



TOLI

**ANNUAL
REPORT
2018**

*Restoring
human dignity
through
microloans*



IN 2018

we brought TOLI's life-changing microloan program to more families, ministry partners, and communities than ever before. At the same time, we invested in building the systems, infrastructure, and personnel to expand program quality and capacity as we enter 2019.

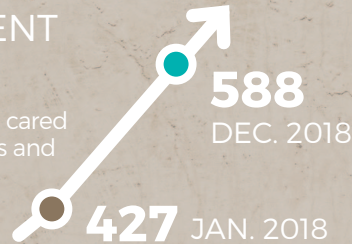


MICROLOANS GRANTED IN 2018

318

MONTHLY CLIENT REACH

Number of clients being cared for by TOLI social workers and in the process of loan repayment during a given month



AVERAGE MICROLOAN VALUE

\$246

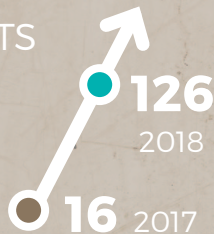
96%

LOAN REPAYMENT RATE

75%

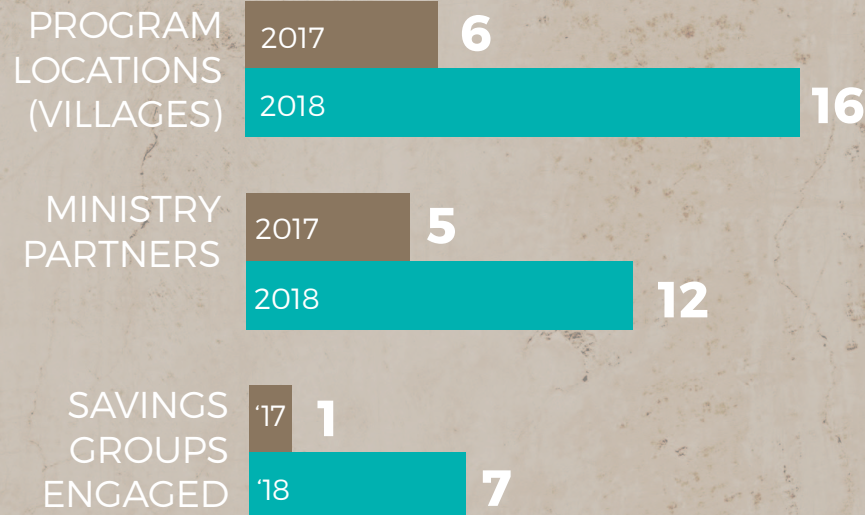
OF NEW LOANS GRANTED TO WOMEN

PARTICIPANTS IN TOLI-AFFILIATED SAVINGS GROUPS



COUNTRIES REACHED IN 2018:

EGYPT • KENYA • INDIA • NICARAGUA • ALBANIA



WE PROVIDE ...

- > *microloans to poor women and men so they can start their own small businesses and provide for their families*
- > *small business training and coaching by local field staff and partners*
- > *spiritual support and discipleship through relationships with field staff and the local church*
- > *a sustainable program using a revolving loan model, managed by local partner ministries*

CLIENT- REPORTED POSITIVE IMPACTS:



INCOME

higher income, more
reliable income, more
household savings



EDUCATION

ability to pay for
children's school fees,
education improved



HEALTH

ability to 'put food
on the table' consistently
and pay for medical care



SPIRITUAL
LIFE

individual spiritual
growth, closer
connection to church



HOUSEHOLD
STABILITY

families are more stable,
able to stay together, no
longer relying on charity



COMMUNITY

increased sense of
community, more jobs
provided

"I have learnt to never underestimate myself. I am now believing in myself more, and the ability to achieve my dreams. I have been able to provide for my family comfortably."

— REGINA, TOLI client and shop owner, Kenya

2018 PROGRAM INVESTMENTS & IMPROVEMENTS:

- > Opened a US office in Colorado Springs, Colorado
- > Added full-time and part-time staff, including Executive Director, Associate for Finance and Development, and Egypt Regional Director
- > Standardized field reporting process, adding monthly client interviews
- > Developed program framework, including a spiritual integration strategy
- > Trained field staff and partner committees in every region
- > Implemented a new business training curriculum
- > Earned Guidestar's "Gold" Seal of Transparency



FINANCIALS

JANUARY 1, 2018 THROUGH DECEMBER 31, 2018

CONTRIBUTIONS & INCOME

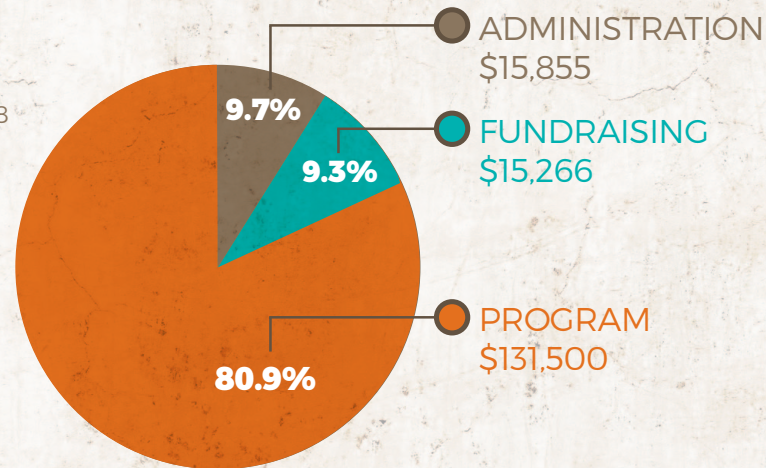
INDIVIDUALS	\$151,223
CHURCHES	\$7,081
FOUNDATIONS	\$3,000
IN KIND	\$5,184
TOTAL INCOME	\$166,488

EXPENSES

PROGRAM	\$131,500
SUPPORT SERVICES	
ADMINISTRATION	\$15,855
FUNDRAISING	\$15,266
TOTAL EXPENSES	\$162,621

NET ASSETS:

BEGINNING OF YEAR (1/1/2018)	\$188,486
END OF YEAR (12/31/2018)	\$193,564
CHANGE IN ASSETS	\$5,078



> **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.

Complete financial statements are available at www.touchofloveinternational.org



“I try to show my clients that before everything, God is first. And they are noticing it. One said to me, ‘Teacher, God is so mysterious. I never thought I’d have a business and be able to feed my kids. But God is so mysterious that through you, someone I never knew, He is coming through. I never saw it coming.’”

— LUCY,
TOLI Social Worker, Kenya



“TOLI has had influence on hundreds of families in this village. They now feel hope for tomorrow. And when hope has been created inside them, that is reflected in their spiritual life.” — REV. SAMEH ANWER, Pastor, Egypt



5785 North Union Blvd. | Colorado Springs, CO 80918 | 719.822.2500 | touchofloveinternational.org |   