



The  
Chalmers  
Center™

# Rethink Poverty.

2025 ANNUAL MINISTRY REPORT

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A woman with short blonde hair, wearing a bright pink blazer, stands on the left side of the frame, gesturing with her right arm towards the right. She is addressing a group of people seated at white tables. The seated individuals are wearing bright orange shirts. The setting appears to be a classroom or meeting room with white walls and a ceiling vent. The text is overlaid in the center of the image.

## Our Mission:

The Chalmers Center helps God's people rethink poverty and respond with practical biblical principles so that all are restored to flourishing.



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## Dear friends,

This year we have seen God at work through local churches and ministry partners in the U.S. and around the world as they walk alongside their neighbors with the hope of the gospel. Pastor Koulahoe's words to the right capture this beautifully: transformation begins when people use their God-given gifts to serve and restore their communities.

**At Chalmers, we are convinced that lasting transformation doesn't come from money or programs alone.** It comes when the Church leads with a vision of restoration that reflects God's heart—and when people are equipped to use their gifts to experience true flourishing in relationship with God, themselves, in their communities and churches, and in their work and life in the world.

The past year has also been a season of strengthening within our own ministry. God has brought new leaders and fresh creativity to our team, preparing us for the future. These additions give us the capacity to serve with greater depth and reach, even as we enter a season of change in the global relief and development landscape.

We are also beginning to take important steps to make our work more accessible to a broader audience. This fall, we will launch a new podcast as part of a growing effort to share stories, insights, and biblical reflection in ways that connect more people to the heart of this work. Our hope is to invite more of the Church into this conversation—and into faithful participation in God's work of restoration.

As we look ahead, this broader engagement becomes even more important. The challenges facing communities are increasingly complex, but the opportunity before the Church is clear. Chalmers is committed to walking alongside, providing the clarity, tools, and training that the Church needs to respond faithfully.

**Thank you for walking with us. Your prayers, generosity, and confidence in this mission are what make it possible for Chalmers to equip the Church for this moment.** You are not just supporting a ministry, but you are helping to reach hundreds of communities and thousands of families around the world.



With gratitude,

A handwritten signature in blue ink, appearing to be 'CB' or similar initials, written in a cursive style.

**COY BUCKLEY**  
**CHIEF EXECUTIVE OFFICER**



To be honest, **if it were just money that Chalmers had given us, we would have already spent it and remained in the same poverty.** But thanks to this training, everyone can do something with the talents and gifts that God has given them.



- PASTOR KOULAHOE, CHALMERS MODEL TRAINING CENTER, TOGO



### A Changing Landscape

The relief and development landscape is shifting, bringing new challenges and increasing complexity for the communities the Church serves.



### A Kairos Moment

There is a growing hunger for faithful, effective approaches to poverty. Chalmers has the tools and insight the Church needs to respond in this moment.



### Chalmers Equips

Chalmers equips churches with the training and resources they need to walk alongside people in ways that lead to lasting, holistic restoration.

## Dear friends,

This has been a year of meaningful progress at the Chalmers Center and for me personally.

As many of you know, leadership of the organization has now passed to Coy Buckley, who is serving as President and CEO. I have stepped into the role of Founder, focusing more on speaking, writing, and representing Chalmers externally. While change is never easy, I have deep confidence in this transition and in the leadership guiding Chalmers forward.

What encourages me most is not simply the transition itself, but what it is making possible.

Across the U.S. and around the world, the Church is asking important questions about how to respond to poverty in ways that truly help rather than harm. At the same time, there is growing openness to approaches that are both deeply biblical and grounded in best practices. This is exactly where Chalmers has been called to serve.

In this season, we are seeing that calling deepen and extend.

I truly believe God has blessed the Chalmers Center with wonderful training and curricula, and we remain committed to continually refining these tools so they are more accessible, practical, and responsive to the diverse contexts in which the global Church is serving. We are strengthening partnerships with ministries and networks that are multiplying this work far beyond what we could do alone. And we are investing in new ways to share what we are learning so that more churches and leaders can engage and respond faithfully.

All of this is aimed at a single purpose: equipping the Church to walk alongside people experiencing poverty in ways that restore relationships with God, self, others, and creation.

This is not new work—but it is a moment of renewed opportunity.

Because of your partnership, Chalmers is able to step into this moment with clarity and conviction. You are helping to extend this work to new places, to deepen the impact in existing contexts, and to ensure that we remain faithful to the vision God has entrusted to us.

For me personally, this season does carry echoes of a familiar experience—like the day my wife and I dropped off our last child at college. There was both joy and a sense of loss. Change is hard.

But over time, that sense of loss gave way to gratitude as we saw our daughter continue to grow and thrive.

That is how I feel about Chalmers today.

I am deeply grateful—for the leaders now guiding this work, for the team carrying it forward, and for partners like you who make it possible. Ultimately, this ministry has never been about any one person. It belongs to the Lord, and He continues to lead it with faithfulness.

I am confident that the best is still ahead.

With Deepest Gratitude,



**DR. BRIAN FIKKERT,  
FOUNDER**





# Rethink Poverty.

Through Chalmers, God is transforming people, shaping organizations, and shifting entire sectors of Christian poverty alleviation ministry.



*Lifetime*

**3,400,000+**

PEOPLE Reached



*Lifetime*

**16,000+**

PEOPLE Trained



*Lifetime*

**2,600,000+**

PEOPLE IN POVERTY Reached



*This Year*

**290,000**

PEOPLE Reached



*This Year*

**1,000+**

PEOPLE Trained





# Listening and Learning

This year marked the launch of Chalmers’ **Listening & Applied Learning department**—a new initiative devoted to helping us hear from those we serve and use what we learn to strengthen our ministry. Similar to what many organizations call monitoring and evaluation, this team helps us track outcomes and refine our programs, but with a distinct emphasis on listening as a posture of humility and partnership.

**By building high-quality feedback loops and using data thoughtfully, we’re gaining clearer insight into how lives are being changed and how we can steward resources wisely for even greater impact.**

## Deepening Learning through the Ambassadors Network

In collaboration with our Ambassadors program director, the team developed a framework that will help us better understand how practitioners experience growth through supportive community—finding encouragement and innovative solutions for healthy, Christ-centered ministry. This clarity equips Chalmers to provide stronger support, anticipate needs, and guide the long-term growth of the program, positioning it to inspire deeper connection, shared learning, and Christ-centered responses to poverty around the world.

## Visualizing Growth through the *Faith & Finances* Snapshot

The *Faith & Finances* FY25 Snapshot combined data, visuals, and stories to show how participants are growing in financial wisdom and community connection. These insights not only help us celebrate progress and continue learning together toward lasting flourishing, but also equip local programs with clear, data-informed insights that help them recruit participants and volunteers and invite others to invest in their work.



# Strategic Partnerships

Through our partners, Chalmers' resources and training are reaching people around the world.

## OUR STRATEGIC PARTNERS



“Our long-term partnership with the Chalmers Center has enabled Citygate Network to provide advanced growth opportunities not otherwise available. We look to Chalmers for world-class knowledge, experience, and targeted learning programs that provide immense value to our members.”



**SAM EDWARDS,**  
DIRECTOR OF BUSINESS DEVELOPMENT,  
CITYGATE NETWORK

“Five Talents is honoured to be a long-term partner with the Chalmers Center. Each year, Five Talents serves more than 30,000 members of savings groups across eastern and central Africa, and almost all members learn, earn, save and invest together thanks to Chalmers’ *RESTORE* curriculum. We appreciate Chalmers’ curricula, and also their generosity and open-handed approach to sharing new materials and learning together.”



**ELIZABETH HA,**  
CHIEF EXECUTIVE OFFICER, FIVE  
TALENTS USA

# Influencing Sectors

For Chalmers, conferences and networks are more than opportunities to share our work—they are key avenues to shape how Christian leaders think about and respond to poverty. In these spaces, Chalmers offers a biblical framework that challenges traditional charity and points ministries toward healing broken relationships at the root of poverty. These gatherings extend our influence beyond direct programs, equipping churches and nonprofits to carry a vision of Christ-centered poverty alleviation into their own contexts.

## EQUIPPING LEADERS, SERVING THE CHURCH

**This past year, Chalmers engaged at True Charity, the Accord Network, NCF, Citygate, CCDA, Echo, the Global Methodist Church, and other Christian conferences—each one strengthening a growing movement for lasting transformation.**



# True Charity

At this year's True Charity Summit, Chalmers hosted more than 100 leaders for a pre-conference intensive, with Dr. Brian Fikkert also featured as a keynote speaker. This partnership has become a key avenue for equipping churches and nonprofits across the U.S. to move beyond managing poverty toward addressing its root causes.

Nathan Mayo, Vice President of Operations and Programs at True Charity, affirmed:

**“The Chalmers Center is the single most influential thought leader in the effective charity space. They continue to dig deeper in exploring the theological foundations of effective poverty alleviation and take those truths to the Church.”**



**NATHAN MAYO,**  
VICE PRESIDENT OF  
OPERATIONS AND PROGRAMS,  
TRUE CHARITY

Together with True Charity, Chalmers is helping ministries throughout the U.S. adopt approaches that are both biblically faithful and practically effective.

**Strengthening Leaders.  
Strengthening the Church.**



See how Chalmers equips at the True Charity Summit.

# Accord Network

In the Majority World, Chalmers engages through the Accord Network, a community of more than 160 Christian relief and development organizations.

Through leadership in the Accord Research Alliance and participation in leadership cohorts and roundtables, Chalmers is helping engage key questions shaping the future of poverty alleviation. At the 2025 OneAccord conference, we co-hosted a panel with Baylor University on the implications of the Global Flourishing Study for international development—connecting emerging research with the lived experience of practitioners. These engagements strengthen our work while positioning Chalmers within a broader global conversation.

Michael Cerna, CEO of Accord, says:

**“The Accord Network is only as strong as its members, and a community like ours is healthiest when we enter with a posture of humility and generosity. The Chalmers Center embodies this spirit ...They do an exceptional job of contributing to our pillars of Formation, Learning, and Collaboration.”**



**MICHAEL CERNA,**  
CHIEF EXECUTIVE OFFICER,  
ACCORD

# Foundational Ideas

Since 1999, the Chalmers Center has helped Christians rethink their approach to poverty. Our Foundational initiatives—through books, online training, speaking events, and the Ambassador network—equip Christians to serve alongside those experiencing poverty in ways that reflect the heart of Christ.

Now in its third year, the Chalmers Ambassador Program is helping ministries across the U.S. and beyond embrace a biblical framework for addressing poverty. Today, 104 certified Ambassadors serve in contexts as varied as rescue missions, child welfare, trafficking prevention, and rural transportation. These leaders equip churches and ministries to apply Chalmers’ principles in their local contexts.



*“Serving in the Ambassador network provides a vital professional peer group and community. I benefit from the direct, front-line insights of colleagues who are actively engaged in experimentation, evaluation, and thoughtful reflection on poverty alleviation efforts.”*



**MATT SEADORE**  
EXECUTIVE PASTOR, THE LIVING ROOM  
COMMUNITY CHURCH, KENNEWICK, WA

*“The Ambassadors program has given me a framework to equip the local church to advance the gospel. The Chalmers system is a Kingdom system with biblical understanding that teaches us how to love, serve and empower the church to be there for the poor.”*



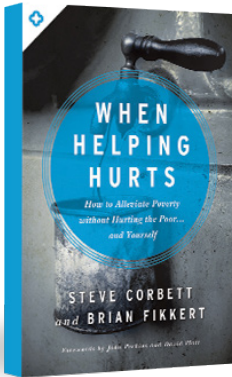
**TRACY HIPPS**  
EXECUTIVE DIRECTOR, CHRISTIAN  
SERVICE MISSIONHEAD

# From Ideas to Action

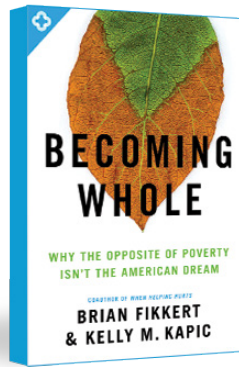
Through *When Helping Hurts*, *Becoming Whole*, and 8 additional books, we're helping the Church rethink poverty. Our trainings—including *Helping Without Hurting in Benevolence Ministry*, and our newest training, *Helping Without Hurting in Generosity*—turn these ideas into faithful, practical action.



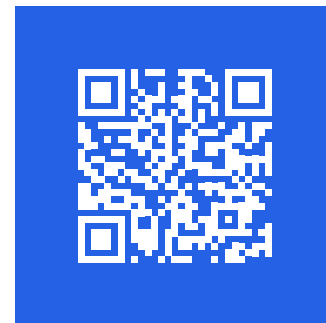
**WHEN HELPING HURTS**



**BECOMING WHOLE**



**HELPING WITHOUT HURTING IN GENEROSITY**





## Innovate

*Innovate builds the capacity of churches and ministries in the Majority World to solve problems in their communities using their own local asset.*



**In villages across Togo, the sight of young men leaving home has become an all-too-familiar story.**

With no jobs available after high school, many feel they have no choice but to migrate to Nigeria in search of work. But instead of opportunity, they often encounter hardship as they end up in exploitative conditions, some falling into addiction, others becoming homeless. Those who do return come back carrying deep scars.

Trained as an *Innovate* facilitator in 2023, Pastor Nayo learned a new framework for addressing challenges in the community, equipping the community to address this long-standing issue.

**“Before, my mind was not open to the problems of the population,” he explained. “After the training, I gathered a group of 10 people and applied what we learned to identify challenges, choose an idea to test, and organize actions to solve it.”**



Through the *Innovate* process, Pastor Nayo and his team discovered that the real issue wasn't a lack of land or opportunity. It was a lack of vision for what could be done locally. They conducted community surveys, identified local resources, and began conversations with youth about their future. "If you go to Nigeria, it is to farm," Pastor Nayo told them. "You can farm here too. You have the same fields, the land, the sun, and the rain."

Importantly, the community already had a foundation of strength through existing savings groups. These groups provided both financial stability and a trusted structure for collaboration. With that infrastructure in place, they were able to mobilize resources and launch agricultural projects that gave young people hands-on experience and income-generating opportunities.

Today, 30 youth are growing tomatoes, soybeans, and sunflowers—crops that offer both profit and sustainability.

Building on that success, the church also supported apprenticeships in baking, tailoring, blacksmithing,

hairdressing, and small restaurant work. Pastor Nayo even contributed his own tithe to fund school notebooks and apprenticeship fees. Altogether, 69 young people have been reached, gaining new skills, confidence, and hope for their future.

**Through *Innovate*, Pastor Nayo's church is nurturing a generation of young people who see that meaningful work and lasting change can begin right where they are.**

# U.S. Economic Development Programs

Lives are transformed through poverty alleviation ministries rooted in God’s story.



Kellie came to Lighthouse Ministries in Lakeland, Florida, carrying the weight of abuse and addiction.

For more than 20 years, she had tried to numb her emotional pain, always feeling like something vital was missing. Soon after she arrived at Lighthouse, Kellie gave her life to Jesus Christ. As she began to grow in her newfound faith and experienced healing in her recovery, Kellie also began attending the mission’s life skills classes—including *Faith & Finances*.

*“As I learned about money management in Faith & Finances, I realized that I was spending a lot of money on my son, but I didn’t know why,” Kellie says. “Then it was like a bell went off. When I was pregnant, I was actively using drugs. My son now has autism.*

**I finally understood that I was trying to make up for the damage I felt I had done to him. I realized that I had to forgive myself in order to move forward from that and become successful.**

*When I did that, God was able to fill me with the fruit of the Spirit. In return, I fill my children with those things now. I have four children and all of them are with me now. My relationship with my children is a lot better. It’s a miracle that I have them in my life.”*

## Faith & Finances

For people struggling to make ends meet, Faith & Finances offers more than financial skills—it provides biblical principles and a supportive community that leads to lasting change. Since its launch in 2013, the program has reached over 25,000 people.



**KELLIE HUFF,**  
CASE MANAGER AND FAITH & FINANCES GRADUATE, LIGHTHOUSE MINISTRIES



Kellie now helps others find hope as a Case Manager at Lighthouse. Watch her story.



# Work Life

*Work Life equips people facing barriers like trauma, past incarceration, and lack of opportunity with the skills and support to succeed in the workplace. By learning in community with volunteers and local churches, participants discover the dignity of work and their role in God's greater purposes.*



## Starting over is never easy. For one young man, it meant building a new life outside prison walls.

Determined to do things differently, he found his way to Salt & Light Ministries in Champaign, Illinois, and began attending classes, including *Work Life*. The program gave him structure, guidance, community, and hope.

Within his *Work Life* group, he discovered a circle of peers who supported one another and respected their differences. That encouragement helped him uncover his talents and interests, and for the first time he began setting real goals for his future. Through conversations with a mentor, he chose to enroll full-time at a local community college, preparing for a career in the automotive industry.

**"I don't want to waste my life...I want to steward it," he told Salt & Light staff. "I have the perspective of being able to add value to the world...Now I have something to put on my resume and prove that I'm really working to turn my life around."**



Story provided by



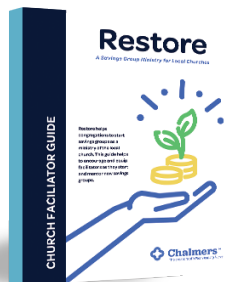
**GWENNA PELZ,**  
VOCATIONAL PROGRAM MANAGER,  
SALT & LIGHT MINISTRIES



# Majority World Economic Development Programs

## RESTORE

*RESTORE equips local churches to implement savings group ministries that enable people living in extreme poverty to experience greater financial stability, while also fostering spiritual growth and social connection.*



International Care Ministries (ICM) has used Chalmers' *RESTORE* savings group curriculum in the Philippines for more than a decade. We formalized our partnership in 2025. ICM serves people living in extreme-poverty through church-led outreach, starting with a four-month *Transform* program that combines biblical teaching, basic health education, and income-generating skills.

**Since first integrating *RESTORE* in 2014, ICM has helped 176,793 people participate in savings groups. Today, 5,362 active groups collectively hold more than \$9.8 million in savings.**

Many continue long after graduation, supported by ongoing mentoring and connection through the local church.

The Dacvill savings group was established in 2018 with 33 members—all graduates of *Transform*. Each member of Dacvill started small, setting aside as



little as \$0.17 a week. They dreamed of being able to repair their homes, buy medicine when someone fell sick, or even start a small business of their own. During their time in the program, participants not only learned practical skills but also encountered the life-changing message of the gospel.

Sixty-four-year-old Encarnación has faithfully served as Dacvill's elected leader since the beginning. Through her steady leadership and the group's perseverance, Dacvill stands as a remarkable example of what's possible when faith and hard work come together. Not only has the group expanded, but their combined savings has reached nearly \$35,000.

Dacvill increased its income by offering low-interest loans and selling daily essentials to its members. By buying from the group, members support each other while generating profit. Dacvill also registered with the government to open a small general merchandise store. They soon recorded over \$20,000 in business capital! Today, the store continues to grow and earns as much as \$1,300 monthly.

**The values and lessons Dacvill learned have helped them build a strong foundation for success. And during their weekly meetings, members always begin with prayer—thanking God for His provision and giving Him all the glory for how far they've come.**

# Where We Are Going

**We press on until poverty is no more!**

The Church is facing a kairos moment. Poverty is increasingly complex, and the typical models of charity fall short. This is not only a development crisis—it is a discipleship opportunity. The Church is being invited to lead with a vision that reflects God’s heart for restoration, and Chalmers exists to help it answer that call.

Over the next several years, Chalmers is committed to positioning the Church for lasting influence. We are strengthening our team, refining trusted tools, and preparing new ways to serve leaders who are eager to respond with both clarity and compassion. Our focus is to grow with integrity, always rooted in biblical truth and practical hope.



**LEAD TOGETHER**  
Partnering with churches and ministries to amplify what God is already doing.



**MULTIPLY WHAT'S WORKING**  
Refreshing and extending the reach of proven training tools.



**TELL A MORE COMPELLING STORY**  
Creating compelling content that reframes poverty through God’s vision of restoration.



**BUILD FOR THE FUTURE**  
Exploring new opportunities to unite the Church, researchers, and practitioners for long-term impact.



**With your partnership, Chalmers is stepping confidently into this next season—equipping the Church to bring hope and restoration in a changing world.**

# Financial Snapshot



MINISTRY REVENUE & FUNDING	FY25 ACTUAL
Total Contributions	\$3,397,384
Program Revenue	\$306,541
Other Revenue	\$514,484
<b>Total Revenue</b>	<b>\$4,218,409</b>

MINISTRY EXPENSES	FY25 ACTUAL
Program	\$2,392,369
Administrative	\$543,340
Development	\$635,344
<b>Total</b>	<b>\$3,571,053</b>



**END NOTES:**

Complete audited financial statements available at [www.chalmers.org/finance](http://www.chalmers.org/finance).  
 Field Photography: Cameron Muilenburg, Paul Attikpo, and Haley Dempsey  
 Layout design: Zeta Creative

# Leadership Team

## BOARD OF DIRECTORS

**Dr. Brian Fikkert**

The Chalmers Center, Founder and Ambassador

**Coy Buckley**

The Chalmers Center, President and CEO

**Jeff Galley, Chairman**

Life Church, Central Group Leader

**Craig Stephenson, Secretary/Treasurer**

Cary Oil Company, CEO

**Marc Antoine**

Eastern University, Adjunct Professor

**Dr. Collin Messer**

Covenant College, VP of Academic Affairs

**Jonathan Mitchell**

Concentric Development, President

**Jane Pleace**

Executive Vice President, Global Advancement  
Whole World Institute

**Robert Turner**

ICARE Outreach, Founder/President

**Dr. Brad Voyles**

Covenant College, President

## EXECUTIVE LEADERSHIP

**Coy Buckley**

President/CEO

**Luis Noda**

VP of Products & Strategic Initiatives

**Mike Meyers**

Chief Development Officer

**Aaron Sebesta**

VP of Technology

**Adam Duguay**

VP of Marketing & Strategic Partnerships

**Rob Porter**

VP of Generosity

# Thank You

*Thank you for partnering with us in this mission.*  
**Because of your generosity and prayers, the Church is being equipped to respond to poverty in ways that reflect God's heart for restoration.**

Together we are seeing the fruit of this vision: churches stepping into their calling, communities finding hope, and men and women discovering that they are created to flourish in relationship with God, self, others, and creation.

Your partnership is making this possible. It is through your faithfulness that Chalmers can continue to serve the Body of Christ with tools, training, and encouragement for the work of Christ-centered poverty alleviation.

**We are deeply grateful for your commitment and excited for what lies ahead.**



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[chalmers.org](http://chalmers.org)

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