



TOLI

# Investing in Dreams

IMPACT REPORT 2022



*Aenet - before*

ETHIOPIA



# from dreams ... to reality

In 2022, TOLI invested in the dreams of more entrepreneurs in materially poor communities than ever before. They dreamed of learning new skills, building small businesses, providing for their families, saving for their future, and living out their God-given purpose.

**Here are just a few of these bold dreamers, and their stories of transformation.**

**Afaf's story didn't start out as a success story.** In fact, she had tried and failed at two prior businesses before taking the risk to start a daycare business. But with the ongoing support of TOLI Social Workers who believed in her, Afaf's big dream of running a preschool has come true. This single mom of three lives in one of the most difficult communities imaginable — Cairo's Garbage Village. But the preschool she built in the past two years with the help of a simple microloan has become a ray of sunshine in a dark place.

**Today, more than 60 children are enrolled at Afaf's school, where they learn, play, and feel loved every day. She now employs three teachers and is currently renovating an adjacent space to serve even more kids.**



Afaf EGYPT

**For Morris and his toddler son, keeping enough food on the table used to be a regular struggle. Hungry bellies at the end of the day were common.** But through his community-based savings group in this rural area of Kenya, Morris learned about a new opportunity — one that would change everyday life for his young family. An experienced butcher, Morris had skills to offer his community, but he lacked the capital to make it a feasible business. After taking TOLI's business training, he invested a microloan of about \$300 into sourcing good quality meat to butcher and sell. He applied his new training and even worked a deal with a neighbor who has extra fridge space. **Through hard work, grit, and lots of prayer (he gets up every day at 4am to pray!), Morris's business — and family — are now flourishing.** But he's not done. Morris is now saving up for his own herd of cattle and dreams of selling his beef wholesale to restaurants.



Morris KENYA

**Three years ago, Wendy's home and livelihood was destroyed by a hurricane.** With two children and a disabled husband relying on her, the situation was bleak. But then she found TOLI. **"Through the training I learned to dream big and how to overcome visible and invisible obstacles," she says. "I learned to be a good manager in every way for the success of my business."** Armed with business training and a microloan to start a convenience store, Wendy began rebuilding her life. The new income allowed her to provide for her family's needs and even save for the future. Her natural leadership skills were put to work overseeing a neighborhood rebuilding project. And spiritually, she has begun to experience healing and reconciliation.



Wendy NICARAGUA



Genet ETHIOPIA

**Five hungry kids, a disabled husband, her own failing health — all while living in a cramped government shelter. That was Genet's life.** She felt discouraged and lonely. But after connecting with TOLI through our ministry partner, things began to change — dramatically. An avid learner despite her challenging situation, Genet grabbed hold of her potential and dove in to TOLI's Business Basics Course. "After I took the business curriculum, everything changed," she says. **"Now my business is ... BOOM!"** Genet invested a \$300 TOLI microloan in inventory for a housewares shop. She had some experience selling in the market before, but not at this scale, and not with the knowledge to make it profitable. Now, Genet runs her "booming" shop in a busy retail mall. Her kids are well fed. She's confident. Her life is stable and much happier. **And she's not keeping it to herself — Genet has recruited many other women to join TOLI, too. In fact, the two shops next to hers at the mall are now run by TOLI clients.**

**Some might say Harriet and Sam are a power couple. How else could you explain how they turned tomatoes in to a motorbike?** Before TOLI they were small-scale farmers, making barely enough to for their family of five to subsist on. But after hearing about TOLI through the nearby church, they took the business training and received a \$300 microloan to invest in seeds, herbicides, and other resources to scale up their tomato growing operation. "We had a dream," Sam says, "to get a motorcycle from the tomato profits from our TOLI loan." That dream came true, and now, less than a year later, the motorcycle is a key asset for their expanding farming business, as they use it to transport harvests to larger markets where they can get the best prices.

**Now their family is secure, their kids are in school ... and they feel free to keep dreaming.** What's next? A second TOLI loan, more diverse crops, and saving so they can own their own farm.



Sam & Harriet UGANDA





# Transformation ... by the numbers



**1,377** Microloans provided in 2022 (+12% from '21)



**\$264** Average microloan value



**2,856** Total entrepreneurs served in 2022 through training and microloans



**13,467** Total reach in '22, including family members (+48% from '21)



**5,412** Total loans granted over TOLI's history

*providing*

**138%** Average income increase (self-reported)

**99%** Repayment success rate (within 3 years)

*investing*

**44%** Clients made improvements to their home

**84%** Clients save money now

*contributing*

**12%** Clients now employ at least one other person

**29%** Clients took on a new leadership role in the community or with TOLI

*growing*

**79%** Clients increased church attendance

**91** Clients made a new decision to follow Jesus Christ



"I learned how to take what is in my mind, make it real, and achieve it."  
- *fiyi*



**63%** Clients reported stronger faith in Jesus Christ



**1,866** Business training participants (+44% from '21)



# financials

January 1, 2022 — December 31, 2022

## CONTRIBUTIONS & INCOME

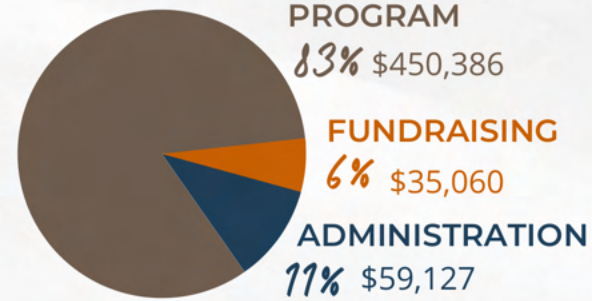
UNDESIGNATED	\$272,403
DESIGNATED	\$178,496
IN KIND	\$30,015
OTHER INCOME	\$201
<b>TOTAL INCOME</b>	<b>\$481,115</b>

## EXPENSES

PROGRAM	\$450,386
SUPPORT SERVICES	
ADMINISTRATION	\$59,127
FUNDRAISING	\$35,060
<b>TOTAL EXPENSES</b>	<b>\$544,573</b>

## NET ASSETS

BEGINNING OF THE YEAR	\$352,029
END OF THE YEAR	\$302,628
CHANGE IN ASSETS	-\$49,401



## ALLOCATION OF RESOURCES

**Program** expenses are invested in direct partner support for our microloan program.

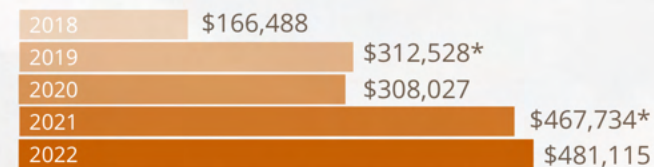
**Fundraising** expenses are invested in telling others about how God is at work through TOLI.

**Administration** expenses are invested in operational support.

## 100% OF OVERHEAD COSTS COVERED BY SPONSORS

In 2022, \$108,699 was provided and designated by generous sponsors to cover administration and fundraising costs. **That means every donor dollar was directly invested in programming.**

## TOTAL INCOME: YEAR OVER YEAR



\*A major fundraising event was held during these years.



Kenya  
11/10/22



Egypt  
9/24/22



Nicaragua  
6/8/22

# Dream team

The TOLI program is a product of partnership. Grassroots Partner Ministries, local volunteer committees, and a dedicated global field staff (now numbering close to 50!) are truly the hands and feet of this ministry. This "dream team" of servant-hearted disciples share a vision for providing people in their community with dignified, sustainable, Christ-centered, transformation.

In order to better serve and develop this growing team, we invested in a series of first-of-its-kind TOLI Regional Conferences for leadership training (in collaboration with Development Associates International), team building, experience sharing, worship, and fellowship. Teams left feeling stronger, inspired, better equipped, encouraged, and more prepared to navigate the challenges and opportunities of this ministry.

Leadership development

- 3 Regional Conferences convened in Managua, Cairo, and Chuka, Kenya
- 100+ TOLI leaders gathered
- 6 Countries represented



## where we work

23 sites in 5 countries  
4 new sites in 2022  
47 field staff (+38% from '21)

**NICARAGUA**  
Partner Ministry:  
Iglesia Verbo

**EGYPT**  
Strategic Partner:  
Heliopolis Evangelical  
Church of Cairo

**ETHIOPIA**  
Partner Ministry:  
Life Center Ethiopia

**UGANDA**  
Partner Ministry:  
Goshen Gospel  
Ministries

**KENYA**  
Strategic Partner:  
Kenya  
Connection  
Ministries





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