



TOLI

IMPACT REPORT 2023





A year of transformation

Jenina (*left*) takes pieces of secondhand clothes and sews them together into something greater, more beautiful, and more useful than they were before. She makes children's clothes. She takes the old and forgotten and turns them into something new. Through TOLI, she's transformed this skill into a thriving business that provides a steady income for her family.

Like Jenina's business, it's the pieces coming together that make this ministry possible. It's not just microloans, business training, or spiritual discipleship that lead to transformation. It's all of it. It's TOLI Partner Ministries bringing hope, dignity, and God's light into dark places. It's Field Staff walking with entrepreneurs as they learn business skills for the first time. It's entrepreneurs realizing they're loved by God, they're capable providers, and they can dream! It's generous donors who support the mission. It's prayer warriors. It's you and me.

This year was full of new growth, new hope, new businesses, and new lives given to God. TOLI's life-changing microloan program reached more entrepreneurs than ever before. And God was faithful!

Thank you for being a piece of the transformation.

“

My whole family is better than before, and this is because of God who wants the best for us. He showed us that through TOLI, who support us in love.
– Mary, shop owner, Egypt



PROGRAM REACH



- 11,704** Total reach in '23, including family members
- \$254** Average microloan value
- 4,208** Total entrepreneurs served in 2023 through training and microloans
- 1112** Bibles provided in 2023
- 2,360** Microloans provided in 2023 (+71% from '22)
- 2,200+** Entrepreneurs attending spiritual retreats and conferences in 2023
- 4,557** Business training participants (+144% from '22)
- 7,748** Total loans granted over TOLI's history



Business growth

- 95%** Average income increase (self-reported)
- 10%** Clients now employ at least one other person
- 98%** Repayment success rate (within 3 years)



Household stability

- 42%** Clients made improvements to their home
- 86%** Clients save money now
- 34%** Clients took on a new leadership role in the community or with TOLI



Spiritual growth

- 65%** Clients reported stronger faith in Jesus Christ
- 69** Clients made a new decision to follow Jesus Christ
- 63%** Clients increased church attendance

REAL LIFE CHANGE

“

Before I felt useless. But now, I look at myself as a precious and valuable person.
 – Memmatt, baker, Egypt



Where we work

NICARAGUA*
Partner Ministry:
Iglesia Verbo

26 sites in 5 countries
57 Field Staff
5 new sites in 2023

EGYPT
Strategic Partner:
Heliopolis Evangelical Church of Cairo

ETHIOPIA
Strategic Partner: Life Center Ethiopia

UGANDA
Partner Ministry:
Goshen Gospel
Ministries

KENYA
Strategic Partner:
Kenya Connection
Kids Ministries

*closed due to political instability

Financials

January 1, 2023 — December 31, 2023

CONTRIBUTIONS & INCOME

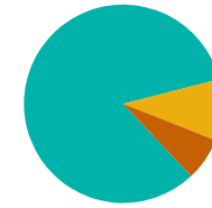
UNDESIGNATED	\$347,497
DESIGNATED	\$199,059
IN KIND	\$16,598
OTHER INCOME	\$1,056
TOTAL INCOME	\$564,211

EXPENSES

PROGRAM	\$494,323
SUPPORT SERVICES	
ADMINISTRATION	\$44,601
FUNDRAISING	\$59,341
TOTAL EXPENSES	\$598,265

NET ASSETS

BEGINNING OF THE YEAR	\$283,644
END OF THE YEAR	\$249,590
CHANGE IN ASSETS	-\$34,054



PROGRAM
83% \$494,323

FUNDRAISING
10% \$59,341

ADMINISTRATION
7% \$44,601

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.

TOTAL INCOME: YEAR OVER YEAR

2018	\$166,488
2019	\$312,528*
2020	\$308,027
2021	\$467,734*
2022	\$481,115
2023	\$564,211*

*A major fundraising event was held during these years.





TOUCH OF LOVE INTERNATIONAL
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Restoring human dignity through microloans
www.toli.org

