

COMPASS EUROPE

ANNUAL REPORT 2021



COMPASS
-finances God's way™

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**From the CEO
BERT DEN HERTOOG**



We are very pleased to present the Compass Europe Annual Report of 2021.

In this report you will find reports from 2021 and a description of the way forward for 2022.

Let us praise the name of the Lord for all His goodness and providence this year. We are looking back on a fruitful year besides the extra challenges due to COVID. We had planned a life conference, due to COVID we have to execute the conference online. Our new context gave us new challenges but also opportunities to spread our message of financial discipleship with support of the European Service Center all over Europe.

We affirm our desire to give glory to the Lord for all that has happened through Compass Europe and also want to thank the many volunteers for their faithful contribution to the ministry. Without their sacrifice of love we would never have arrived at this new year.

Looking forward to what the Lord has in mind for 2022.

A handwritten signature in black ink, appearing to read 'Bert den Hertog'. The signature is stylized and includes a long horizontal line extending to the right.

Bert den Hertog

COMPASS EUROPE STRATEGY

VISION

The Compass Europe vision is

**“To see everyone, in Europe,
faithfully living by God’s financial principles
in every area of their lives.”**

A vision is not something which is ‘thought up’ or just ‘envisioned.’

It is, Biblically, a revelation from God on what He wants to achieve, what problems He wants to solve and what He wants to happen.

The Bible says that “Where there is no prophetic vision the people cast off restraint but blessed is he who keeps the law.” (Proverbs 29:18)

Our vision is compelling and constrains us to press on to see the vision achieved.

MISSION

The Compass Europe Mission explains how we go about making the vision become reality!

It is the practical way in which we are sent to do our task set by the Lord.

The mission is:

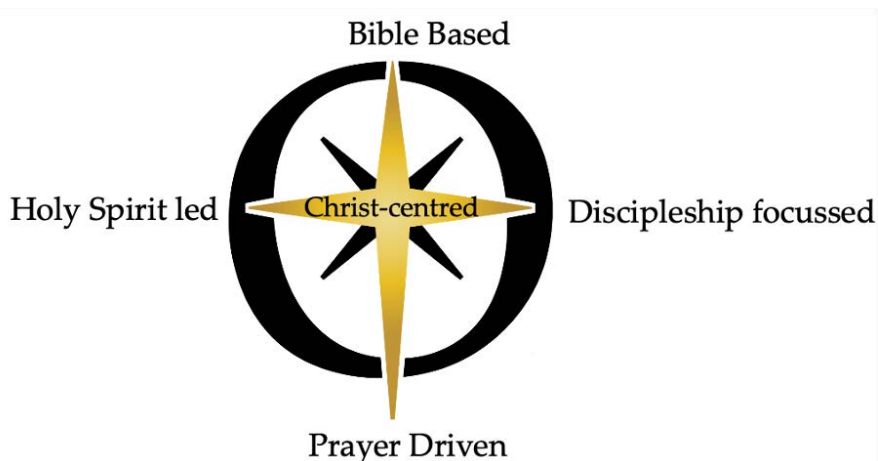
**Equipping people in Europe
to faithfully apply God’s financial principles
so they may know Christ more intimately,
be free to serve Him
and help fulfil the Great Commission.**

CORE VALUES

Core values define a way of operating that remains constant regardless of external factors affecting the way we work. These values come from the heart and reflect the ethos of an organization.

The Core Values of Compass—finances God’s Way are based on the truths contained in the Bible. These are the fundamental guiding principles for Compass that must *never* be compromised. They must permeate and be applied in every part of the ministry including the Compass materials, the way we relate to one another, and in the way we accomplish our mission. Some of these values are distinctive to Compass while others are common to many ministries.

Everything we do should reflect and affirm our Core Values.



STRATEGY

Our focus

Our focus is to make financial disciples by identifying, equipping and mobilising entrepreneurial leaders (financial disciplers) from among God’s people all over Europe.

We will target entrepreneurial leaders who can influence others in their community to operate the Compass ministry. Entrepreneurial leaders are preferably, but not exclusively, business people or financial professionals & future leaders from the student community or young professionals

Our offer to these leaders is a journey of financial discipleship. We endeavour to help each person along his or her journey in intimacy with Christ, freedom to serve Him and to fulfil the Great Commission.

Our Purpose

The foundational purpose of Compass is to answer the commission given to us in Matthew 28:18-20, to “Go and make disciples in all nations ... teaching them all I have commanded you.” The fruit of our ministry will therefore be disciples who are willing and able to help others become disciples.

We believe that finances are the key to effective discipleship. “For where your treasure is, there your heart will be also.” (Matthew 6:21)

Finances also form a major barrier to following Jesus as His disciple. “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.” But when he heard these things, he became very sad, for he was extremely rich.” (Luke 18:22,23)

Small Groups Oriented

Jesus preached to the multitudes, but His primary focus was on the small group of twelve disciples.

Similarly, a primary focus of Compass is teaching God’s way of handling money in small groups. In small groups, people can be loved and cared for and held accountable to be faithful to apply what they are learning.

We will encourage ongoing caring and accountable relationships to help ensure people remain faithful to apply God’s financial principles.

To fulfil our mission, we need Discipleship Leaders

Discipleship leaders are trained online using the reverse classroom method. Leaders go through intensive , multimedia courses of learning, over several months. Regular feedback and coaching sessions help the (potential) leaders to apply lessons learned. A leadership certification follows completion of the courses.

Serving Local Churches

Compass exists to serve the local church—God’s chosen instrument.

Compass is designed to serve all Christian churches, and is a non-denominational movement, dedicated to teaching what the Bible says about being a faithful steward.

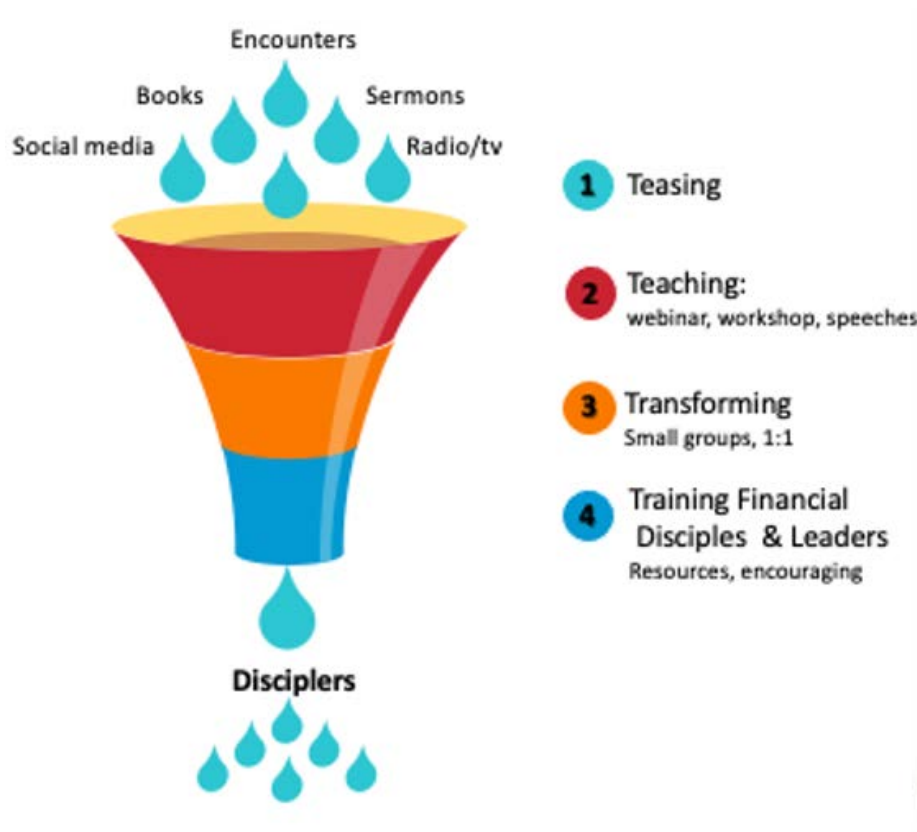
When serving a local church Compass will be implemented under the authority of its leadership.

We will *always* seek to honour, encourage, and pray for those who serve as pastors and church leaders.

Way of Working

Our way of working in a particular geographical area is shown by this following diagram.

We seek to take people through a journey of awareness (teasing), teaching Biblical principles, helping the to become transformed through life application of Biblical truths and then training to reproduce the Compass ministry in the lives of others.



FRUITS OF THE MINISTRY IN 2021

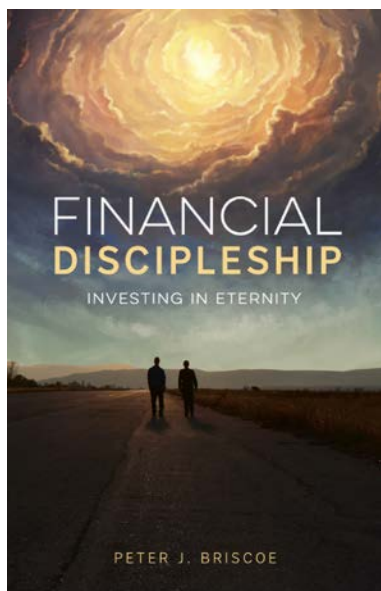
We are pleased to be able to share just some things which the Lord has done through Compass Europe in 2021.

The Lord's promise has been found faithful. "I am the Vine, you are the branches. He who abides in Me, and in him, bears much fruit; for without Me, you can do nothing." (John 15:5) We affirm that with our the Lord's activity through Compass, nothing can be achieved!

Compass Europe is a fellowship of national movements, each with its own culture, language and way of working.

Here are some fruits from the ministry, as we planned with some Strategic Priorities in 2020.

MOVE TO A FINANCIAL DISCIPLESHIP MOVEMENT



During 2021, we completed our focus-shift to a financial discipleship movement. This was strengthened by the publication of our core book, "Financial Discipleship" by Peter Briscoe, which has proved to be very helpful and sold well.

-To aid the transition from teaching organisation to FD movement, we developed a 4 year discipleship plan, which was launched at our annual conference. Our FD approach is now well accepted in more countries than ever before.

SOME IMPRESSIONS FROM THE REGIONS

Development of financial discipleship through small groups remains our focus. Here are just a few of the many examples of 'making financial disciples in all nations' in 2021

BELARUS



Despite severe political problems, many people were taught and new leaders trained.

From a participant...

"If you want to strengthen your faith or get spiritual development, then you should definitely enrol in this course. If you do not know God

and have no relationship with Him, then you should also take this course. In the finance course, we took the following classes: work, expenses, advice, debt, generosity, savings, honesty, teaching children, eternity. Each lesson is based on God's word, and this helped us to study the Scriptures deeper, learned the verses by heart, and this is very useful for life."

FRANCE

From a participant:

"This training made me understand the importance of our relationship with money, and the influence it can have on our relationship with God. The Lord worked me a lot during these 12 lessons. At the end of this training, I made several decisions and commitments to the Lord. Decisions that will influence my life, my son's life, and my family's life. This is a training that every disciple of God should do." Nathalie.





CRIMEA

From a couple...
 “This was the fourth course for us to lead - and each of these courses gave us something special. The first course helped us to understand in general what

finance is in our life, and get rid of debt. After the first course... Maybe for some it was a small debt, but for us it was catastrophic. But the Lord helped us gradually to get rid of debt. And then, each training course gave us something more.

The last fourth course was not so much about finance, but more about family relationships. And I can say that our relations in the family keep getting better and better.”

SPAIN

“These courses opened our eyes to realise that God owns everything and that we are just managers of His resources. I thought the course was just about money, but I realised that it was about my whole life and my relationship with



God. I learned that managing money God’s way is not just a matter of numbers, but specially a spiritual growth journey. I am thankful to Compass for helping me along this discipleship journey.

RUSSIA



A Biblical Financial Study School in Perm, Central Russia.

"Our focus in our teaching is not merely to increase knowledge but to ignite people and stimulate them to

explore more about Biblical finances. This usually results in the learner getting more out of the course than there is in the course material." - Dima, leader of Compass in Russia.

SLOVAKIA

The compass team in Slovakia produced 12 half-hour shows for Christian TV in Slovakia.



SERVICE CENTRE REPORT 2021

The structure of our not-for-profit foundation Compass Europe was changed this past year. The foundation board consists of six people.



Alwin Oerlemans,
Chairman - NL



Mark Lloydbottom
Secretary - UK



Kees Lugten
Treasurer - NL



Zsolt Szalai ,
Member - HU



Peter Halustok,
Member - SK



Bert den Hertog,
CEO - NL

On April 1, the founder Peter Briscoe stepped down to focus completely on his voluntary role of Product development. On June 1 co-founder Kurt Bühlmann stepped down because of other responsibilities. We are very grateful to both friends for their unconditional love and faithful service. We praise the Lord for what He has done through these friends.

The board held 6 meetings. and online but very fruitful retreats in spring and after summer, including involvement of the European Leadership Team, for strategic evaluation and development.

EUROPEAN LEADERSHIP TEAM

The role of the ELT is to represent the countries all over Europe . To act as a sounding board for the CEO and Board and to prepare, organise and evaluate our yearly conference.

Members are, from left to right: Bert den Hertog, CEO. Radovan Ivanko (Slovakia) Anatoliy Musiyenko (Ukraine). Moises Contreras (Spain). Alexandre Juvet (Switzerland). Samuel St. Hilaire (France).



The ELT met monthly with a focus on:

1. Encouraging and learning from one and another by sharing, praying etc.
As financial disciples ourselves we studied the book "Take care of yourself" by Pablo Martinez and started studying the book "the Masterplan of Evangelism" of Robert Coleman.
2. Our common project: preparing, executing and evaluating the yearly conference
3. Giving feedback and consulting the CEO about developing strategies, processes and systems
4. Some of the ELT members were also involved in extra activities (for example: a second testing of the Financial Discipleship Certification Course) and Taskforces with specific goals.

In June we had a 3 days online retreat for digging deeper in relationships, grasping the whole concept of Financial Discipleship and discussing and developing specific strategies.

We organised 3 Country leaders meetings to encourage and learn from one and another.

TASK-FORCES

Task-forces were set up to work out and develop specific topics. Examples which functioned well in 2021 were: Annual conference, Marketing, Fundraising, Financial Advisors and prayer initiatives.



Annual conference



Marketing



Fundraising



Financial Advisors



Prayer initiatives

People participating were: Olga Zavyalova, (Belarus) Alexandre Juvet, (Switzerland) Bert den Hertog; Olga, Joëlla Ophraus, (Netherlands) Alexander Matijevic, (Germany) Moises Contreras; (Spain) Duane Conrad, (Germany) Yuri Boldirev; (Moldova) and Radovan Ivanko. (Slovakia). Others involved in developing projects in 2021 were:

- Alexandre Juvet - appointed in the summer of 2021 as projectleader for our annual conference.
- Gideon prayer team: Matthé Vos, Leen Lievaart, Eimert van de Beek, Thijs van Vuuren en Bert den Hertog.
- The praying friends in our weekly prayer moment.
- Personal Support Team for Bert: Else Burggraaff, Lourens Touwen, Henk de Graaf, Gerola Bakker and Ben Lankhaar (chair)

We are so thankful for all the time and talents invested by these friends into the mission of Compass Europe.

STRATEGIC PRIORITY 2021 - #1 - PRAYER

-A weekly prayer moment is held in the office of Compass Europe and many extra prayer moments in between such as our Gideons Group prayer taskforce and quarterly prayer meetings. We have experienced more prayer in board meetings and in ELT gatherings.

STRATEGIC PRIORITY 2021 #2 - BUILDING ORGANISATIONAL CAPACITY

In 2021, we were able to further optimise the structure of Compass Europe to improve service to our co-workers.

The Board, European Leadership team, the Operational team and the various task forces made our service, more flexible, robust and effective. The appointment of a conference leader improved our annual conference considerably and we were able to implement better office processes.

MATERIALS

A materials manager was appointed to further streamline our offer of 100+ European materials for financial discipleship.

Three You Version Bible reading plans, were created and translated in 2 languages. These were used by many hundreds of readers.

Our Financial Discipleship Certification Training for leaders was updated and expanded with practical exercises.

Our core book, Financial Discipleship started translations into: French, Romanian, Spanish. Plans made for translation into German, Dutch and Russian for 2022. A follow-up book was written and produced, called "Well Done!" This is a 30 day journey in financial discipleship.

Product innovation continues to be important as we seek to communicate our message to a changing world.

STRATEGIC PRIORITY 2021 #3 - EXPANDING

Despite significant disruption to the ministry, we have seen growth in many areas.

First steps were taken to expand the ministry in Poland & Czech Republic. A lot of effort was put into restructuring the German ministry to enable further expansion.

Despite COVID disruption, we have seen great progress in Belarus and Slovakia, with small but significant progress in many other countries.

Essential to expanding the ministry is to have working partnerships with like-minded movements in Europe. This acts to leverage the capacity of both movements.

We were thankful for a generous partnership and sharing with Compass Global.

Growing collaboration with Europartners, a European-wide business movement. They participated in our conference, and helped with follow up training

Growing partnership with Generosity Path, with pilots in Germany and French

Started pilot for Financial Advisors with Kingdom Advisors

Ongoing partnership with European Evangelical Alliance and with IFES for students.

MARKETING

In 2021, a parttime Marketing Manager was appointed to coordinate our marketing activities which included

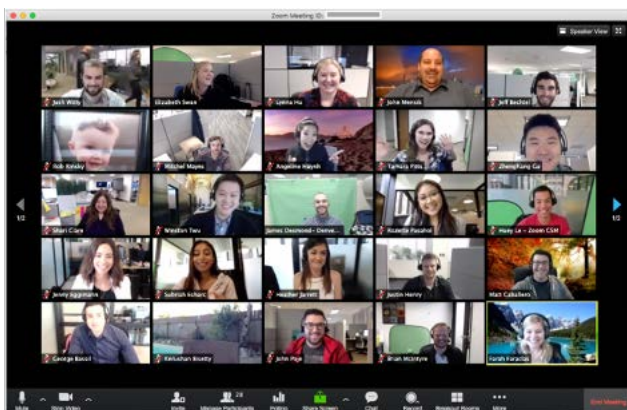
We rolled out our '4 – T' funnel -(Teasing, Teaching, Transforming & Training) a customer journey. Critical Indicators were created for each phase.

An online marketing strategy for 2022 was developed.

In 2021 we published a Monthly newsletter in 5 languages, containing financial discipleship stories from around Europe.

FINANCIAL DISCIPLESHIP ONLINE EXPERIENCE

Because of COVID we had to decide and have decided to organise a Financial disciple experience from Friday Feb 12 – Saturday Feb 13. It was something like a conference but a bit different. We want to give people an experience in stead of viewing an on line conference. The main goal was to equip leaders to start the Financial Discipleship ministries in their families, churches and communities. The main focus was on preparing people to apply God’s principles in personal and professional finances to be good and faithful stewards of the recourses them entrusted. The Financial Discipleship is a lifelong journey as a result of a call from God to follow Jesus throughout our whole life.



We had full conference participation from 150 people from 22 different nations.

A highly interactive, multilingual programme was developed. To make the conference pan-European and respecting different cultures, we were able to offer the whole conference including the workshops in EN, FR, DE, RU and EN. Just a

couple of days there was a great number of Italians (recruited by the EA Italy) who are interested who weren’t able to understand English. So at the last minute we found 3 translators and start offering the conference in Italian.

We offered 20 workshops in 6 languages (English, German, French, Spanish, Italian and Russian). These were offered also as follow-up courses after the event.

Some examples:

Navigating Finances God’s Way Course. It provides the practical applications of handling finances, and really gets to the heart of the matter, including but not limited to the topics of “God’s part & Our part”, “Debt”, “Honesty & Counsel”, “Generosity”, “Work”, “Saving & Investing”, “Crisis & Perspective”, “Eternity”.

Journey of Generosity. It is a virtual retreat focused on the joy of living generously. It includes stories of generous givers, interactive discussions, reflection opportunities and Bible study that enables participants to process the biblical message of generosity.

Business God's Way. The program's purpose is to improve one's business and your finances through learning what God says about operating a business and handling money.

Financial Discipleship Transformation. The program is designed to train and certify leaders to realise the vision and carry out the purpose of Compass - to make financial disciples in all nations! It is focused on the topics: "Back to the God standard", "The Competitor – mammon", "Making the Right Financial Decisions", "Becoming Debt Free", "How much is enough?", "Create Your Financial Future", "Whole Life Generosity" and "Your Eternal Portfolio".

Financial Advisors. The program gives the opportunity to meet other Christians working in the Financial Services sector, to gain better understanding of how to apply Biblical principles at work, to get encouragement through friendship and mutual support.

Financial Evangelism. The program includes 6 Transformational Roundtables based on the most fundamental human values concerning healthy financial freedom. People learn about finances, leadership and influence - and a methodology to share them in one's sphere of influence. This programme of fundamental human values is based on God's Kingdom, both with and without biblical references and without religious language. Transformation starts from the inside out, in servant leadership, with financial freedom renewed in hope.

FINANCES

We praise the Lord for His financial providence and thank our financial partners for their faithfulness and generosity in supporting and investing in the mission of Compass Europe.

We were able to close the fiscal year 2021 with a healthy balance sheet.

A full financial report will be available on our web site from June 2022.

OPERATIONAL PLAN FOR 2022

Herre is an overview of our Operational Plan for 2022.

STRATEGIC GOALS - 1 SUSTAINABILITY



Prayer is central to our sustainability. We will pray weekly together & share requests across our network.

Build the European Leadership Team and use Taskforces for key projects.

Build an effective Service Centre for operational support to Compass leaders.

Build a sustainable income model to help sustain national movements and finance the Service Centre.

STRATEGIC GOALS - 2 INCREASE IMPACT -THROUGH PEOPLE



Finding, training & equipping national leaders
Financial Discipleship certification course. Annual conference, facilitator training & develop Compass Club.

Finding, training & equipping national leaders.
Consolidate ministry in Italy, Albania, Portugal
Continue pioneering in Poland, Czech & Serbia.

Increase our impact together with joint ventures for groups such as students, businesspeople or churches; and in the strategic areas of leadership and generosity.

STRATEGIC GOALS 2 INCREASE IMPACT THROUGH CONTENT



PRAISE & PRAYER



PRAISE:

- For who He is. Jesus Christ. His message of grace and freedom.
- The faithfulness and providence of the Lord for Compass Europe
- Our fellowship/family of Compass and for unity in Him.
- Joy and encouragement. at seeing the Lord at work
- The fruits the Lord worked through our efforts last year

PRAY FOR:

- More people in Europe to acknowledge Jesus as Lord and surrender their lives (including their finances) to Him.
- Open doors and hearts to receive the message of Financial Discipleship all over Europe
- That the Lord will send out more labourers and open new regions and cities for our ministry
- Team members) to join us to work together in our mission.
- New (financial) partners who will invest in our vision and mission for the future

Will you invest in our mission
to help people all over Europe grow
in financial discipleship?



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