** individuals, businesses, churches, and organizations with biblical financial principles that transform lives. Through workshops, conferences, books, and one-on-one mentorship, we guide people toward a deeper understanding of financial discipleship and generosity.

This work is vital in a world where financial challenges often overshadow spiritual growth.

Your support enables us to **expand** our reach to new countries, develop new resources, and empower more people across Europe to honor God with their finances. Together, we can inspire Christians to follow Jesus in all areas of their lives and help others experience the freedom and joy that come from faithful financial discipleship and generosity. **Thank you for partnering with us.**

**Would you like to partner with us in
making financial disciples?**

**Scan the QR code to support our mission
with a one-time gift or by becoming a
monthly donor.**



Prayer for Compass Europe

We believe that a central part of the work of the church is to disciple the followers of Christ. We want to work with pastors and church leaders and accompany them in equipping the believers on the important matters of stewardship. Please pray with us to be faithful and diligent in fulfilling this task.

‘And he gave the apostles, the prophets, the evangelists, the shepherds and teachers, to equip the saints for the work of ministry, for building up the body of Christ.’ (Ephesians 4:11-12)

One of the foundational values of Compass Europe is prayer. Breakthrough in the difficult topic of money can only be done by prayer. We see prayer as the base of our European and national work. Every Monday, morning from 8:30-9:00, we have an all-Europe Zoom prayer moment. Please join us together in prayer. If you are interested sent an email to info@compass1.eu

Praise

- For His grace in a smooth leadership transition.
 - For His provision and support for Compass Europe.
 - For the strength and unity within the Compass family.
 - For the encouragement of seeing the Lord at work among us and opening new ministry opportunities..
 - For the spiritual growth and results of our efforts.
 - For the faithful time, talents, and financial support from those who believe in our ministry.
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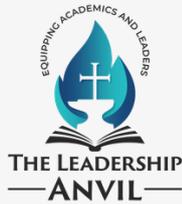
Prayer

- Spiritual awakening in Europe: for people to surrender their lives and finances to Christ.
- Open doors in churches for the message of Financial Discipleship.
- More laborers and new countries for ministry expansion.
- Financial partners to invest in the mission’s growth.
- For the safety of our brothers and sisters in Ukraine and for a lasting peace.

Kingdom Collaborations

During **2025**, we were thrilled to partner with various Christian ministries in Europe.

We delivered **workshops** and **mentoring** at major christian event.



Countries Represented



Austria

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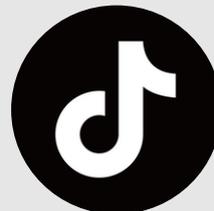
FACEBOOK



INSTAGRAM



YOUTUBE



TIKTOK



COMPASS

-finances God's way™

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