



*“it was a miracle
meant to change
my life, and even
our community
as a whole.”*



OPEN DOORS

At the beginning of 2020, Faith (right and cover) was living in a small rental home with her children, husband, and parents. She had to walk more than 20 minutes each way for clean water. She earned about \$40 month. But, Faith was also a new graduate of TOLI's Business Basics Course, and had just received a \$300 microloan to help build her small store.

By the end of 2020, Faith had constructed a new permanent home on land she now owns — a home with separate rooms, plenty of space, and next to clean water. Faith has successfully expanded her business and paid off her loan. Her income has more than doubled. And even her faith grew, as she began reading the Bible regularly with her family.

In a year when the world shut down, it was a year doors opened up for Faith — to her new business, her own home, a new life.

And it was a year of open doors for TOLI, too. The challenge of the pandemic opened doors we'd never dreamed of, through our COVID-19 Relief Initiative and new Bible distribution program. And it strengthened and sharpened us in ways we didn't know we needed.

Of course, COVID-19 interrupted our program and our clients' livelihoods for a painfully long time. But as you'll see in this report, we didn't stop serving. We didn't stop trusting. And we didn't stop worshipping God — who alone is able to bring good out of evil, blessing out of a curse. And **who alone opens the door to life abundant, restored, and eternal.**

To him be the glory.

Abigail McConnell
Executive Director, TOLI

NEW IN 2020

- > added **3 new locations** in Egypt
- > provided **864 food relief packages** during our COVID-19 Relief Initiative
- > provided employment for **16 tailors** who sewed **6,245 face masks** that were distributed for free by our partners, along with health education, in TOLI communities
- > launched a **new, more efficient cloud-based reporting system** to track client impact
- > **increased microloans granted by 37%**, even as programs were paused for months due to the pandemic
- > strengthened Spiritual Discipleship programming by **providing a Bible for every new client and an online, multi-lingual Discipleship Library** to resource Field Staff



"I used to do a lot of casual work ... but now I offer casual work to other people."

2020 SNAPSHOT

555 Microloans granted 1184 Clients served 37%

2891 Microloans granted over TOLI's history

4983 Total household members impacted in 2020

\$269 Value of average microloan

748 Participated in TOLI's Business Basics Course 23%

98% Repayment success rate (within 3 years)

65% New microloans granted to women

BUSINESS GROWTH

Before TOLI, Faith earned about \$40 per month, working primarily in "casual labor," or day labor. **Now, Faith earns more than twice that amount** at \$103 per month. She even employs others. "I used to do a lot of casual work," she says, "... but now I offer casual work to other people."

Her experience is typical among TOLI clients:

client incomes increase  **125%** after TOLI* (average)

233 clients employ at least one other person*

20% employ at least one other person*



PEAS SOLD AT FAITH'S SMALL STORE



FAITH SHOWS HER DAUGHTER HER NEW BIBLE.

STRONGER FAITH

As a new client **Faith received her very own Bible**, in her native language. She tells us that since joining TOLI her spiritual life has grown.

And she's not alone. This year, a **majority of TOLI clients either made a new decision for Christ, reported a stronger faith, or increased church attendance.**

71% report a stronger faith in Christ* 

280 Bibles were provided — both print and solar-powered audio for non-literate clients

"Faith now reads verses with her family and prays daily." — FAITH'S SOCIAL WORKER

STABLE HOUSEHOLDS

With new steady income, Faith stabilized her household, **building a permanent home** and paying school fees for her kids — an impact that most TOLI clients experience:

92% of clients made improvements to their home after TOLI*

79% of clients used profits from TOLI businesses to pay for school fees

71% of clients started saving for the first time

ORPHAN CARE AND DEPENDENTS

 **3 out of 10 clients** care for orphans in their home

 **4 out of 10 clients** care for dependents age 18+

"I have been able to build my home and my kids are learning without much struggle."

— FAITH, SHARING ABOUT HER TOLI EXPERIENCE IN HER EXIT INTERVIEW



FAITH TOOK PART IN TOLI'S FACE MASK SEWING PROJECT.

COVID-19 RELIEF

When COVID hit, we acted quickly to help TOLI communities cope. In April, we launched a Face Mask Project, hiring clients to sew thousands of face masks, which our partners then distributed for free in the communities we serve.

Faith was one of those clients, producing hundreds of face masks. The project allowed her to earn vital income while business at her shop was interrupted.

We also worked hand in hand with our Partner Ministries to provide **emergency food aid** to TOLI families in need.

6,245 face masks produced by clients, distributed for free by partner ministries

864 food packages containing a month of staples distributed to TOLI families

3,788 people fed through TOLI's COVID food relief initiative



< Frederick gave his life to Christ
Hanna doubled her milk business >



DIGNIFIED. SUSTAINABLE. CHRIST-CENTERED. TRANSFORMATION.

- TOLI provides a **sustainable solution to poverty** using a revolving loan model, run by local partners. **Microloans stay local, multiplying impact.**
- Microloans are granted to poor women and men to build their own small businesses and **provide for their families.**
- Clients are equipped with **small business training** through an accessible, culturally-relevant curriculum, as well as one-on-one coaching.
- Clients are **supported spiritually and emotionally** through intentional relationships, as **they are disciplined** by mature Christian field staff, partner ministry volunteers, and local churches.



NICARAGUA

EGYPT

KENYA ETHIOPIA

TOLI's growing network of programs includes partnerships with holistic, Gospel-motivated ministries in Egypt, Kenya, Nicaragua and Ethiopia.

> Ayelech completed business training and launched a fast food business



AVERAGE MONTHLY REACH



Each TOLI Social Worker serves an average of 79 CLIENTS



FINANCIALS

January 1, 2020 through December 31, 2020.
Complete financial statements are available at
www.touchofloveinternational.org

CONTRIBUTIONS & INCOME

| | |
|---------------------|------------------|
| UNDESIGNATED | \$158,593 |
| DESIGNATED | \$98,653 |
| COVID-RELIEF | \$36,186 |
| IN-KIND | \$14,595 |
| TOTAL INCOME | \$308,027 |

EXPENSES

| | |
|-----------------------|------------------|
| PROGRAM | \$230,530 |
| SUPPORT SERVICES | |
| ADMINISTRATION | \$34,707 |
| FUNDRAISING | \$21,099 |
| TOTAL EXPENSES | \$286,336 |

NET ASSETS:

| | |
|------------------------------|-----------|
| BEGINNING OF YEAR (1/1/2020) | \$270,510 |
| END OF YEAR (12/31/2020) | \$315,962 |
| CHANGE IN ASSETS | +\$45,452 |

TOTAL INCOME: YEAR OVER YEAR

| | |
|-----|-----------|
| '17 | \$137,325 |
| '18 | \$166,488 |
| '19 | \$312,528 |
| '20 | \$308,027 |

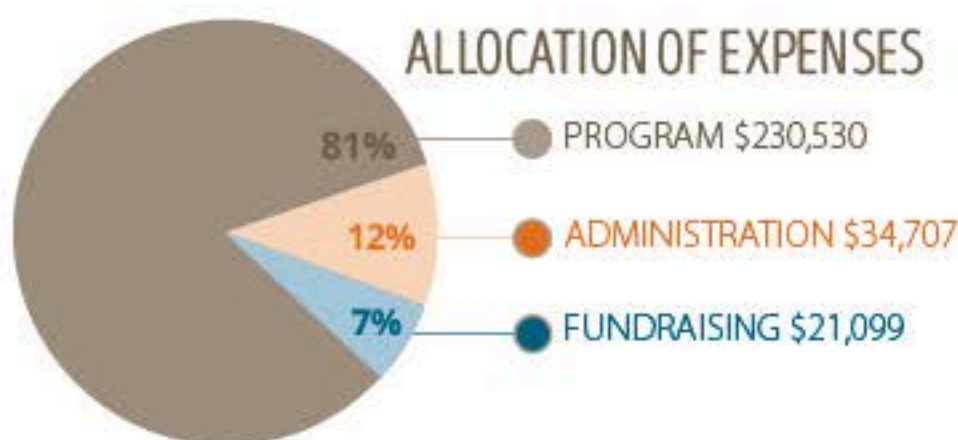


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99% OF OVERHEAD COSTS COVERED BY SPONSORS

This year, \$55,175 of administration and fundraising costs were covered through generous donations from our corporate sponsors, including in-kind contributions of \$14,175. **That means nearly every donor dollar was directly invested in programming.**



> **PROGRAM** expenses are invested in direct partner support for our microloan program, such as loan capital, grants for field staff salaries, medical program donations, business training, accountability visits and monitoring, and program staff costs.

> **ADMINISTRATION** expenses are invested in operational support, including accounting, bank services, information technology, and communications.

> **FUNDRAISING** expenses are invested in telling others about how God is at work through TOLI, inviting others to join us in this kingdom work, and sharing stories of transformation through TOLI around the world.

\$23,408 CONTRIBUTED IN-COUNTRY DIRECT TO LOCAL PARTNER

Local donors in Egypt financially support TOLI

through our partner, Heliopolis Evangelical Church. All local donations in Egypt are restricted for TOLI program expenses only. This amount is in addition to US-based revenue shown in Financial Statements.