



COMPASS EUROPE
Annual Report
2024

Dear Friends,

Compass Europe had a fruitful, blessed and challenging year in 2024. Fruitful, because we experienced continuous interest for our ministry both on European and on country levels. Blessed, because God provided all the necessary resources that was needed to run and develop our ministry. Challenging, because our message and the concept of financial discipleship is even among followers of Christ can cause division and contradiction. Overall we can be grateful to our Lord for His faithfulness to our ministry and we can also be thankful



Dr. Zsolt Szalai, Budapest, Hungary

to many sisters and brothers who has given us their time, talents and treasure. Our operational team was strengthened by an Operational Director. His activity and contribution helped the CEO to focus more on strategic and capacity building activities. We also have a fully volunteer European Pioneering Team who can help countries to start or further develop local Compass ministries. We could organise our annual conference in Malaga in February and have monthly zoom cafés and bimonthly country leaders meetings. All these events and activities are focusing into one strategic direction: To build and strengthen the Compass network and impact in Europe.

In the nativity story in Luke's Gospel we read the following verse:

"Glory to God in the highest heaven, and on earth peace to those on whom his favor rests." (Luke 2:14)

Looking around us in the world we can surely say that one the things our age really needs is peace, peace of God that surpasses all understandings. So let us pray for peace and let us give glory to God for all He is doing in our lives, work, ministries and families.

God bless you,
In Christ,

Zsolt Szalai
Chairman



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



KEES
LUGTEN
Treasurer
Netherlands



ALEXANDRE
JUVET
Cyprus



MOISES
CONRERAS
Spain



PETER
HALUSTOK
Slovakia



BERT DEN
HERTOG
CEO
Netherlands

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
COO
Bulgaria



IVANETA
ILIEVA
Assistant
Bulgaria



MARTIN
V/D KOOIJ
Admin
Netherlands



RITA
MACRI
Marketing
Italy



GABRIELA
IZVORSKA
Digital
Platforms
Bulgaria



PETER
BRISCOE
Resources
Netherlands

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 empower and equip leaders through five growth stages.



Each growth stage has its objectives, together with the required support from Compass Europe and the desired outcomes.

Compass Europe		Country Development Stages					
		1	2	3	4	5	
		Contact Stage	Orientation Stage	Start-up Stage	Growth Stage	Mature Stage	
OBJECTIVES	COMPASS ASSISTANCE	OUTCOMES	Identify potential leaders	Recruiting leaders Vision for financial discipleship Help to start first group	Training leaders New groups Equipping started	National Leadership Team in place, Strategy developed, Tools contextualised	Financial disciples multiplying, New target groups & National strategy implemented
			Networking Promotion Online orientation	Local meetings Some material translated Visits Coaching	Training sessions Material production Visits Mentoring	Country leaders training Mentoring	Advice and mentoring New materials National conference
			Potential leaders identified	First group to finish basic course. Potential leaders to join Compass network	Local groups formed Start-up materials in own language Community started	Increasing small groups 'Funnel' strategy adopted	Activities in each 'funnel' phase Self-supporting Serving other countries

Impact - country development



STAGE 1

Networking to find new leaders in Finland, Poland and Sweden.



STAGE 2

Some leaders identified in Estonia, Portugal, Croatia, Serbia, the Netherlands and Austria. They have been given support to start some activities.



STAGE 3

Leaders in Italy, Romania, Czech, and Bulgaria, have ongoing activities but still need significant support from Compass Europe to expand and stabilize the ministry.



STAGE 4

Leaders in Moldova, Ukraine, Switzerland, France, the UK and Germany are developing their ministries effectively and require less support from Compass Europe.



STAGE 5

Leaders in Hungary, Slovakia, Spain and Belarus have well-developed, sustainable ministries in multiple cities which are impacting people and helping leaders in other countries.

Process of financial discipleship

Compass Europe supports local country leaders in exercising this strategy to help people in their nations through a process of financial discipleship.



Teasing

Tools available to nations to enhance awareness of Biblical finances include our web sites, Bible reading plans, newsletters, articles, sermon outlines and books.

Teaching

We help country leaders to help people go deeper, learning through Bible studies, applying Biblical principles, workshops, and online learning.

Transforming

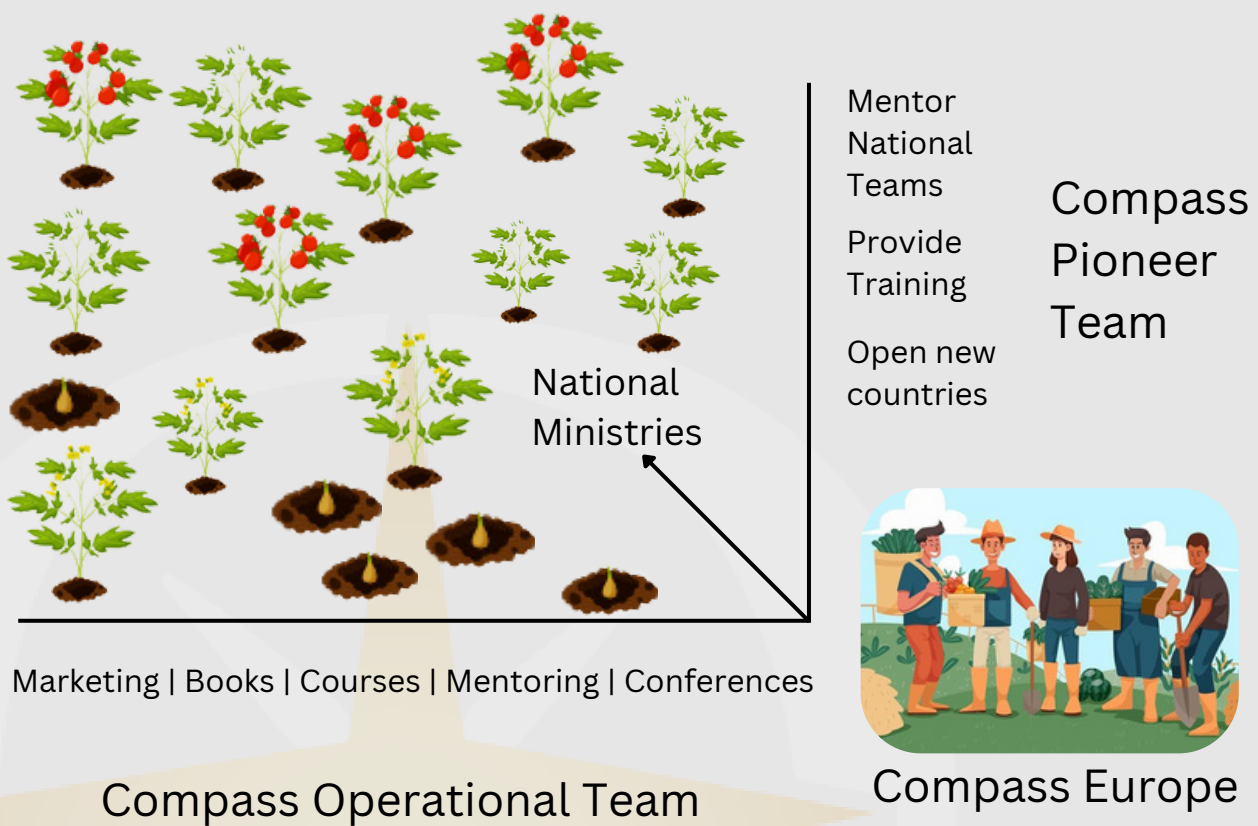
Transforming through workshops, counselling, online learning with mentoring, and 1:1 coaching.

Training

Helping leaders and small group participants share what they have learned with others and starting new groups - multiplying their ministry.

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 through all the phases 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.



“

"Thank you so much for the precious gift that Compass gave us through this course, which has truly blessed me. It will enable me to stop living under the yoke of Mammon. Money itself is not the problem but the spirit behind money. I've been greatly enriched, and my soul is grateful to you!"
France

Compass Europe Service Activities

Compass Europe started to build a service centre in 2020. The purpose is to serve national key leaders (teams) in making financial disciples in their own country, church denomination and organisation. The tasks of the service center can be described in the acronym “DISCIPLE” as shown below:



“*Whatever I tried on my own never worked out. I always found myself going in circles, never truly receiving a blessing in the financial field, even though I spent and lived quite modestly. I would fall into a hole and never earn enough. This led me to total frustration, and I knew I needed help. I heard about the Compass annual conference which I attended, and truly – a new world opened up to me. I found myself among people who knew the skill of successful money management. They were also kind and treated you with respect. After the conference, I enrolled in the Compass Academy, and it was just what I needed. Month by month, with assignments, I developed my skills. I saw my wrong patterns of behavior and thinking, my attitude towards money, and most importantly... everything is His. Thank you to everyone, the whole team and their patience, but most of all, thank you to the Lord, who is immensely patient with me. Today, there is no more pressure and fear.*

Croatia

2024 Country Impact - examples



SPAIN

This year has been the busiest yet for our financial discipleship ministry in Spain, led by Moisés Contreras and Ignacio Rodriguez. We started with a course for a group of churches in the Valencia, Alicante, and Murcia region, reaching 40 leaders from five congregations, many of whom were originally from Ecuador, Colombia, and Venezuela. This connection came through contacts in Italy, Rita and Gloria.

Additionally, we conducted a nine-session online course through a Bible college, where 25 participants engaged live, while others accessed recorded sessions. In the Canary Islands, we trained a group of 36 entrepreneurs, expecting at least one participant to become a facilitator.

In Madrid, we worked with Venezuelan immigrants, many of whom fled their homeland with nothing. Despite their challenges, they shared remarkable progress during a follow-up Zoom session. Some started businesses and adopted biblical financial principles, including saving and budgeting. A review of their progress is scheduled for March 2025.

There was a course held in the city of Almeria and a workshop for 30 college graduates in Murcia.

Our work is now supported by the Spanish Evangelical Alliance, enhancing credibility and expanding reach. Witnessing God's transformative work through His Word has been deeply encouraging.

2024 Country Impact - examples



SLOVAKIA

In Slovakia, our financial discipleship ministry has been blessed with a dedicated team and a strong focus on prayer. Weekly prayer meetings unite team members and supporters from across Compass Slovakia, emphasizing the importance of seeking God's guidance.

This year, we conducted three Your Money Counts courses, each spanning nine weeks. Most sessions were held online, enabling participation from Slovak individuals in the UK, France, and Italy. This approach has also allowed us to reach Slovak churches whose leadership has yet to adopt the course. Additionally, we engaged with Christian leaders and business professionals through conferences and smaller gatherings across Slovakia.

Our annual conference remains a cornerstone of our efforts. Held in various regions, it fosters local leadership and expands our reach. We identify regional leaders and involve them in organizing and leading activities.

Another key focus is developing Christian financial advisors. This year, 12 advisors, including six from the Czech Republic, completed training. Looking ahead, we plan to offer financial discipleship courses tailored for Christian businesspeople in collaboration with Compass Europe. In January, we're also set to host a conference for 200 attendees in the Czech Republic. While fundraising remains a challenge, we trust God's provision for this growing ministry.

2024 Country Impact - examples



HUNGARY

In Hungary, Compass has maintained a steady ministry for nearly a decade, primarily offering the nine-week Your Money Countscourse. Many churches actively use the materials, with book and workbook demand often exceeding supply, indicating strong engagement.

Over the past year, two significant developments have emerged. First, a leadership team has formed, with three individuals now responsible for the ministry. Additionally, Compass Hungary has integrated biblical financial stewardship into a postgraduate Christian leadership course at a theological seminary. This equips Christian leaders to apply stewardship principles in their ministries, businesses, and churches.

Second, an exciting experiment is underway within a local church to expand the nine-week course into a year-long discipleship journey. This includes seven additional sessions delving into topics like generosity, work, giving, and stewardship, followed by a study of Timothy Keller's *Counterfeit Gods*, exploring the role of idols—such as money—in personal and financial stewardship. Participants are enthusiastic, and results will be evaluated in the coming year.

These initiatives reflect a deepening impact of biblical financial principles across Hungary, strengthening both individuals and church communities.

2024 Country Impact - examples

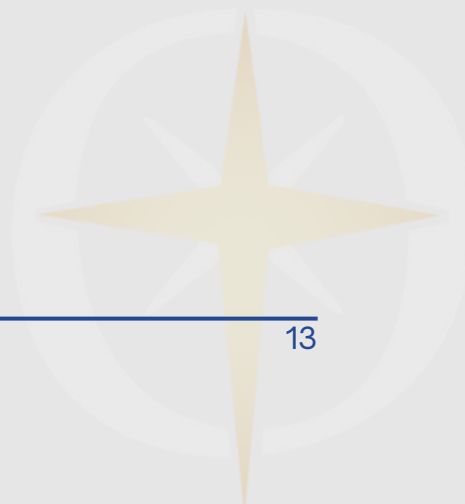


GERMANY

In Germany, the financial discipleship ministry is in a period of renewal. The chairman Pierre Plitt reports that a new board is in place, and they are developing a refreshed strategy under the “Fishing Mission” vision. Although Compass Germany has a 20-year history, they are effectively restarting the ministry, including seeking a new CEO to lead the next phase. This year has deepened their reliance on the Lord, teaching them to trust His timing and guidance.

Pierre has initiated a new Your Money Counts course in Frankfurt, which has sparked interest from a new church—a rare and encouraging development for Germany. Additionally, partnerships are expanding. Collaborations with Young Life Ministry and Generosity Path are underway to create a youth-focused project in Stuttgart, emphasizing generosity. Connections with traditional churches are also growing, opening doors for further outreach.

Amid the challenges, these developments reflect God’s provision and the exciting opportunities to spread the message of financial discipleship in Germany. The team remains thankful and expectant for what lies ahead.



2024 Country Impact - examples



BULGARIA

In Bulgaria, the ministry experienced significant progress this year, marked by a visit of Compass CEO during the summer that opened doors across various churches and denominations. As a result, preparations are underway for two to three major trainings early next year, potentially creating one of the biggest breakthroughs for financial discipleship in the country.

The team is also planning a YouTube campaign to raise awareness on biblical financial principles, including savings and debt management, aiming to engage a broader audience beyond traditional trainings. Efforts are focused on creating simple and accessible content.

Local contextualization has been crucial. A sermon by one of the ministry leaders on the shrewd manager inspired interest, leading to the launch of Your Money Counts courses. The format has been adapted to align with Bulgarian preferences for sermons over lectures. Sessions are delivered as sermon-based teachings followed by practical activities, making the material more engaging and impactful. Courses are held monthly after Sunday services, allowing participants time to reflect and apply lessons.

These initiatives reflect God's blessings in building networks and increasing awareness, laying a strong foundation for future growth in Bulgaria.



2024 Service Centre Impact - examples

ANNUAL CONFERENCE



Our 2024 financial discipleship conference in Malaga, Spain was attended by 58 leaders from 22 nations and 5 continents. It helped us to network, inspire and train participants and consolidate friendships. Our topic was: Delighted to Share and the Bible study was led by our friend Samuel Johnson from India.

INTERNSHIP PROGRAM



We were blessed to organize a summer internship program in partnership with Emanuel University in Oradea, Romania. Three students collaborated with us on improving our social media presence, writing blog articles, and creating short videos from existing lectures. We aim to hold the program again and extend it to more Christian Universities.

BIBLE READING PLANS IMPACT



In 2024, Compass Europe launched a new reading plan called Bible on Provision which was completed by 2443 people. The lives of 25 929 people were impacted by our reading plans during the year.

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. During the year, 74 people enrolled in these courses.

NEW BOOKS



New books published by Peter Briscoe on financial discipleship:

- Your Church Finances
- Mammon's Helpdesk

All books are now available on Amazon at <https://a.co/d/i8pvINb>

2024 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:

- Kickstart 2024 with Solid Financial Investments with Peter Briscoe
- Financial Discipleship for Families Part I and Part II with Brian Holtz
- How to Reach Millions on Social Media with Jesse Borst
- From Theory to Practice Real-Time Discipleship in Action with Emanuel Tundrea
- Why & How To Speak About Money In The Church? with Ken Battles
- Money Mentoring - Experience the Transformation in Your Attitude Towards Finances with Pavel Pavlov
- God, Money, and Mission with Daryl McCarthy
- Developing A Mindset To Deal With Money Worries In Turbulent Times with dr. Sunil Raheja
- Stop Fundraising in Churches – Start Teaching Biblical Finances with Bert den Hertog

357 people from various countries participated in the events. We were able to organize interpretations in Italian, Slovak and Russian for some of the events.

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



STORYBRAND TRAINING

Peter Briscoe share great a lot from his tons of experience of creating content. He taught the participants how to tell stories using the fmaous StoryBrand model and also demonstrated a variety of software tools.

Finances 2024

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 CE to spread the message of Financial Discipleship all over Europe. We are additionally thankful to end the year positive ... All glory to God.

	2024 €	2023 €
Revenue	147 958	185 215
Total revenue	147 958	185 215
Staff costs	104 982	124 161
Office costs	13 128	16 498
Housing costs	1 800	1 800
General expenses	33 515	44 128
Depreciation costs	311	340
Total costs	153 735	186 927
Financial income and expenses	-1 485	-779
Subtotal	-7 263	-2 491
Release reserves	2 535	5 176
Result	-4 728	2 685

Provisional Results as per January 15, 2024



If you want to strengthen your faith or develop spiritually, 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, which helped us study the Scriptures deeper and learn verses by heart. This is very useful for my life.” Belarus

Strategic Priorities for 2025

In line with our strategic plan as described on our web site, here are our major projects for 2024.

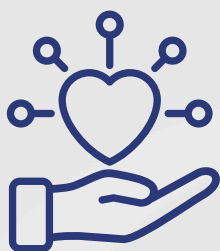


Priority 1: Sustainability

Building a sustainable organisation of Compass Europe

Projects:

- 1.Ensuring a smooth leadership transition.
 - 2.Filling in necessary skillsets through training and recruitment.
 - 3.Extending our network of prayer and financial supporters.
-



Priority 2: Impact

Building and strengthening the Compass Europe impact

Projects:

- 1.Training financial discipleship facilitators who will make disciples in more regions of Europe.
 - 2.Serve denominations and mission agencies by training financial disciples in their contexts.
 - 3.Implementing the mentoring system for serving country leaders and their teams. The goal is to help countries move to the next level of development stage.
 - 4.Start up or restart a Compass ministry in at least two new countries.
 - 5.Increase the efficiency and outreach of our internet presence, including social media and online academy.
-

Will you partner with us to make a difference in 2025?



At Compass Europe, we are committed to equipping individuals 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 stewardship. 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 stewardship and generosity. Thank you for partnering with us.

Become a partner here:



Prayer for Compass Europe

We believe in this command by Jesus and will work diligently to serve Him to this end. The need of the hour is for fully devoted people who will take our ministry to every European nation.

“The harvest is plentiful, but the labourers are few; therefore pray earnestly to the Lord of the harvest to send out labourers into his harvest.” (Matthew 9:37,38)

One of the foundational values of Compass Europe is prayer. CE is the work of the Spirit. Overcoming the spirit of mammon 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 send an email to info@compass1.eu

Praise

- **Praise for Jesus:** For His grace and freedom through His message of salvation.
 - **God’s Faithfulness:** For His provision and support for Compass Europe.
 - **Unity in Fellowship:** For the strength and unity within the Compass family.
 - **Joy in His Work:** For the encouragement of seeing the Lord at work among us.
 - **Fruit from Last Year:** For the spiritual growth and results of our efforts.
 - **Support from Partners:** 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 hearts and doors for the message of Financial Discipleship.
- More laborers and new regions for ministry expansion.
- Financial partners to invest in the mission’s growth.



COMPASS EUROPE

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