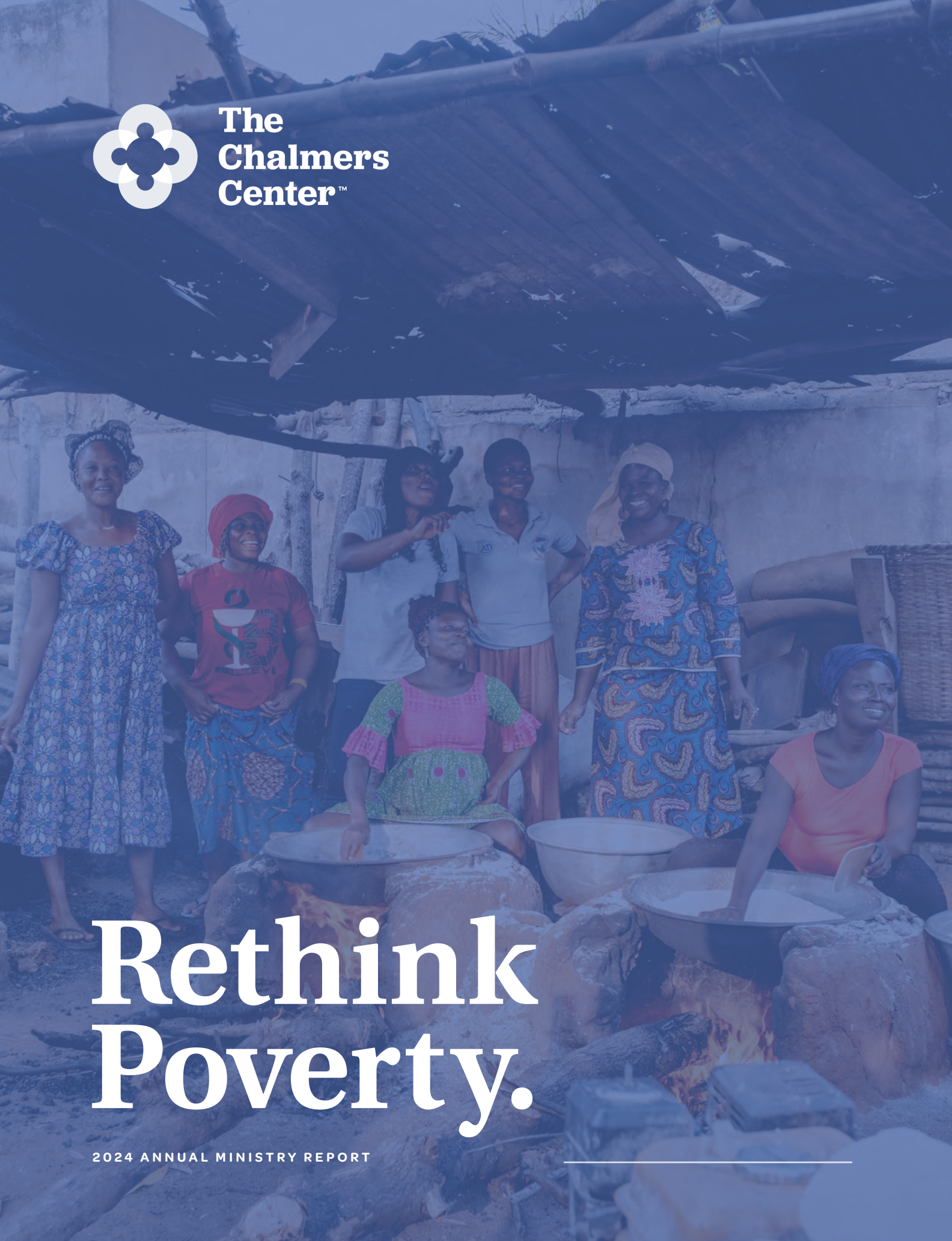




The
Chalmers
Center™



Rethink Poverty.

2024 ANNUAL MINISTRY REPORT



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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Celebrating 25 Years of God's Faithfulness

Jesus was sent to preach the good news of the Kingdom of God (Luke: 4:43) where all the effects of sin will be reversed and poverty will be no more. Jesus accomplished His mission both by preaching good news to the poor and by meeting their physical needs (Luke 7:18-23). As His body, bride, and fullness, the local church is called to continue Jesus' mission.

Yet, as God's people follow His footsteps into places of brokenness, we often fail to understand the fullness of this Good News, and how to apply this story to poverty alleviation.

The conviction that God has a better story for both the church and those in material poverty led Covenant College to invite Dr. Brian Fikkert to start the Chalmers Center for Economic Development in the spring of 1999.

Now, 25 years later, Chalmers continues to partner with Christian organizations and churches in the U.S. and Majority World to implement economic development programs that have helped to restore over 2.3 million people living in poverty to flourishing participants in God's Kingdom.

We enter this new season with great anticipation, welcoming our new CEO, Coy Buckley, and settling into our new office space in the city of Chattanooga. This moment marks not just a transition but a fresh opportunity to expand our vision and deepen our impact, helping even more people to flourish. We look forward to the next 25 years of ministry, trusting that even greater things lie ahead as we serve and grow together.

"Happy 25th Anniversary to Brian Fikkert and the Chalmers' team!"

Chalmers has helped me to understand simple things like investing in people to be able to provide a sense of dignity and what it looks like to be invited into the lives of people that are doing God's work in emerging markets... Chalmers has been formative in my faith, the way that I do my work. I'm grateful"



Henry Kaestner
Co-founder
Faith-Driven Entrepreneur and Faith-Driven Investor

"I'm just so proud of the work that you do around the world and the partnerships that you have with different Christian development organizations."

I know I speak on behalf of a number of Christian development economists when I say that we're thankful for you and for the partnership that we have with you, and we wish you 25 and more wonderful years in the future."



Dr. Bruce Wydick
Professor of Economics and International Studies
University of San Francisco



Chalmers Founded by Dr. Brian Fikkert at Covenant College (March 1999)

***When Helping Hurts* released (2009)**

***Faith & Finances* Launched (2011)**

***RESTORE*/West Africa Savings Group Ministry Launched (2012)**

Michael Briggs hired as Executive Director (2014)

***Work Life* Launched (2014)**

Innovation Department Launched (2019)

Chalmers passes 2.3 million people in poverty reached (2023)

Coy Buckley Hired as CEO (2024)

Dear friends,

It all began with a question: How can we help people in poverty to experience Jesus Christ and the good news of His Kingdom?

(Luke 4:43; 7:18-23)

As our small team sought answers to this question, we landed on three core ideas: the local church is central; minister in word and deed; and seek to restore people to right relationship with God, self, others, and creation. Now, 25 years later, God has worked through the Chalmers Center and its partners to equip churches all over the world to bring the healing of King Jesus to millions of people in poverty.

In addition, God has used Chalmers' books and resources to change the paradigms and practices of leaders across sectors, including business, nonprofits, government, philanthropy, and higher education. And in His Grace, God has transformed us too, revealing our own sins, weaknesses, and blind spots. King Jesus has done great things, and we give Him all the glory!

So, what's next?

For the past decade, Michael Briggs and I have co-led the organization, and we have grown to the point where new leadership with a different skill set is needed.

I'm thrilled that God has provided this leadership in **Coy Buckley, Chalmers' first President/CEO**. Coy brings a deep commitment to Chalmers' vision and mission, paired with extensive global leadership experience. I believe Coy is uniquely equipped to lead Chalmers into its next phase of Kingdom service.

I'm also very grateful for Michael's decade of faithful leadership. His impact has been profound, both on the organization and on me personally. And I'm delighted that Michael will continue to serve the organization as Chief Development Officer.

As for me, I step into the role of "Founder and Ambassador," a role that includes speaking, writing, advising, and networking. I'm in my sweet spot, and I couldn't be happier.

While the future will bring new challenges and opportunities, the question for Chalmers will remain the same: How can we help people in poverty to experience Jesus Christ and the good news of His Kingdom?

It's all about King Jesus, and this is how He works, so I'm confident that the answers will remain the same as well: the local church is central; minister in word and deed; seek to reconcile relationships.



**DR. BRIAN FIKKERT,
FOUNDER & AMBASSADOR**



I am honored to introduce myself as the new president and CEO of the Chalmers Center.

Since stepping into this role earlier this spring, I have been energized by the talents of our team and the possibilities for this next phase of growth. Over the past few months, I've traveled through the U.S. and the Majority World, meeting partners, trainers, and supporters who shared stories of how our biblically based approach to poverty alleviation has touched their lives and influenced their ministries.

I look forward to continuing to collaborate with our friends around the world. Together, we will build on Chalmers' legacy, expanding its programs to equip churches, ministries, and Christian nonprofits. With God's help, I'm eager to explore new approaches that reflect Christ's call to love our neighbors, foster thriving communities, and serve those in need.

None of this would be possible without the tremendous effort and passion of our founder, Dr. Brian Fikkert. His visionary leadership remains woven into the fabric of Chalmers, and we are committed to carrying his vision forward. I also thank Michael Briggs for a decade of outstanding leadership. His continued service as Chief Development Officer will ensure we remain positioned for sustainable growth.

As we step into this new chapter, we are filled with anticipation. Guided by our five-year strategic direction, the board and I are committed to broadening our influence and scaling our impact. As we grow, our mission remains clear: help God's people rethink poverty and respond with practical biblical principles so that all are restored to flourishing.

By God's grace, Chalmers has had an amazing 25 years. Join me in thanking God for the work that has been done and praying for the work ahead.

Thank you for your partnership.



COY BUCKLEY
PRESIDENT & CEO





Rethink Poverty.

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

3,000,000+

people reached in our 25 years



Lifetime

2,300,000

People living in poverty reached



300,000+

People reached *this year*, exceeding our goal by over 60,000 people



Lifetime

12,000+

People trained to implement Chalmers' economic development programs



1,700+

People trained *this year*

"Chalmers' commitment to economic development has been pivotal within the Christian Community Development Association (CCDA). We are deeply grateful for their leadership in launching and sustaining the CCDA Economic Empowerment Network, which has gained significant momentum over the past two years. Chalmers has provided valuable insights and practical tools that empower communities to transition from relief to sustainable development. Their influence has helped people across the nation share best practices and connect for collective impact."



Christina Foor
Director of Engagement and Mobilization
CCDA

"We love working with Chalmers around the world and look forward to the next 20 years of partnership."



Rachel Lindley
Co-CEO
Five Talents UK

"There are many providers of savings group methodology, but Chalmers' curriculum is through and through *Christ-centered*. It does not compromise. We've seen God do amazing things with savings groups through the church as a result of the methodology that was developed by Chalmers."



Phil Smith
Senior Development Ambassador
HOPE International

Strategic Partnerships

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

OUR STRATEGIC PARTNERS



SADDLEBACK CHURCH



Christian Alliance for Orphans



Each year, Chalmers has the privilege of sharing our Biblical poverty-alleviation framework with ministry leaders at influential national conferences and events, shaping how entire sectors approach economic development.

Since 2017, Chalmers has been a leading voice at the Christian Alliance for Orphans' (CAFO) annual conference, delivering keynotes and workshops that demonstrate how economic stability helps prevent family separation.

INFLUENCING SECTORS

God is using Chalmers to transform entire sectors of poverty alleviation ministry, including the network of organizations holistically meeting the needs of vulnerable children and their families.

With a deep conviction that vulnerable children thrive best in nurturing family environments, CAFO convenes organizations focused on foster care, adoption, and family strengthening. For years, Chalmers has supported their mission by highlighting the vital role of economic development in keeping families together, providing practical insights into strengthening families in the U.S. and around the world.

“The practical guidance and grounding vision provided by the Chalmers Center is truly invaluable to CAFO's 290+ member organizations.

Chalmers consistently guides our (and any!) work of justice and mercy toward more deeply, richly biblical visions, strategies, and tactics. It presses beyond a focus on symptoms to the true roots of both problems and solutions. Our field - and, I believe, so many other fields - are far more effective because of the Chalmers Center.”



JEDD MEDEFIND
PRESIDENT
CHRISTIAN ALLIANCE FOR ORPHANS

Compassion International

Through our implementation partners, Chalmers' economic development programs are empowering vulnerable families and their children to flourish.

Globally, we partner with child-focused organizations like Compassion and STCH Ministries, along with partners like HOPE International, Tearfund, and Love INC, all committed to supporting families through the local church.

By increasing household stability, programs like *RESTORE* savings groups in the Majority World and Faith & Finances in the U.S. are helping families stay together and meet their children's needs.

“The Chalmers Center is a highly valued and collaborative partner in fulfilling Compassion’s mission to release children from poverty in Jesus’ name.

Through our partnership in establishing church-based Savings Groups led by the Chalmers Center, we have empowered thousands of caregivers in Africa to begin the path to economic sustainability. This year, we are especially excited to pilot a holistic development approach for expectant and new mothers in Zambia by strengthening the Savings Group model with training in literacy, agriculture, and nutrition. The Chalmers Center’s commitment to research and evaluation, program quality and God-centered innovative training has been essential in equipping our staff and has been invaluable to our mission.”



CHERYL CUTHBERTSON
SENIOR ADVISOR STRATEGIC ALLIANCES
COMPASSION INTERNATIONAL, INC.



Foundational Ideas

Chalmers' foundational resources equip Christians with tools that help people living in poverty, moving beyond good intentions to lasting change and redefining "success" in ministry, both for those serving and for the people they're seeking to help.

As demand for training in Chalmers' framework continues to grow, we've developed a network of Chalmers' Ambassadors to walk alongside churches and ministries to help them understand and apply a biblical framework for poverty alleviation.

When Jim Faber became chairman of the deacons at Resurrection Life Church in Granville, MI, he understood that benevolence ministry went beyond just writing checks.

"Finances are a symptom of the problem most of the time, not the problem you have to deal with," he said.

Jim wanted to take a more relational approach, addressing the root causes of poverty. To bring the deacons on board, he invited Kevin Peyton, a Chalmers Ambassador, to speak at their annual deacon retreat. Jim found it so helpful that he decided to join the next Ambassador training cohort.



JIM FABER
RESURRECTION LIFE CHURCH
GRANVILLE, MI

"Overall, the Ambassador training has helped me to equip our deacons to help people on a bigger scale than just money. I knew we had to get more involved in people's lives, but I was struggling to explain why. The Ambassador program gave me a better foundation to explain why we needed to do this and how it helps people."

As the church's deacons walk alongside those they serve, they experience their own spiritual transformation—growing in compassion, humility, and faith as they witness God's work in both their lives and the lives of others.

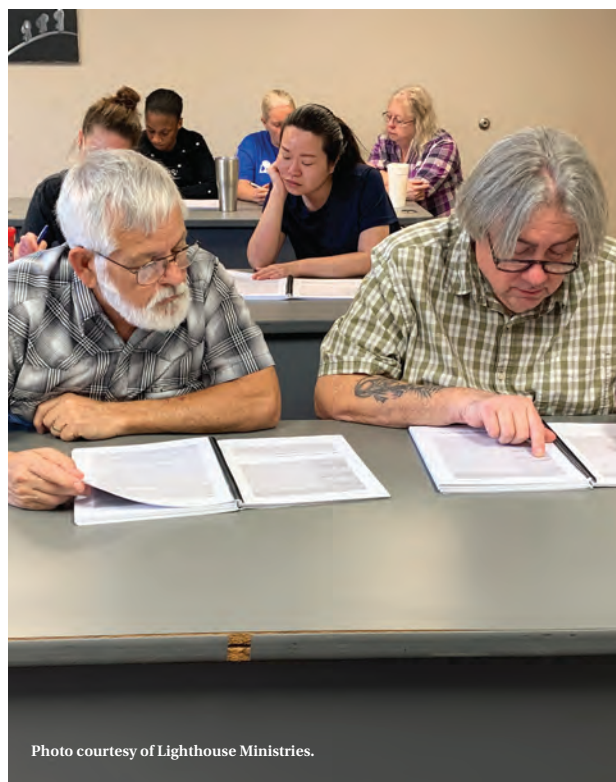


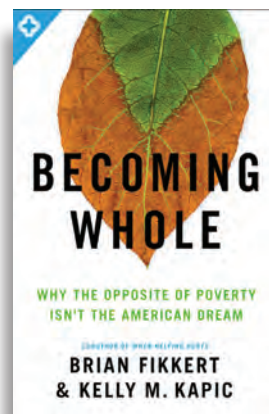
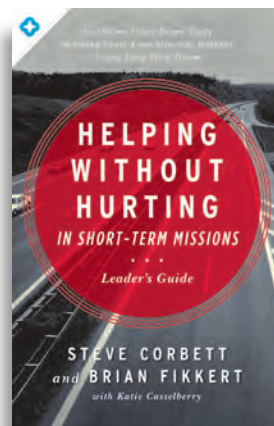
Photo courtesy of Lighthouse Ministries.

When Helping Hurts

This year, we're celebrating a remarkable milestone—over 728,000 total books sold across all our titles.

By God's grace, *When Helping Hurts* (2009) opened the church's eyes to the brokenness in its approach to poverty alleviation, helping to realign its mission with God's story of change.

Since then, we've published 9 additional books that have continued to shape how God's people think about and respond to poverty.



Innovation



Photo courtesy of LiFT Alliance

Chalmers' *Innovate* programs equip churches and ministries to creatively live out God's story of change. By integrating asset-based community development and design thinking, teams find new ways to engage their neighbors, fostering spiritual, relational, and physical transformation.

In partnership with the LiFT Alliance in Pinellas County, six central Florida organizations participated in the spring cohort of *Innovate: Online* where they gained tools to develop innovative programs to address needs in their community. After completing the training, LiFT sponsored a pitch competition, giving participants a chance to win \$10,000 to launch their impactful projects.

The winners included:

- **Young Lives**, which developed a ministry to equip young mothers with skills like resume writing and interview preparation. By addressing barriers such as transportation and childcare, the program empowers women to secure better employment and long-term family stability.
- **Urban Young Life**, the **YMCA**, and **Shiloh Missionary Baptist Church** collaborated to address the needs of Ridgecrest, an underserved neighborhood. They created a leadership training program for middle and high school students, blending financial literacy, leadership development, and community service.
- **Heart for Winter Haven's** ALICE project provides entrepreneurship and business training to individuals on the margins, helping them turn their skills into sustainable businesses and lasting economic opportunities.

I think the beauty of *Innovate* is that it took a familiar concept—innovation—and provided clear categories for thinking, along with a process and tools to apply at each step. It built a replicable framework to bring innovation into any organization.

Most people understand collaboration, but they often lack the categories and tools needed to make it successful—skills that are underdeveloped in many nonprofit leaders. *Innovate* does an excellent job of providing the right categories, tools, processes, and resources.

You still have to do the work, but if you follow the process, you'll come away with a solid understanding of an innovative idea and clear steps to develop it further. That was the real value for me.



DAVID BROWNLEE
LIFT ALLIANCE



Photo courtesy of LiFT Alliance

U.S. Economic Development Programs

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



Photo courtesy of Lighthouse Ministries

Faith & Finances

Faith & Finances empowers people in material poverty with practical money management skills, biblical stewardship principles, and supportive relationships. Since launching in 2013, Faith & Finances has helped almost 22,000 people.



Chalmers’ national partner, Love INC mobilizes thousands of churches to collaborate to address the physical, spiritual, and relational needs of their communities.

A vital resource in their toolkit is our *Faith & Finances* program.

“Having started using drugs in elementary school, I first realized that 'not all parents cook meth' when the DARE program was introduced to my 5th grade classroom. The lifestyle was so ingrained in me, however, that it became a destructive cycle of both using and selling that would take years to escape and ultimately landed me in jail.

Finally sober and safe, I was given the opportunity to work in the garden on jail grounds.

While I dug, planted, and tilled the soil, God began digging, planting and tilling my heart. Upon my release, I was enrolled in a family recovery program and began attending a Love INC partner church. Excited about an opportunity to learn while my daughter played in the childcare program, I enrolled in *Faith & Finances*.

This class has changed my whole outlook and beliefs around money. It went from the 'root of all evil,' to God showing me how to use His money and manage it well.

I have gained so much awareness and knowledge and already see progress in my savings. This class is a true, life-changing blessing!"

CARLY
PARTICIPANT AND NEIGHBOR
LOVE INC OF BENTON COUNTY, OR



Work Life

Work Life equips people in marginalized communities to overcome barriers to sustaining employment, empowering them to recognize that God is at work in the world and that when they work, they are participating in God's work.

"We have believed a lie about who we are, believing that work is solely about economics, or we have tied our work or lack of work to our dignity and self-worth.

When working with *Work Life* and working with people who are on a journey, we do not think for a minute that God has not already laid a path for them. Part of our work is helping them discover who they are and then working as a community to move forward."



EUGENE NORRIS
LEAD TRAINER
COLUMBUS, OH





Majority World Economic Development Programs

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.



Since 2012, Chalmers has worked in West Africa to launch savings groups ministries that have helped over 186,000 people. Our experience on the ground, working with indigenous leaders, allows us to speak from a place of experience and authenticity as we partner with larger organizations to scale *RESTORE*.

Through partners like Five Talents, HOPE International, Tearfund, OneChild, and Compassion International, we've reached millions of people experiencing poverty all over the world.

Ananidjin, a gifted entrepreneur with an infectious personality, is an ideal *RESTORE* facilitator. Several years ago, she and her husband, Pastor Amevi, moved to Tsévié-Démé, a village in southwestern Togo, to plant a church. They supported their family by farming and selling charcoal and maize, but things began to change two years ago when they launched a savings group.

Inspired by Ananidjin's vision, their group decided to start a business together. They opened a cassava mill where many of the women work to produce and sell high-quality "gari" flour.



As their reputation for quality spread, they began exporting to Burkina Faso, Ghana, and even Europe.

The savings group not only shares profits but has also grown in their relationships with one another, the church, and God. One member, Bozi, shares how much her life has changed:

“I have less stress and anxiety now, and that peace has allowed me to worship God more freely.”

Ananidjin reflects on how these new income-generating activities have transformed their families.

“Before, the responsibility to provide was solely on our husbands. Now we help as a team. It stops a lot of arguments. Our children no longer have to wait for their dad to pay for school—we can do it ourselves. We can even buy clothes.”



ANANIDJIN AMEVI
RESTORE FACILITATOR
TOGO

"God is doing awesome things through church-centered savings groups. Every story is palpable proof that the Lord is using this very simple tool to save lives, disciple people, and transform their circumstances. It is very obvious that the voiceless have found new voices!"



JOSEPH ANTWI
EXECUTIVE DIRECTOR
GHANA MODEL TRAINING CENTER

Where Are We Going?

We press on until poverty is no more!

We serve a King whose promises are unshakable and who delights in the restoration of broken relationships. One day, He will put an end to poverty once and for all. As we await that glorious day, we are each called to embody the gospel story in the here and now.

For Chalmers, that means faithfully stewarding Kingdom resources by focusing on our core strengths: serving as thought leaders and leveraging our expertise in developing and testing resources and training that can be scaled by others. As we speak at conferences, distribute books and resources, and partner with organizations like HOPE International, Prison Fellowship, Citygate Network, and Compassion International, we're spreading the message of God's redeeming story and how it relates to poverty alleviation farther than ever before.

As we enter our next phase of growth, we are seeking to:



Build a strong foundation for growth by investing in our executive leadership, ministry space, and organizational structure to create a sustainable framework for long-term impact.



Expand our influence and thought leadership by seizing opportunities to strengthen our position as a trusted voice in Christian economic development, equipping God's people to rethink poverty and driving transformative change.



Scale our programs to reach more communities in poverty, guiding them toward lasting restoration and flourishing.



MINISTRY REVENUE & FUNDING	FY24 ACTUAL
Total Contributions	\$3,339,642
Gifts-in-kind	\$208,560
Program Revenue	\$434,437
Total Revenue	\$3,982,639

MINISTRY EXPENSES	FY24 ACTUAL
Program	\$2,401,463
Administrative	\$437,341
Development	\$634,376
Total	\$3,473,180



END NOTES:

View our complete audited financial statements at www.chalmers.org/finance
 Field photography: Life.Church and Honeystreet | Layout design: Rubix Creative

Leadership Team

BOARD OF DIRECTORS

Dr. Brian Fikkert
Founder & Ambassador, The Chalmers Center

Coy Buckley
President & CEO, The Chalmers Center

Jeff Galley, Chairman
Central Group Leader, Life.Church

Craig Stephenson, Secretary/Treasurer
CEO, Cary Oil Company

Marc Antoine
Adjunct Professor, Eastern University

Dr. Collin Messer
VP of Academic Affairs, Covenant College

Jonathan Mitchell
President, Concentric Development

Robert Turner
Founder/President, ICARE Outreach

Jane Pleace
Executive Vice President, Global Advancement
Whole World Institute

Dr. Brad Voyles
President, Covenant College

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Coy Buckley
President & CEO

Michael Briggs
Chief Development Officer

Abigail Sebesta
VP of Products & Strategic Initiatives

Adam Duguay
VP of Marketing & Strategic Partnerships

Rob Porter
VP of Generosity

Thank You

Thank you for partnering with us as we work together to influence the Body of Christ's response to poverty around the world.

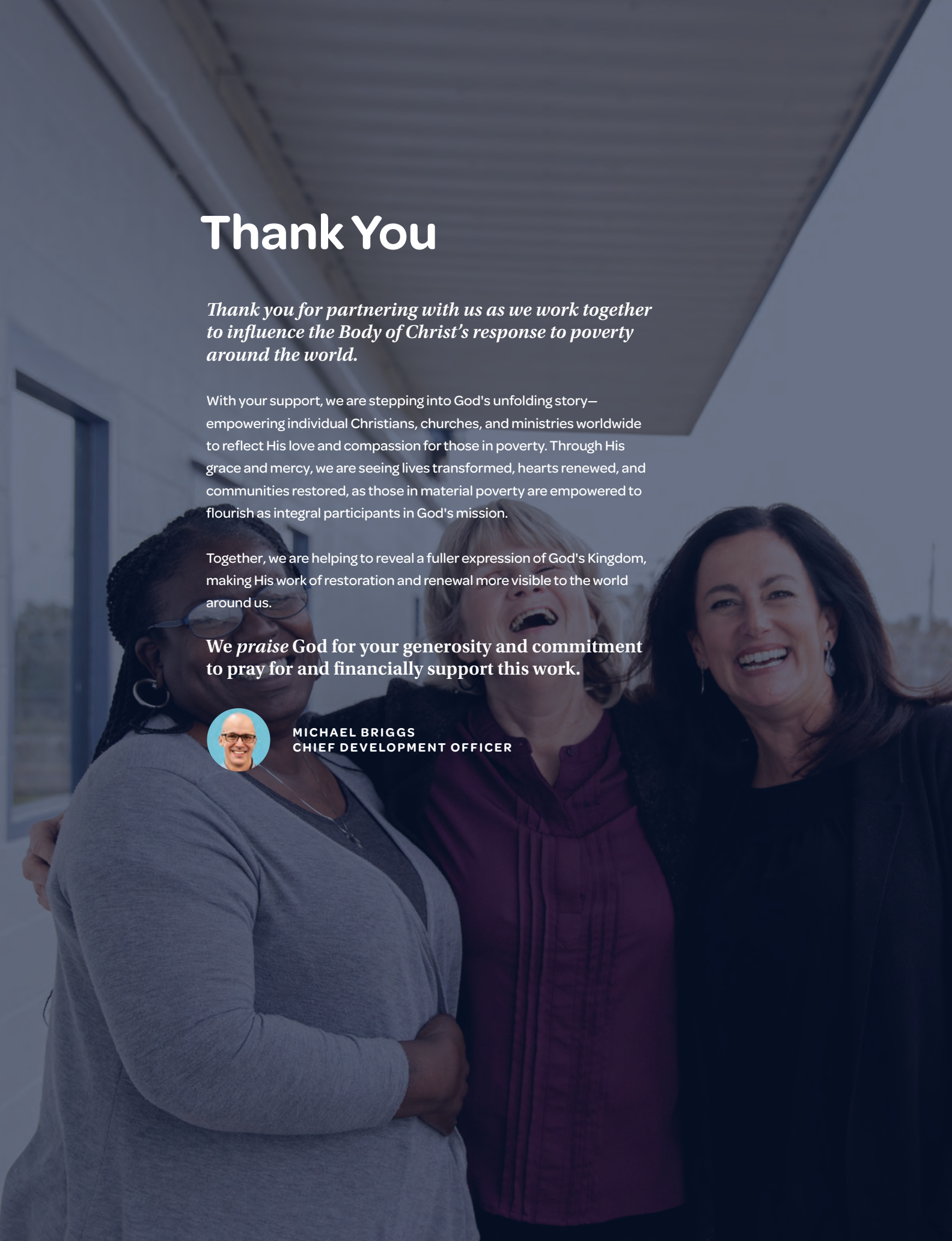
With your support, we are stepping into God's unfolding story—empowering individual Christians, churches, and ministries worldwide to reflect His love and compassion for those in poverty. Through His grace and mercy, we are seeing lives transformed, hearts renewed, and communities restored, as those in material poverty are empowered to flourish as integral participants in God's mission.

Together, we are helping to reveal a fuller expression of God's Kingdom, making His work of restoration and renewal more visible to the world around us.

We praise God for your generosity and commitment to pray for and financially support this work.



MICHAEL BRIGGS
CHIEF DEVELOPMENT OFFICER





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