



# MEET ANDY

TWR'S NEW  
PRESIDENT

INSIDE

Annual  
Ministry  
Progress  
Report

**twr** MAGAZINE

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PAGE 10

HONORING TWR'S FORMER  
PRESIDENT LAUREN LIBBY

## IN THIS ISSUE

- 3 Transmitters & languages
- 4 TWR's new president
- 7 Audience engagement
- 10 Tribute to Lauren Libby
- 13 TWR leaders
- 14 Financial report



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## PRESIDENT'S COLUMN



**Cassius  
Smith**

**TWR  
Interim  
President  
and CEO**

**T**his is a significant and exciting  
season for TWR.

In late April, our international  
board of directors met at  
our Cary, North Carolina, office,  
and for the first time in several  
years, every board member was  
able to attend in person. What a joy it was to  
welcome friends from India, Germany, Brazil,  
Canada – and even Texas! It felt like a family  
reunion in the best sense.

During the board gathering, our presidential  
search committee presented a unanimous  
recommendation for TWR's next president and  
CEO. After thoughtful discussion, prayer and time  
with the candidate, the board voted unanimously  
to move forward.

I'm overjoyed to share that God has seen fit for  
Andy Schick, a deeply spiritual man of God and  
a visionary executive, to become TWR's next  
president. I wholeheartedly believe that the Lord has  
uniquely prepared Andy to lead the ministry into the  
future. He brings a fresh new breath of innovation,  
transformation and energy to our organization.

May I encourage you to discover more about  
Andy by reading our feature starting on Page 4 of  
this magazine? I also invite you to enjoy a special  
tribute to Andy's predecessor, former President  
Lauren Libby, on Page 10.

There's so much happening across TWR's global  
ministry right now! We're hearing uplifting  
responses through social media, podcasts  
and TWR360 as more people connect with  
Christ's message of redemption and hope. And  
our faithful radio broadcasts continue to bless  
listeners with solid biblical content.

Isaiah 55:11 reminds us: "So shall my word be that  
goes out from my mouth; it shall not return to me  
empty." What a promise! As God's Word goes out  
through media, let's keep praying for hearts to be  
touched, seeds to be planted and lives transformed.

During a recent morning devotion time, I found  
myself reflecting on Psalm 103, especially verse  
11: "For as high as the heavens are above the  
earth, so great is his steadfast love toward those  
who fear him."

What a powerful reminder of the God we serve and  
worship – full of mercy, grace and boundless love.

Thank you for your continued prayers and  
faithfulness in helping us share the good news of  
Jesus around the world.

# around the world

## Transmission sites and coverage



○ Highlighted areas represent approximate shortwave & AM (MW) coverage worldwide

Radio transmission frequency types  
 ● AM  
 ● Shortwave



Proclaims Christ to a potential audience of **4 billion** including numerous unreached people groups and countries.



Broadcasts via **10 major transmitter sites** as well as **1,300+** AM, FM, network, internet and satellite outlets.



Content available 24/7 for streaming and downloading in **150+ languages** at [TWR360.org](http://TWR360.org); accessible from any connected device; users log over **600,000** sessions each month.



Partners, offices or working representatives in more than **80 countries** and regions.



[TWR.ORG/SOCIAL](http://TWR.ORG/SOCIAL)

TWR is a member of Missio Nexus, National Religious Broadcasters, Evangelical Council for Financial Accountability, Association of Evangelical Relief and Development Organizations, and Evangelical Press Association.

## Number of broadcast languages per region

South Asia	47
East & Southern Africa	48
West & Central Africa	32
CAMENA (Central Asia, Middle East, North Africa)	24
Europe	32
Southeast Asia	18
Northeast Asia	10
Latin America & Caribbean	13
North America	4

**200+** languages & dialects

## OUR CALLING

To reach the world for Christ by mass media so that lasting fruit is produced.



# ENERGY & INNOVATION for a new era

BY JON HILL • TWR MAGAZINE EDITOR

Early in 2005, a “godly, attuned woman” in Phoenix, Arizona, told Andy Schick that she believed he would be married within the year. Schick thought, “Oh no,” since it hadn’t crossed his mind that he might marry someone he hadn’t even met yet. “And everyone I *had* met, I was absolutely not interested in!”

At the time, Schick was involved in itinerant preaching, church planting, and street witnessing with Christian friends in Phoenix. But then, on what was supposed to be a short visit home to New Zealand, the 21-year-old met Kate — someone he was definitely interested in.

“I said to her a couple of weeks after meeting, ‘Look, I’m due to go back to the States, but you seem worth sticking around for. Do you think there’s a shot of us getting married?’” She, “either stupidly, bravely, or both” replied, “I reckon. Let’s see where this goes.”

Where it went was to the altar: the couple married on Dec. 31, just squeaking into the same year as the woman’s bold prediction. Only later did Schick realize it had all been a divinely orchestrated sign, God demonstrating his presence and authorship over his life.

Schick sensed that same divine orchestration again in April 2025 when TWR’s international board invited him to become the global media ministry’s next president and CEO, following a rigorous executive search.

“I can see how things God placed on my heart and stories in Scripture that have long weighed on me are all pointing to *now*,” Schick told the board. “When we began this process, I said to Kate: ‘This needs to be an enthusiastic, godly yes, or it needs to be a definite *no*.’ God has been pointing toward this for such a long time that, while I’m *not* filled with confidence that I can do this job exceptionally well, I *am* filled with confidence that God is in this conversation.”

## Harnessing tech’s transformative power

Schick, who has spent his career at the intersection of executive leadership, faith-driven initiatives, and technological innovation, officially begins as TWR president in August. He succeeds Lauren Libby, whose impactful 16-year tenure helped shape TWR’s global influence (see tribute, Page 9).

From nimble startups to legacy enterprises, Schick has led organizations through transformation, leveraging emerging technologies without losing sight of identity. Most recently, he served as a board member and adviser to TWR partner ministry Reach Beyond and led revenue and technology transformation work at World Vision, the world’s largest Christian humanitarian organization.

Raised in rural New Zealand not far from the “Hobbiton” filming location of *The Lord of the Rings*, Schick grew up in a Christian home. His grandfather was a mathematics, Bible and Greek scholar, and his mother co-founded a Christian school — one Andy attended. He was introduced early to missions, joining family trips and later participating in short-term outreach in Thailand, the Philippines and Fiji.

Rather than follow a conventional university path, Schick attended Hillsong Leadership College in Australia, focusing on ministry and leadership development, and launching street outreach teams.

Shortly after marrying, he transitioned into business and tech with a strong entrepreneurial bent. He taught himself programming, networking and cybersecurity; built a tech company from the ground up; and later sold it to a large internet provider, who kept him on as marketing director. From there, he helped lead New Zealand’s \$200 million Network for Learning initiative, providing fiber internet to every school in the country. He has since held executive roles at several tech companies and became managing director at a leading digital and creative agency.



Kate and Andy Schick with their daughters, from left, Lucia (11), Mila (7), Sadie (9) and Scarlett (13); Scout (2) poses in front.

Photo by Libby Robinson



## A direct answer to prayer

TWR Board Chairman Jeff Jones described Schick's appointment as "nothing less than a direct answer to prayer."

"The board decided early that we needed a leader who could leverage new technologies to expand TWR's ability to reach ever-growing audiences," Jones said.

Interim President Cassius Smith added: "Andy is creative and brilliant. He uses tools I didn't even know existed to analyze and build understanding. He brings fresh energy and perspective, and I believe he'll bring exciting innovation to a ministry that must keep its eyes on the future."

Though the Schick family will remain based in New Zealand, Andy will travel extensively and work in close partnership with a strong chief operating officer based in Cary, North Carolina. The board sees this COO role as essential for continuity and central leadership at the corporate office.

When a board member asked Schick why he believes missions-minded believers should partner with TWR, his answer was immediate:

"TWR was pushing the boundaries of how to reach unreached people groups over 70 years ago, and it's *still* pushing those boundaries. It remains entrepreneurial and innovative, technically savvy yet deeply rooted in the heart of God. It strives not just to be *good*, but to be *effective*. And from what I can see, TWR does a really good job at both."

---

## Select highlights from Andy's résumé

- **World Vision** (Christian humanitarian organization) – revenue and technology transformation
- **Reach Beyond** (Christian media and humanitarian ministry) – board member and digital strategy
- **Bastion Shine** (strategic and creative consultancy) – managing director of Bastion Digital
- **Xero** (accounting software) – marketing analytics, operations, automation director
- **Network for Learning** (national fiber-internet initiative) – head of marketing and communications

## Q&A WITH ANDY

**Q** *Thru the Bible* founder Dr. J. Vernon McGee once said, "God has raised up the medium of radio to get the Word of God out to the ends of the earth." How relevant is radio in world missions now?

**A** I'm a real fan of radio, and I believe it remains really relevant for a whole bunch of people all over the planet. From what I've read and heard, especially the engagement statistics I've seen, radio is still doing heavy-lifting work to reach underserved and unreached audiences.

**Q** Could you please speak to the importance of new and emerging technologies to help share Christ's hope with the world?

**A** As I said earlier, I'm a real fan of radio, but I'm also a fan of using whatever works to get the job done. I look forward to helping lead TWR in navigating the dynamic intersection of traditional and digital media to advance the gospel and create lasting spiritual impact.

**Q** What are your hopes and prayers for TWR's global ministry in the days ahead?

**A** My hopes and prayers are for us to develop a sense of bravery and trust in each other as we go forward. There are a small number of people who think change for the sake of change is exciting. For most of us, it's terrifying. When you are scared, you're likely to be irritable and nervous, and that can cause division and tenseness in the culture of an organization. My hope is that in the face of nervousness around change, we can choose bravery and trust and forge a great sense of community even when hard times come.

I also pray for wisdom when it comes to developing relationships with TWR leaders and staff members. Reaching the unreached and seeing lives transformed is vitally important, but so is the health, heartbeat and direction of TWR. I see my role as an enabler for people to care deeply about reaching others for Jesus. Success for me involves people waking up every morning thinking about the audience that God has entrusted to them and feeling like they are completely supported and empowered to do their job well.

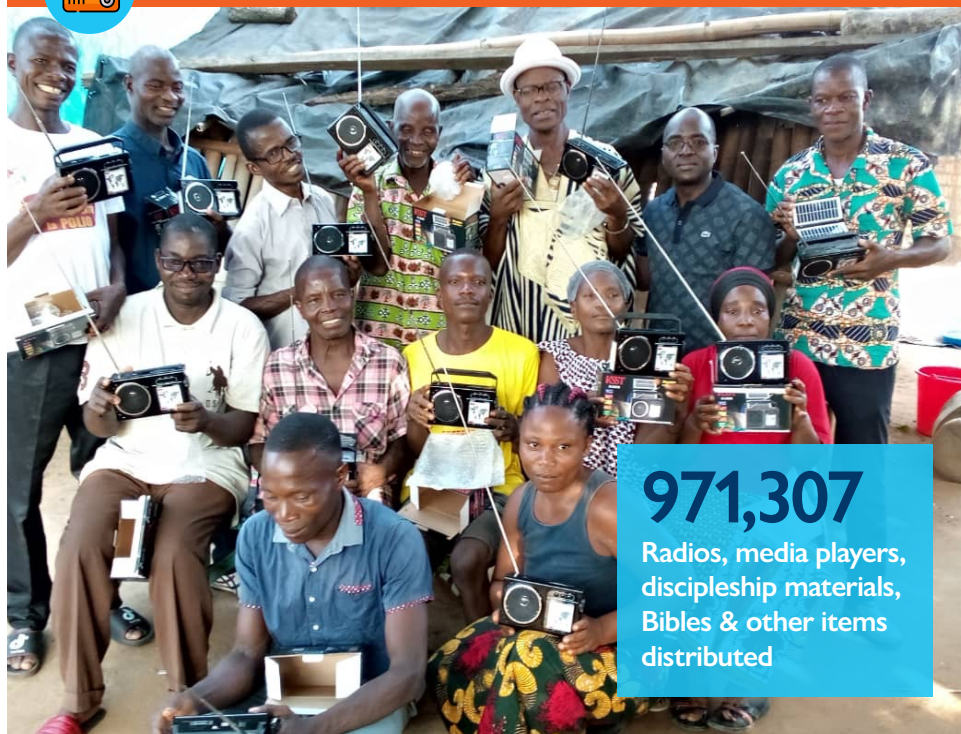
# Measuring TWR's impact

How well does TWR engage its global audience? The large display numbers on these pages offer glimpses. They reflect times when a person in a country hostile to Christianity heard a gospel broadcast, a rural household received a Bible or radio, or an urban teenager responded on Facebook after watching an animated Bible story.

To be good stewards of the resources entrusted to us by God and supporters like you, we want to give you an impressionistic snapshot of TWR's impact in 2024. The takeaway is this: The Lord uses TWR mightily to speak hope to the world in recipients' heart languages and on many platforms.



## PHYSICAL DISTRIBUTION



**971,307**

Radios, media players,  
discipleship materials,  
Bibles & other items  
distributed

In 2024 TWR supporters gave more than **1,960 gifts** totaling **\$325,601** for projects such as the Myanmar Disaster Response Fund, Distribution of Biblical Resources in Spanish and Radios for Africa as well as distributions in Haiti, Central Asia, Brazil, South and Southeast Asia, and elsewhere.

“Thanks to your gift of a radio and the programs my family listens to, I now have peace in my home. My husband has stopped persecuting me, and he is now the one encouraging us and enjoying the transformation in our children's lives.”

— A LISTENER IN CÔTE D'IVOIRE



More TWR  
engagement data  
at [twr.org/impact](https://twr.org/impact)



## CREATING COMMUNITY



Games Talk, led by TWR Europe in cooperation with PHARE FM of France during the Paris Olympics, reached about **340,000 people** in France and more than **1.8 million across 189 countries**, highlighting Christian athletes. As TWR continues to strive to meet people where they are, we're rapidly expanding our presence in social media. In fact, our interactions on Facebook, Instagram, X (formerly Twitter) and the like increased by more than **150%** from 2023 to 2024.

It's inspiring to see someone pursue their dreams, not for personal glory, but to glorify God and share his love with others."

– YOUTUBE VIEWER OF A GAMES TALK INTERVIEW



## DIGITAL ACCESS







## DIGITAL ACCESS (CONTINUED)

**TWR360** provides a wide variety of Christian teaching and programming on demand in **150+ languages**.

**TWR Women of Hope** uses many digital tools to bring hope and healing in Jesus to women around the world. The ministry is powered by the prayers of **110,000+ faithful intercessors** in **125 countries**.

These [Share the Story] videos are done sooooo well. I can't stop watching them. Just excellent work with animation, translation and mixing. ... Amazing! The theme of forgiveness is very touching."

– A VIEWER FROM A MINORITY GROUP IN PAKISTAN



## CRAFTING BIBLICAL CONTENT

**30+ million**

views or listens of video  
or audio streams

TWR is adapting to new media as a means to reach the lost throughout the world, such as Reaching the Smartphone Generation in Central Europe, a campaign that provides biblical audio and video resources in **18 languages** across Albania, Lithuania, Serbia, Hungary, Slovakia, Czech Republic, Romania, Bulgaria and Poland.

And the 30+ million figure doesn't even include **TWR MOTION**, which creates animated videos that bring the message of the gospel to Muslim and Buddhist cultures – now in **20 languages with 23 more** in progress.

**Forty** church-planting teams are using MOTION's videos in **62 countries**.



# LAUREN LIBBY

## From Kansas farm boy to world mission leader

BY JOHN LUNDY  
TWR MAGAZINE ASSOCIATE EDITOR

He was a Kansas farm boy who found Christ at a state university, witnessed to businessmen in the heart of Chicago and went on to play key roles with The Navigators, the Christian discipleship ministry.

Now, in 2008, Lauren Libby was setting out on his latest God-given assignment: to step in as the fourth president and CEO of TWR.

During the next 16 years, Lauren would lead a growing worldwide ministry with a resolute mission to, as he would say at every opportunity, “reach the world for Christ by mass media so that lasting fruit is produced.”

To be more specific, in just those 16 years, TWR would:

- See its donor base grow from 13,700 to nearly 24,000.
- Launch new media initiatives such as TWR MOTION, telling the story of Jesus through animated videos to people from Muslim and Buddhist worldviews.

- Adopt and globalize Every Man A Warrior, a discipleship ministry for men.
- Invest in new or upgraded broadcast infrastructure on Guam and Bonaire, in West Africa and Eswatini, and in Central Asia.
- Add a new affiliate in Batam, Indonesia, with a potential audience of 7 million in Singapore and parts of Malaysia and Indonesia.
- Sign the agreement with Brazilian scholar Luiz Sayão that is bringing the audio Bible survey *Mission 66* to multiple languages.

But the list of accomplishments only partially tells the story of what Lauren brought to TWR.

In 2008, the ministry was “at a crossroads,” said Dan Blakely, who was on the search committee then and still is a TWR board member. “We were not unified, and hence we were very concerned about that. ... A big thing [Lauren] brought was unity.”

Jeff Jones, a TWR board member since 2011 and current board chairman, said Libby has given TWR a growth mindset. “We are





June and Lauren Libby at a ribbon-cutting ceremony on the island of Bonaire.

fiscally sound, we are growing. He's a great fundraiser," Jones said. "Lauren was able to put the face on Trans World Radio and be the communicator and the voice that really spread us at a whole different level."

### From farm to university

All of this from someone who grew up on a cattle farm in northern Kansas, feeding the cows by the time he was 5 years old. How did young Lauren learn about the bigger world outside of the Kansas plains? Through radio.

He would listen to stations from Kansas City and Omaha, Nebraska, and become a lifelong aficionado of ham radio. He was fascinated by "the fact that you could talk to people from thousands of miles away" and in other countries, he said.

By the time he was in high school, Lauren was working for regional radio stations, a practice he continued after entering Kansas State University in Manhattan, Kansas. He was studying agricultural economics but also had developed a passion for politics. He was running for student body president when a woman he was dating told Lauren about the Bible study she was attending. Through her, "I got to know three or four people, and that's how I found out that I needed to accept Jesus," he recalled.

Through The Navigators, Lauren learned how to have a quiet time, how to memorize Scripture and how to share Jesus with nonbelievers.

### Winning souls in Chicago

After graduating and moving to Chicago, Libby worked as an economist. He also stayed involved in radio, broadcasting grain prices on a network of 45 small radio stations established by the Chicago AM superstation WGN.

Meanwhile, he invited men he encountered – lawyers, doctors, real estate agents, businesspeople – "to a very exclusive

*"He wasn't just leading an organization. I think in his personal life, he was still looking to glorify the Lord and share Christ with people. He really did have a life that was all about the gospel and the Lord."*

– Ross Campbell, TWR International board member and chairman of the TWR Canada board

discussion on who Jesus was," Lauren said. They met at the back of the Jolly Chef Restaurant on LaSalle Street, and over three years, about 20 men came to faith in Christ.

Lauren also was serving with The Navigators alumni ministry in Chicago. One day, on a crowded train to the Chicago Loop, he met June Hofer, a South Dakota State University graduate who was also part of that ministry.

The couple married in 1979. They have one son, Grant, who is a deputy district attorney and homicide prosecutor.

By the time Lauren and June married, both were serving full time with The Navigators at the ministry's headquarters in Colorado Springs, Colorado. Lauren initially served

### LAUREN'S VERSES

*"Ask of me, and I will make the nations your heritage and the ends of the earth your possession."* – PSALM 2:8

*"He says: 'It is too light a thing that you should be my servant to raise up the tribe of Jacob and to bring back the preserved of Israel; I will make you as a light for the nations, that my salvation may reach to the ends of the earth.'" – ISAIAH 49:6*

*"Enlarge the place of your tent, and let the curtains of your habitations be stretched out; do not hold back; lengthen your cords and strengthen your stakes. For you will spread abroad to the right and to the left, and your offspring will possess the nations and will people the desolate cities."*  
– ISAIAH 54:2-4

as assistant to Navigators President Lorne Sanny. Lauren would go on to hold a number of high-level positions with The Navigators, including chief operating officer.

## The call to TWR

When TWR was looking for its fourth president, Lauren emerged as the clear favorite among a number of good candidates, Blakely said.

Lauren had other options, but God revealed TWR to be the best choice. So in June 2008, the Libbys moved to Cary, North Carolina, and he began the work of growing TWR.

“Organizations that don’t grow don’t survive,” he said recently. “We began to work on recruiting donors, new donors. We did a whole bunch of things, went out and did radio campaigns, spent money on direct mail. And you know what? We’ve doubled it.”

As the leader of a worldwide organization, Lauren was willing to travel worldwide often, and he did so at a stunning pace.

“He was relentless in his travel,” Jones said. “The word is indefatigable. He doesn’t wear out. He just keeps going. ... He will be the guy who gets up at 3 o’clock in the morning to be part of the India board meeting or will be up until midnight for the breakfast meeting in Singapore.”

## The mission

A life-altering stroke on Aug. 26, 2024, finally slowed Lauren down, causing him to step aside as TWR president and limiting his horizons, at least for now.

But it’s not keeping him from thinking about the mission of TWR.

Asked what TWR needs to do going forward, he was quick to respond: “Number one, a clear emphasis on mission, on what our calling is. Number two is people to accomplish that. And number three is money. If you don’t have those three things, you’ll never do anything.”

Lauren was much slower to respond when asked what he would want to be remembered for, saying it didn’t matter to him how people remembered him. Then he started to recite some of the key promises of Scripture that have been foundational to his life’s work: Psalm 2:8, Isaiah 49:6, Isaiah 54:2-4.

Lauren summarized his life so far this way: “He was some farm kid from Kansas who believed God for a few promises and saw it come true.”



## LAUREN LIBBY, IN HIS OWN WORDS

*“When you look at the world, the confusion and conflict that’s going on – it’s one of the greatest times to talk to people about peace, grace and the hope Jesus has. If we don’t do it now, we’re going to miss a golden opportunity.”*

...

*“We’re not just looking for staff. We’re preparing people for a future in the kingdom, and God has his hand on every last person that comes through here.”*

...

*“Crisis motivates people. Somebody asked me one time: ‘Do you ever have a crisis in Trans World Radio?’ I said: ‘Well, which one would you like?’”*

...

*“Media is so important. It doesn’t really matter the channel. It doesn’t matter how we get there but that we keep the name of Jesus in front of people and be a big voice for him in the world.”*

...

*“When God gives a calling to an organization, he motivates people to make that calling possible.”*





# TWR leadership

## TWR board of directors *(pictured above)*

- Tom Addington**
- Ross Campbell**
- Ken Larson**
- Lauren Libby** (emeritus)
- Sona Minz**
- Sal Sberna**
- Claudia Schmidt**
- Craig Stenberg**
  
- Jeffrey Jones**  
Chairman
- Tracy McKenzie**  
Vice Chairman
- Daniel Blakely**  
Secretary
- Bert Stokes**  
Treasurer
- Cassius Smith**  
Interim President & CEO

## Global Leader Team

- Aaron Tan**  
VP for Asia
- Abdoulaye Sangho**  
ID for West & Central Africa
- Annabel Torrealba**  
ID for Latin America/Caribbean
- Bernard Oosterhoff**  
ID for CAMENA\*
- Boaz Seong**  
ID for Northeast Asia
- Branko Bjelajac**  
VP for Africa & Europe/CAMENA\*
- Craig Slater**  
Deputy to the President
- Daryl Renshaw**  
Senior VP
- Dirk Mueller**  
ID for Europe
- Esteban Larrosa**  
VP for Latin America/  
Caribbean/U.S. Spanish

*\* Central Asia, Middle East, North Africa*

- Joe Barker**  
Chief Technical Officer
- Jon Fugler**  
Chief Content Officer
- Ralf Stores**  
Global Media Services Director
- Grant Hodgins**  
Chief Personnel Officer
- Peter Jung**  
ID for South Asia
- Steve Hippe**  
Chief Financial Officer
- Tim Klingbeil**  
Chief Development Officer
- Tyler Church**  
VP for Digital Ministry
- Daniel Saputra**  
ID for Southeast Asia
- Victor Kaonga**  
ID for East & Southern Africa
- Cassius Smith**  
Interim President & CEO

*VP = vice president; ID = international director*

## Anniversary milestones

During the second half of 2025, we honor these colleagues at TWR celebrating milestones of 5+ years of service. Join us in praising the Lord for their faithful service.

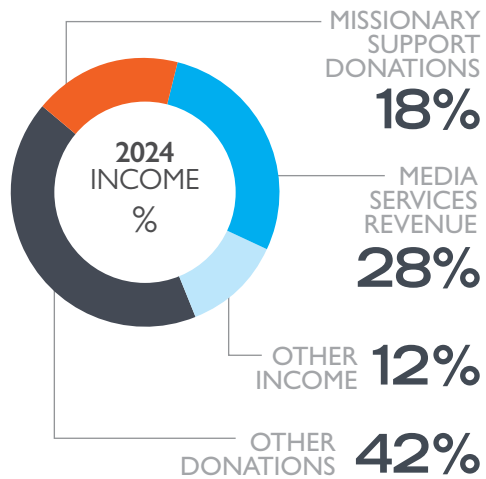
- 35 YEARS**  
George and Kathy Ross
- 10 YEARS**  
Kayla Schlipf; Mike Cook;  
Michelle Medina

- 30 YEARS**  
David McCreary
- 5 YEARS**  
Hannah McGurk; Samantha Duckworth; Teresa Artis; Laura Chase



## FINANCIAL STEWARDSHIP

As a nonprofit ministry organization, TWR depends on God and the voluntary contributions of individuals and churches. To help assure our good stewardship of the funds entrusted to the ministry, TWR belongs to the Evangelical Council for Financial Accountability (ECFA) and adheres to its financial standards. An independent certified public accounting firm audits TWR's annual financial statements.

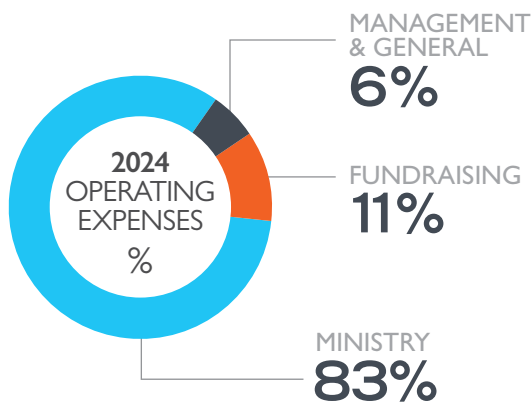


INCOME TYPE	2024	2023
Donations <sup>1</sup>	\$24,661,232	\$25,723,570
Media services revenue	\$11,511,640	\$14,702,462
Other <sup>2</sup>	\$4,753,404	\$2,679,809
<b>TOTAL INCOME</b>	<b>\$40,926,276</b>	<b>\$43,105,841</b>

<sup>1</sup> Donations include gifts received in the current year for use in subsequent years due to temporary restrictions imposed by the donors.

<sup>2</sup> Other income includes investment income and loss; change in value of split-interest agreements such as trusts and gift annuities; gains and losses on the sale of assets; and other items.





EXPENSE TYPE	2024	2023
Ministry	\$32,112,013	\$34,504,034
Management & general	\$2,473,688	\$2,503,897
Fundraising	\$4,111,169	\$4,157,669
<b>TOTAL EXPENSES</b>	<b>\$38,696,870</b>	<b>\$41,165,600</b>

Bottom line	2024	2023
TOTAL INCOME	\$40,926,276	\$43,105,841
TOTAL EXPENSES	(\$38,696,870)	(\$41,165,600)
Currency translation adjustment	\$277,124	\$270,922
<b>TOTAL NET ACTIVITY*</b>	<b>\$2,506,530</b>	<b>\$2,211,163</b>

\* Comprises activity from operations, translation adjustment and gifts for future ministry



Use the QR code for a PDF of TWR's full audited financial statement or visit [twr.org/official-documents](https://twr.org/official-documents).

“I live in the northern part of the country where the situation is unstable and people are killed day to day in front of their families and friends without any [reckoning]. This *Thru the Bible* radio program in the Amharic language comforts those families that lost their loved ones and makes them depend on God Almighty. ... Thank you so much for your support through this radio program service. We will pray for you too. God bless you all.”

– A TWR LISTENER IN ETHIOPIA

# TWR GIFT ANNUITY



P.O. Box 8700  
Cary, NC 27512-8700

1-800-456-7897  
twr.org

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Permit #880

## Consider the benefits you will enjoy:

- PEACE – fixed income for life
- RELIEF – bypass capital gains
- LEVERAGED GIVING – a charitable deduction
- A LEGACY – a gift to TWR, taking God's Word to millions each day

Feeling anxious about your investments, life and income? Concerned about tariffs, market volatility, inflation and misinformation affecting your future? We understand your worries. Allow us to help.

A **charitable gift annuity** offers a guaranteed income for life and supports God's kingdom. Regardless of external uncertainties, you'll receive a fixed income based on your age, ensuring peace of mind.

Take control of your future today. Contact us to learn more and secure financial stability. To talk with a trained TWR adviser and receive a free proposal, contact Tim McElhaney at 330-647-1789 or [tmcelhan@twr.org](mailto:tmcelhan@twr.org).