



EVERYONE EVERYWHERE

2025 ANNUAL REPORT



Exciting Progress & Plans

As we turn the corner on another year of ministry, we once again thank God for His provision, wisdom, and grace. Many years ago, He gave our founder, Howard Dayton, the vision of seeing everyone, everywhere faithfully living by God's financial principles in every area of their lives so they may know Christ more intimately, be free to serve Him, and help fund the Great Commission. This past year was an amazing year of progress toward fulfilling that vision.

In recent years, we have been focused on ensuring we have a resource uniquely formatted for every age group and income level – all teaching the same biblical principles. In 2025, we finished the final piece in our Right From the Start study for 11 to 15-year-olds.

This study addresses head-on the most prevalent issue for this age group – identity. These young people need to know they are first and foremost a child of God, loved unconditionally by their Creator and that their shoes, tech, and friends will never define who they are in Christ. Thank you for being a part of this project. We can't wait to see what God does with it!

In addition to this major undertaking, God's provision manifested in many ways. Our global footprint expanded to over 80 countries with the establishment of new teams in 15 nations. We continued our successful YouVersion outreach, with new Reading Plans attracting over 200,000 subscribers. Furthermore, we fostered leadership development by training over 600 new leaders worldwide, and more than 18,000 people participated in Compass learning programs in 2025 alone.

Thanks to the strong foundation built by Howard and our current Board Chair, Brandon Sieben, our vision, mission, and values remain unchanged. Our strategies are working, our team is executing well, and our outlook for the future is positive. Glory be to God!

In 2026, we are excited to reach even more new audiences; while continuing to disciple those God has previously put in our path.

Thanks to your generous support, we are now working on updating the Money & Marriage God's Way Bible study. Additionally, God is providing new opportunities to work with and through local churches around the world. These mission fields are foundational to building His kingdom here on earth, and we are excited to see lives and eternities changed for Christ!

We thank God for faithfully providing the skills, relationships, and resources needed to do His work, and we are thankful for each and every member of the Compass Community.

In Christ,



A handwritten signature in blue ink that reads "Brian C. Holtz". The signature is fluid and cursive, written over a large, faint, light blue circular graphic in the background.

Brian Holtz
CEO

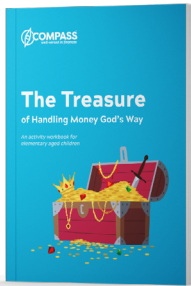
2025 MILESTONES

Completion of Firm Foundation Resources



Right From the Start

Designed to help ages 11-15 understand what God has to say about money from the very beginning. Money and possessions can shape our values, identity, and purpose—even at a young age.



The Treasure of Handling Money God's Way

Designed to be led by parents, grandparents, teachers, Sunday School leaders, or any adult who wants to guide ages 5-10 on what the Bible says about money. Kids will discover what God has to say about money and how to apply these timeless truths to their own lives—today and in the future.



"Teaching kids about money is no small task. Teaching them to honor God with their money is even harder! The Treasure brilliantly uses scripture to teach financial literacy so kids (and parents!) have a solid, Biblical foundation for earning, saving, spending, and giving money. I truly believe my kids will benefit from these concepts for their whole lives."

- Joanna



"As a licensed educator, The Treasure is an incredible resource that will engage young students, immerse them in God's Word, and prompt valuable conversations about what the Bible has to say about money in a way that they've never experienced before!

As someone who was introduced to this material at an early age, The Treasure has the potential to transform how your child views faith and finances, setting them up for a firm foundation in both areas for a lifetime."

- Callie

2025 MILESTONES

9,500

People Reached
Through Online Events

22,000

Lives Impacted Through
In-Person Events

600

Leaders Equipped

21,000

Life-Changing
Resources Distributed

\$1.49m

Total Revenue

57

Updated Money
Minute Videos

120k*

Seeds Planted

5

On Demand Leader
Training Videos Created

7

New Short
Devotionals

**"The kingdom of God is as if a man should scatter seed on the ground..." - Mark 4:26-27 ESV*

YouVersion Impact

41,611

Reading Plan Completions

↑ **62%**

189

Countries Reached

↑ **19**

46,447

New Subscribers
Total of 213,582

↑ **16%**

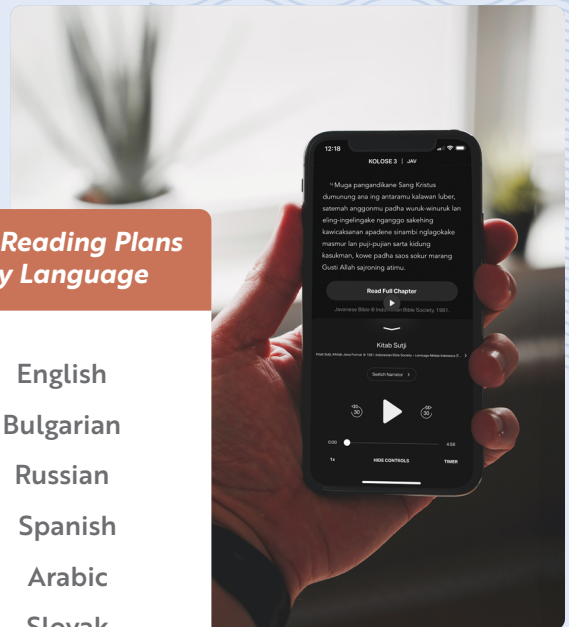
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New Reading Plans
Total of 30

↑ **30%**

Top Reading Plans by Language

English
Bulgarian
Russian
Spanish
Arabic
Slovak
European-
Portuguese



2025 MILESTONES

Making Ends Meet Is Igniting Life Change



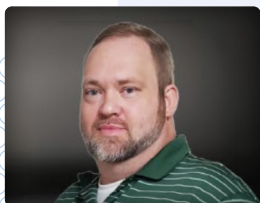
The Stewardship Director at Southeast Christian Church in Louisville, Kentucky, introduced *Making Ends Meet* to one of their campuses to address felt needs, and it was received with strong engagement. When the Outreach Minister learned of its impact, he partnered with Compass to host a luncheon for local nonprofits. Three organizations immediately adopted the curriculum and launched studies within their ministries.

"What made this opportunity unique was the rapid multiplication. Nonprofit program directors pursued facilitator training on their own and began multiple studies simultaneously, creating far greater reach than a one-to-one approach. It's a clear picture of the power of partnering strategically with churches to equip the ministries they serve." - **Chris Davis**



"I used the *Making Ends Meet* study as a financial tool for one of our residents who needed help. After a couple of sessions, I realized that we needed to get all our residents through this study. *Making Ends Meet* has impacted how we teach our residents financial responsibility through the lens of God's Word to help them on their road to self sufficiency. This study has equipped them with the tools needed to experience financial freedom both now and in the future."

-**Lisa, Case Manager, Alpha Omega Miracle Home**



"I completed two Compass studies, *Navigating Finances God's Way* and *Making Ends Meet*. Both studies have given me insight on the biblical importance of being caretakers of what God has entrusted to us and the practical ways to utilize and manage finances in the real world."

-**Jason, Nehemiah House Resident**

2025 MILESTONES

Expanded Global Reach

15 New Countries Impacted

Benin	Burundi	Costa Rica	Latvia	Nepal
Bhutan	Cambodia	Estonia	Lebanon	Serbia
Bulgaria	Colombia	Eswatini	Liberia	Sudan



"The Lord continues to accelerate the expansion of Financial Discipleship around the world through His provision of financial resources, wisdom and clarity.

God has brought leaders in another fifteen countries and through partnerships like the one with Teen Challenge we are expanding into new locations where Compass has not traditionally had a presence. Our goal in 2026 is simple, to help people be well-versed in their finances in over a hundred countries."

- Nick Breach, Vice President of Field Operations



When God Became Owner, Everything Changed

"Compass Financial Discipleship Ministry has been a game-changer for me! Their training has completely shifted my perspective on God, revealing Him as the owner of everything I have – my time, talent, and treasure – and I'm just a steward. This truth has transformed my marriage, ministry, and entire life!

I'm gradually experiencing my deliverance from the grip of money and possessions, and I'm on fire to disciple others to see God as Owner, not just Manager. If you're looking for a deeper understanding of stewardship and a fresh perspective and what God says about your finances and possession, Compass is the real deal."



- Anyanime, Nigeria



“Every Christian, especially Church Pastors, Elders, organizations leaders must learn and be a part of financial blessings that the Lord has promised in His Word. If the Pastor, Elders, and the Leaders can go through this study, I believe that the God given Mission to the local Church would easily be achieved. The financial administration and the resources of the Local Church and the would be strengthened. Every aspect of ministry would grow and flourish when financial integrity is maintained by the Leaders and the individuals.

My prayer is, that the Compass teaching may bring blessings to many.”

- Reverend Karma, Bhutan



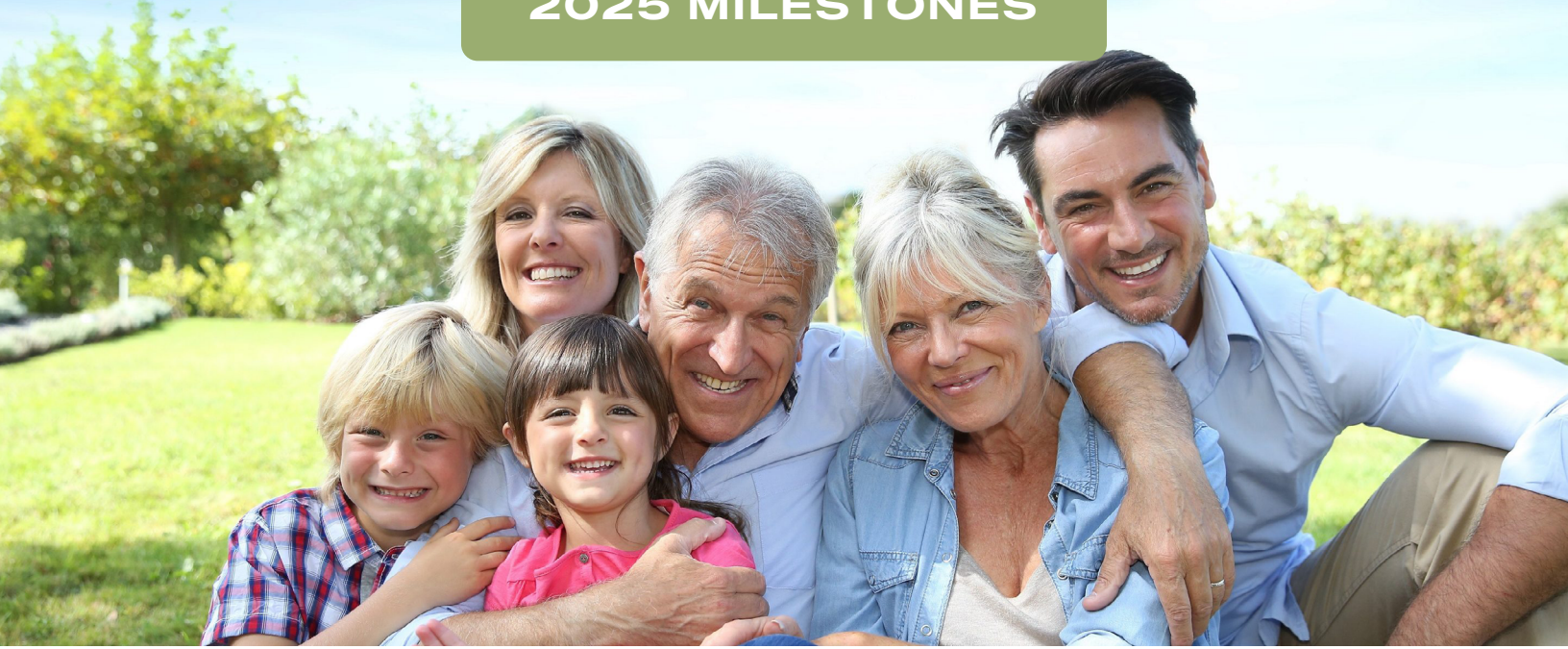
“At Compass, our heart is simple: we want everyone, everywhere to experience the freedom and joy that come from living by God’s financial principles. Every resource we create, every partnership we build, and every story we share is driven by that desire. Whether someone is just beginning their financial journey or leading others in discipleship, we want to place clear, practical, biblical guidance in their hands.

God continues to open doors around the world, and we’re grateful to play a part in helping people discover that His Way really does work.”

- Dan Nicewander, VP of Marketing and Communications



2025 MILESTONES



Our First Service Offering: Estate Planning

In April, Compass partnered with EncorEstate to provide simple, affordable estate planning services—including Powers of Attorney, Wills, and Trusts—offering our community a trusted guide through one of the most important decisions a family will ever make.



"Compass's Estate Planning services were exactly what we needed. We've had the plan worked out in our heads for a long time but weren't sure where to go for help and were always worried about the cost. When we found out about Compass's services, it took us less than a week to schedule our call, collect our documents, and get it all notarized and filed. We can't believe how easy it was!"

- Joel & Taylor



"I enrolled in the *Navigating Finances God's Way* class where I learned how to be a good steward of the resources God gives us. I became so invested in the class that I took it three more times, not just to learn more but to assist and pour into others the way I've been poured into. I've had the privilege of reconnecting with Ms. Rhea from Compass and enrolling in the *Business God's Way* class. Now, I have a growing passion to serve. I'm excited about getting involved in the Discipleship Leadership Program and giving back to my community in any way I can."

- Timothy



LOOKING AHEAD TO 2026



Our Strategic Priorities



Expand Our Reach so More People Can Learn About God's Life-Changing Truths



Increase Engagement of Current Participants and Supporters



Engage the Local Church with Services that Help Them Grow and Thrive

25k

Resources Distributed

150k*

Seeds Planted

1,000

New Leaders Trained

50

New Partner Churches

12

New Countries Impacted

\$1.5m

In Total Revenue

**"The kingdom of God is as if a man should scatter seed on the ground..." - Mark 4:26-27 ESV*

LOOKING AHEAD TO 2026



Money & Marriage God's Way Bible Study Development

Marriages are under immense pressure, and many Christian couples are struggling to navigate the complexities of money in a way that honors God and strengthens their relationship.

For almost 20 years, we've seen transformations through our Money & Marriage materials. Throughout 2026, we will be working to update our proven, biblically-based resource to equip even more couples with a launch date in early 2027. This isn't just about financial tips; it's a comprehensive framework for couples to redefine their relationship with money and possessions, embracing their calling as stewards of God's gifts. This Bible study will help couples:

- Discover God's design for money
- Strengthen their marriage
- Grow closer to Christ and each other



"As we enter 2026, we are incredibly excited about how the new Money & Marriage study is unfolding.

With the help of several partners, we believe this study will be transformational in drawing couples closer to each other and closer to the Lord as they learn, apply and multiply what God's word says about money and marriage."

– **Kyle Hasbrouck, Chief Content Officer**



FINANCIAL INFO

2025*

2024

REVENUE In USD

General	\$696,000	47%	\$646,000	57%
Restricted	\$518,000	35%	\$406,000	32%
Product Sales, Fees, etc.	\$219,000	15%	\$211,000	11%
Interest	\$54,000	3%	\$42,000	1%
TOTAL	\$1,487,000	100%	\$1,305,000	100%

EXPENSES In USD

Program Expenses	\$1,075,000	73%	\$1,106,000	72%
Management & Admin	\$390,000	27%	\$435,000	28%
TOTAL	\$1,465,000	100%	\$1,532,000	100%

*Preliminary

Board of Directors

Brandon Sieben
Chairman of the Board
Former Compass CEO

Howard Dayton
Board Member
Compass Founder
& Former CEO

Kyle Hasbrouck
Board Member
Compass Chief
Content Officer

Timothy J. Manor
Board Member
Partner,
Lowndes Law (Retired)

Paul Rahill
Board Member
President & CEO,
The Father's Table (Retired)

Tim Wright
Board Member
Multi McDonalds
Franchise Owner (Retired)

"I just wanted to let you know that my husband and I paid off our mortgage this year, along with our credit card debt and work van. We moved, paid cash for our new house and now get to live basically debt free. We also were able to give over \$20k to churches and ministries we have a direct connection to this year. This is all because 20 years ago I heard Howard Dayton on the radio teaching people how to use their money the way God wanted them to. I just wanted to thank Compass!"

- Lisa



THANK YOU FOR YOUR SUPPORT

CLICK
HERE

Pray with Us

Please join us in praying that God would bless our efforts to reach people worldwide with His Word on money and possessions. Download a one-page prayer guide.

CLICK
HERE

Advocate for Us

Please help advocate for Compass in your church, workplace, and community. Learn about the many ways to get involved.

CLICK
HERE

Invest in Us

Please invest financially in Compass to see everyone, everywhere faithfully living by God's financial principles in every area of their lives.

