



Celebrating
2025

Ministerial Accomplishments in Christ

Annual Report

IOM AMERICA
The Institute of America

IOM America 2025 Annual Board Report

President and Founder | Dr. Stephen Phinney

FISCAL YEAR: March 2025 to March 2026

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A Brief Reflection on IOM America's Past Year

This past year has been one of steady strengthening and intentional refinement for IOM America. We entered the year with a renewed commitment to our founding mission, and we have watched Yeshua faithfully guide each step of the way. From rebuilding our publication systems to expanding our media reach, the ministry has matured in both structure and message. Our platforms grew in clarity, our community deepened in engagement, and our national voice became more defined as we called citizens back to the principles of the founding fathers.

It was also a year of honest assessment—facing challenges with transparency, adjusting where needed, and stewarding our resources with greater precision. Through it all, the Board's support and our volunteer team's dedication allowed us to move forward with unity and purpose. As we look ahead, we do so with gratitude, resolve, and a clear sense that the work entrusted to us remains both urgent and deeply needed.

Mission Alignment: How IOM America Remained Faithful to Its Calling

Throughout the past year, IOM America remained unwavering in its commitment to the mission entrusted to us. At every level of the ministry—publishing, media production, discipleship, and national engagement—we consistently returned to our core values: Christ-centered identity, biblical truth, and the advancement of a spiritually awakened identity. This reaffirmation was not merely stated; it was put into practice in the daily decisions, priorities, and sacrifices that shaped our work.

We stayed aligned with our calling by ensuring that every initiative, message, and resource pointed people back to the indwelling Life of Yeshua. Whether through Truthstream Media, our teaching platforms, or our written publications, we continued to emphasize spiritual formation over cultural reaction, and transformation over mere information. Even as we

expanded our national voice, we refused to drift from the foundational conviction that true change begins with the inner life of the believer.

This year also brought subtle but meaningful shifts in our ministry culture. Our Truthstream community engagement deepened as we fostered more authentic interaction within our networks, encouraging believers to speak truth with grace and to support one another in spiritual growth. We witnessed a renewed hunger for biblical clarity, prompting a stronger emphasis on discipleship and prophetic readiness. These shifts were not departures from our mission but natural expressions of it—evidence that the ministry continues to mature in both depth and reach.

This year brought deep personal challenges to our ministry family as we faced the loss of our longtime Board member, Gale Ethridge—a man whose steady presence, wisdom, and loyalty shaped IOM America for decades. His passing left a noticeable void in both our leadership circle and our hearts. At the same time, we have walked alongside Board member Gregory Jones through his ongoing and often difficult physical and medical battles. His perseverance, faith, and continued commitment in the midst of suffering have been a quiet testimony to all of us. Last, but not least, Honorary Board Member, Rick Kratz, who recently had neck surgery. These three realities—have reminded us of the fragility of life, the strength of fellowship, and the importance of bearing one another’s burdens as we continue the work entrusted to us.

In all of this, IOM America remained loyal to the path Yeshua set before us. Our mission did not waver; it strengthened. Our values did not dilute; they sharpened. And our calling did not fade; it became more defined as we stepped forward with unity, conviction, and purpose.

Key Accomplishments of IOM America This Past Year

Ministry Impact & Teaching

- Expanded Christ-centered teaching through written publications, podcasts, and media broadcasts
- Strengthened national messaging on biblical identity, constitutional integrity, and spiritual transformation
- Increased distribution of discipleship resources emphasizing the indwelling Life of Yeshua

Truthstream Media & Digital Platforms

- Launched our new ***Truthstream Media*** content platform with higher production quality and broader reach
- Grew the ***Truthstream Community*** with deeper engagement and more consistent member interaction
- Improved platform navigation, group structures, and onboarding processes for new members

Publishing & Content Development

- Rebuilt and streamlined the ministry’s publication workflow for greater clarity and consistency
- Released new articles, devotionals, and teaching materials aligned with the ministry’s core message
- Strengthened editorial standards to ensure theological precision and mission alignment

National & International Voice & Advocacy

- Increased visibility in national & international conversations regarding faith, governance, and cultural integrity
- Provided biblically grounded commentary on issues affecting the spiritual and moral direction of the nation and the global prophetic events
- Strengthened partnerships with leaders who share a commitment to truth and constitutional stewardship

Community Engagement & Discipleship

- Fostered a more interactive, supportive, and spiritually anchored online community – *Truthstream, Substack, PodMatch, Podbean, Apple Podcast, YouTube, Spotify, Amazon Music, iHeart Radio, PlayerFM, Listen Notes, Substack Notes, Podchaser, Boomplay, X, LinkedIn, iZ Music Channel, & IOM Website*
- Encouraged member participation through challenges, discussions, and shared testimonies
- Deepened discipleship emphasis across all platforms, focusing on spiritual maturity and readiness

Operational Strengthening

- Improved internal systems, workflows, and communication structures
- Enhanced media production capabilities and technical infrastructure
- Increased efficiency in donor relations, reporting, and ministry administration

Donor & Partner Development

- Strengthened relationships with long-standing ministry partners
- Expanded donor communication with clearer reporting and mission-focused updates via emails, text messages, and auto thank you notifications
- Secured a few additional key contributions that supported media expansion and operational stability

Leadership & Organizational Health

- Reinforced a culture of integrity, clarity, and Christ-centered decision-making through one additional mentor, Alex Sanfilippo, founder of PodMatch International Network
- Provided leadership development and support for Truthstream volunteers, via TSM Leadership Board
- Conducted honest assessments that led to strategic improvements across the ministry, primarily through integrating and merging IOM Services to a plurality of platforms, Truthstream, IOM America website, and Substack

Financial Overview

Not a full financial statement—that's separate—our summary:

- General financial health – notable strain this past year
- Major trends – donor trends showed a notable increase
- Though our financial margin was narrow, our mission remained steady
- Financial constraints highlighted the need for strategic adjustments and new funding pathways

Board Challenges and Realities

- A few funding ideas were generated by Board members
- Zero board-related fundraising events hosted
- Board “check-in” status increased to 15% with overall communications
- One external threat from an x-Board trainee

Strategic Priorities for the Coming Year

- Major goals: increase funding pathways, stabilize our new Truthstream Media and Community, increase Board involvement, and host two fundraising dinners
- Publish and release Jane's first book, “My Heart Undressed”

- Finish the editorial version of Judge Boonstra and my book, “America’s Shaken Foundation”
- Publish and release my second devotional, “Whispers of the Ancient Tongue | Hebrew Devotions for the Inner Life”
- Make plans for 2027 book tour – America’s Shaken Foundation

Interpersonal Health

- More one-on-one time with Jane
- More relaxing day-trips with Jane & Jess
- More activities with friends and family
- Increase my daily workout schedule

Donor & Partner Relations

- Need to host Board Donor & Partner Online Relations Event
- Major Board gifts or partnerships
- Board Donor Dinners

Governance Matters

- Approval of any Board Member retirement(s)
- Approval of new Board Members
- Discussions on items within this report that need clarification
- Review & Approval of the 2025 IOM Financials
- Approval of the 2026 Budget
- New business and constructive ideas

Closing Charge

Closing remarks from the President and Founder

- Gratitude
- A call to unity and prayer
- A reaffirmation of the ministry’s calling
- A forward-looking statement of faith and resolve
- Closure of meeting

Following pages:

- 2025 Financial Report | 2026 Budget | In Case of Death

IOM America

Annual 2025 Financial Summary

Official Board Communication

Missionary Salaries

| Based on the 2025 Budget: | Yearly Need | Income Received | Deficit (-) or Surplus (+) |
|------------------------------|--------------------|--------------------|----------------------------|
| Stephen & Jane Phinney | \$48,000.00 | \$39,080.00 | -\$8,920.00 |
| Jessica Phinney | \$12,000.00 | \$10,560.99 | -\$1,439.01 |
| International Giving | \$1,400.00 | \$1,968.00 | +568.00 |
| Total Missions Giving | \$61,400.00 | \$51,608.99 | -\$9,791.01 |

Yearly Deposits

| Income | |
|--|--------------------|
| Cash and Check Deposits | \$49,925.16 |
| PayPal Payout | \$3,167.00 |
| Stripe Payout | \$21,709.96 |
| IOM Substack Payout | \$1,101.03 |
| Misc. Materials/Reimbursements/Stripe Payments/Deductions/Uncleared Deposits/Roll Over in QB, etc. | \$7,511.41 |
| Total 2025 Contributions: | \$83,414.56 |
| US BANK CREDIT CARD | |
| Bills/Purchases/Subscriptions in 2025 | \$23,367.09 |
| Payments Made 2025 | \$24,257.07 |
| Roll Over Debt at the end of 2025 | \$3,575.25 |
| Credit Card Balance date of report 1/29/2026 | \$4,445.02 |

2026 ANNUAL BUDGET: ONLINE COSTS + OTHER EXPENSES

UPDATED: 1-3—2026. This report reflects the essential, bare-bones budget required to keep the ministry operational and effective. As of December 2025, I discontinued all services that were not critical to core functionality to maintain financial stewardship and ensure uninterrupted ministry activity.

| Expense | Description | Billing Cycle | Cost | Annual |
|--------------------------------|--|---------------|---------|-------------------|
| ADF Legal Counsel | Membership | Yearly | --- | \$700.00 |
| Total Legal | | | | \$700.00 |
| IOMAmerica.net | Wix Website | | | |
| | Domain IM. center | Yearly | --- | \$32.85 |
| | Truthstream. online | Yearly | --- | \$49.34 |
| | Domain IOM. net | Yearly | --- | \$23.50 |
| | Ascend Emails | Yearly | --- | \$309.60 |
| | Site Booster | Yearly | --- | \$45.00 |
| | Premium Plan | Yearly | --- | \$761.00 |
| Truthstream Community | Mighty Network | Monthly | \$95.00 | \$1,140.00 |
| Total IOM .net | | | | \$2,361.29 |
| GoDaddy | Microsoft Emails + IOM America Host | | | |
| | Jess Microsoft | Yearly | \$96.00 | \$96.00 |
| | Jane Microsoft | Yearly | \$96.00 | \$96.00 |
| | Stephen Microsoft | Yearly | \$96.00 | \$96.00 |
| | IOM . org Domain | Yearly | \$15.00 | \$15.00 |
| Total GoDaddy | | | | \$303.00 |
| MISCELLANEOUS | Required for Operations | | | |
| Thinkific Online School | Hosting Fees | Monthly | \$50.00 | \$600.00 |
| PodMatch | Guest Booking | Monthly | \$6.00 | \$72.00 |
| Mighty Text | PC Hosting | Yearly | \$40.00 | \$40.00 |
| Filmora Film Production | Production Studio | Yearly | \$65.00 | \$65.00 |
| Wondershare | Creator Plan | Monthly | \$9.00 | \$108.00 |
| Zoom | Recording Studio | Monthly | \$17.00 | \$160.00 |
| Podbean | Podcast Hosting | Monthly | \$14.00 | \$168.00 |
| Google | Storage | Monthly | \$2.00 | \$24.00 |

| | | | | |
|---|------------------------------|----------------|-------------------|--------------------|
| Grammarly | Editor | Yearly | \$140.00 | \$140.00 |
| Snagit | Screen/Video Capt. | Yearly | \$15.00 | \$15.00 |
| Epoch | News Source | Monthly | \$3.00 | \$36.00 |
| Sermon.net | Podcast Host | Year/Cancelled | \$444.00 | \$0 |
| Envato | Film Library | Year/Cancelled | \$200.00 | \$0 |
| Riverside | Podcast Studio | Year/Cancelled | \$290.00 | \$0 |
| Pixir | Image Creator | Year/Cancelled | \$30.00 | \$0 |
| Constant Contact | Email Distribution | Year/Cancelled | \$2,100.00 | \$0 |
| Total Required Miscellaneous Operations | | | | \$1,428.00 |
| Annual Savings with Cancellations | | | \$3,064.00 | |
| Total Annual Online Budget Expenses ADF, IOM.net, Truthstream, GoDaddy, & Miscellaneous | | | | \$4,792.00 |
| Missionary Salaries | | | | Annual |
| | Stephen & Jane Phinney | Monthly | \$4,000.00 | \$48,000.00 |
| | Jessica Phinney | Monthly | \$1,000.00 | \$12,000.00 |
| | International Giving | Monthly | \$116.66 | \$1,400.00 |
| Total Annual Salary Needed | | | | \$61,400.00 |
| Other Office Expenses | | | Monthly | Annual |
| Verizon Phones (3) | Stephen, Jane, & Jess | | \$350.00 | \$4,200.00 |
| MTC Internet | Eight Devices | | \$110.00 | \$1,320.00 |
| LuLu Book Publisher | Gifting Books to Others | | \$100.00 | \$1,200.00 |
| Office Supplies/Equip | Paper, ink, toner, equipment | | \$450.00 | \$5,400.00 |
| Miscellaneous | Unexpected Expenses | | --- | \$1,000.00 |
| Total Other Office Expenses | | | | \$13,120.00 |
| Total Annual Budget Needed | | | | \$79,312.00 |
| Total 2025 Debt Transferred into 2026 | | | | \$3,575.25 |

Next: In The Case of Death Document

IN THE CASE OF MY DEATH: (1-10-26 Revised 2-17-2026)

Instructions for Maintaining IOMAmerica.net, Truthstream & IOMAmerica.org

To ensure the continued operation of the IOM America websites and related services, please follow these steps carefully after the 3-month mark of my passing: It is important to keep the Truthstream Community active indefinitely.

1. Access the Website Admin Panel

- Go to my computer (Password: **1977**).
- Open the **Edge browser**.
- On the left sidebar at the top, open **IOMAmerica.net WIXSTUDIO**
- Once it opens, you're in. Go to step 2, Update Billing.
- If, for some reason, the WIX link is not at the top of my browser taskbar, open up IOMAmerica.net click **“Enter The Official Website.”**
- Scroll to the bottom of the homepage and hover over **“Webmaster Login”** (located directly beneath our P.O. Box address). Click to access the admin portal.

2. Update Billing Information

- In the admin panel, click **“Settings”** (top left corner), then select **“Business Info.”**
- Scroll down and click **“Manage Plan.”**
- Update the credit card information for the following services:
 - Domain (Worldview)
 - Ascend
 - Domain (IOMAmerica.net)
 - Domain (Truthstream.online)
 - App Site Booster
 - Premium Plan
- Once updated, close the window.

3. Update GoDaddy Account

- On the left sidebar, click **GoDaddy**.
- The system should auto-fill the login credentials:
 - User Number: **22765739**
 - Password: **LinkHim707**
- If signed in automatically, click **“Stephen”** in the top-right banner.
- Select **“Renewals & Billing”**, then click **“Manage Subscriptions.”**

- Update the credit card information for all accounts **except mine**.

4. Transfer Administrator Role

- Click “**Contact Us**” within GoDaddy and request to transfer the Administrator role from me to you.
- Follow their instructions until the transfer is confirmed.
- As long as the IOMAmerica domains remain active, the Board, you, and your mother continue using your Microsoft account emails, these services should remain functional.
- **Truthstream Community** payments need to be maintained. My login is drphinney@iomamerica.org, and the password is Truth@MN077a. On the left side of my Edge, the site is noted by the Truthstream Logo. Open it, then click the little white gear icon in the upper right corner. Scroll down to Mighty Billing Plan, then click on “Your Plan.” Scroll down and click on “Billing Information.” Update the credit card information to match the ministry card you and your mother decide to use.

5. Cancel My Visa Card

- Once all billing updates are complete, cancel my Visa card.
- This will automatically terminate any services still linked to that card upon their next renewal attempt.

6. Email Account Contingency

- Since you changed the GoDaddy billing information to the new card, you should be secure in keeping your Microsoft accounts active. However, if your Microsoft 365 email accounts are deactivated due to the card cancellation, contact GoDaddy to make things right. All of IOM’s emails run through them.
- Keep your **Google email accounts** active as a backup communication.
- Update your IOM email addresses with all relevant providers to reflect the new Google accounts.
- As long as the Board keeps IOM active and alive, keep these email services active.
- However, if the Board decides to close the ministry, you will lose control of all content posted on the net, which is 9,000+ publications and 2,000+ media.

7. Notify the IOM Board

- Open **Outlook Email** (bottom of the taskbar).
- Click “**New Email**.”
- In the “To” field, type **2026**. A group titled “**2026 IOM Board Official Master**” should appear—select it.
- Compose and send your message informing them of my passing. Make sure you let them know that you and your mother want to keep IOM America active as a legacy online ministry! Whoever is the Vice Chairman at the time of my death is the person in charge

and has the power to make decisions for the ministry. At the writing of this, it is Greg Jones. If the Vice Chair does not respond to communications, contact Dr. Thomas Ryan. He is Secretary/Treasurer. **Note:** Our Board is not known for fast responses. In such a time, send out a text message to each of them. That list is found in my Mighty Text App, located in the browser menu, fourth item down, under “Contacts,” to “Contact Lists,” then scroll down to “IOM Board.”

8. Notify Substack Subscribers

- The **Substack account will remain active** as a legacy archive unless the Board, you, and your mother choose to continue posting. If so, I’ll ensure you know how to manage it. To log in to The End Times Chronicles, the email is drphinney@iomamerica.org, the password is SRP@SS0777a. To log in to my Identity Politics Substack, the email is corporate@iomamerica.org, the password is HM@SP777a. For all my sign-ins and passwords, see my list at my desk. **Note:** If you log in through my browser menu, fifth item down, it will automatically log you into my main End Times Chronicles account.

9. Ministry Continuation or Closure

- If you or the Board decides to **close the ministry**, all income will cease once the portals are shut down. However, I wish to keep it up and running indefinitely.
- However, if you do, **Stripe will continue to process donations** if supporters still have access to the giving link.
- By keeping the websites active, the ministry can continue indefinitely—providing ongoing access to legacy content and generating modest income to cover operational costs and support you and your mother.

If Greg and Tom are still serving on the Board at the time of my passing, reach out to them immediately for support. Collaborate with them to develop a plan for your financial provision—whether through IOM America’s website, the Truthstream Community, or any other solutions they may recommend.

Summary: The only sites that need to be maintained are IOMAmerica.net, Truthstream.online, Truthstream Community (Mighty Networks), and GoDaddy.

In closing, I want to extend my sincere gratitude to each of you for your faithful service on our leadership Board and for taking the time to thoughtfully engage with this annual report. Your commitment, discernment, and steady presence strengthen the foundation of this ministry. Thank you for standing with us, praying with us, and laboring alongside us as we continue the work entrusted to IOM America. It remains an honor to serve with you.

Next: Signature Required

SIGNATURE REQUIRED:

This document provides a yearly review of our ministry activities, contributions, and expenses. A profit and loss from QuickBooks is available upon request (see email below).

This document requires the Board's members' signatures for proof of review. Please fill in your name, date, and “have reviewed” with an X. Please send any discussion items in an email. Resave this document and send a copy to drphinney@iomamerica.org .

| | | |
|-------|-------|-------------------------------|
| Name: | Date: | I have reviewed the document: |
|-------|-------|-------------------------------|

In Christ,

Jessi Phinney | Executive Assistant: jessiphinney@iomamerica.org

Report Date: (1-29-2026)