



ANNUAL REPORT 2019



HE IS ABLE.

In 2019, God showed us again and again — HE IS ABLE.

From the places he led us, to the people he gathered, to the resources he provided— God demonstrated his faithfulness in profound ways through TOLI this year. We hope you'll catch a glimpse of that in this report and in these numbers.

But what numbers can't adequately display is the faithfulness and perseverance of our local partners, the ones who carry the TOLI program into homes, churches, and small communities all over the world. With it, they are carrying God's light into dark places, shining a spotlight on the dignity, creativity, and eternal value of each person they serve.

TOLI's microloan program continues to grow and multiply. That's because of the strength and vision of our ministry partners, and because of the passion and commitment of our generous supporters. But mostly, it's because of God's desire to see his children flourish and his plan to call each one back to Him through Jesus Christ.

Thank you for joining us in this work of restoration.

“Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory...” — EPHESIANS 3:20

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 start their own small businesses and provide for their families.

> Clients are nourished spiritually and emotionally through intentional relationships with mature Christian field staff, partner ministry volunteers, and local churches.

> Clients are equipped in small business principles through an accessible, culturally-relevant curriculum, as well as one-on-one coaching.



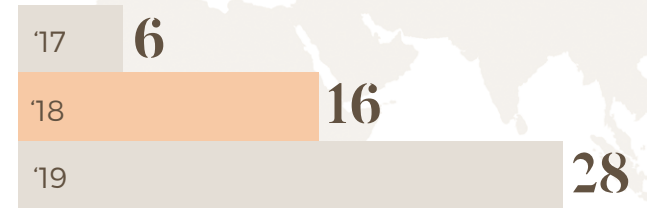


2,396 MICROLOANS GRANTED SINCE TOLI'S INCEPTION IN 2006

COUNTRIES

EGYPT
KENYA
NICARAGUA
ETHIOPIA

COMMUNITIES REACHED



405 NEW MICROLOANS GRANTED IN 2019 (+27%)

861 TOTAL MICROLOAN CLIENTS DIRECTLY SERVED IN 2019

4,365 TOTAL REACH, INCLUDING HOUSEHOLD MEMBERS

\$267 VALUE OF THE AVERAGE MICROLOAN

97% REPAYMENT SUCCESS RATE (WITHIN 3 YEARS)

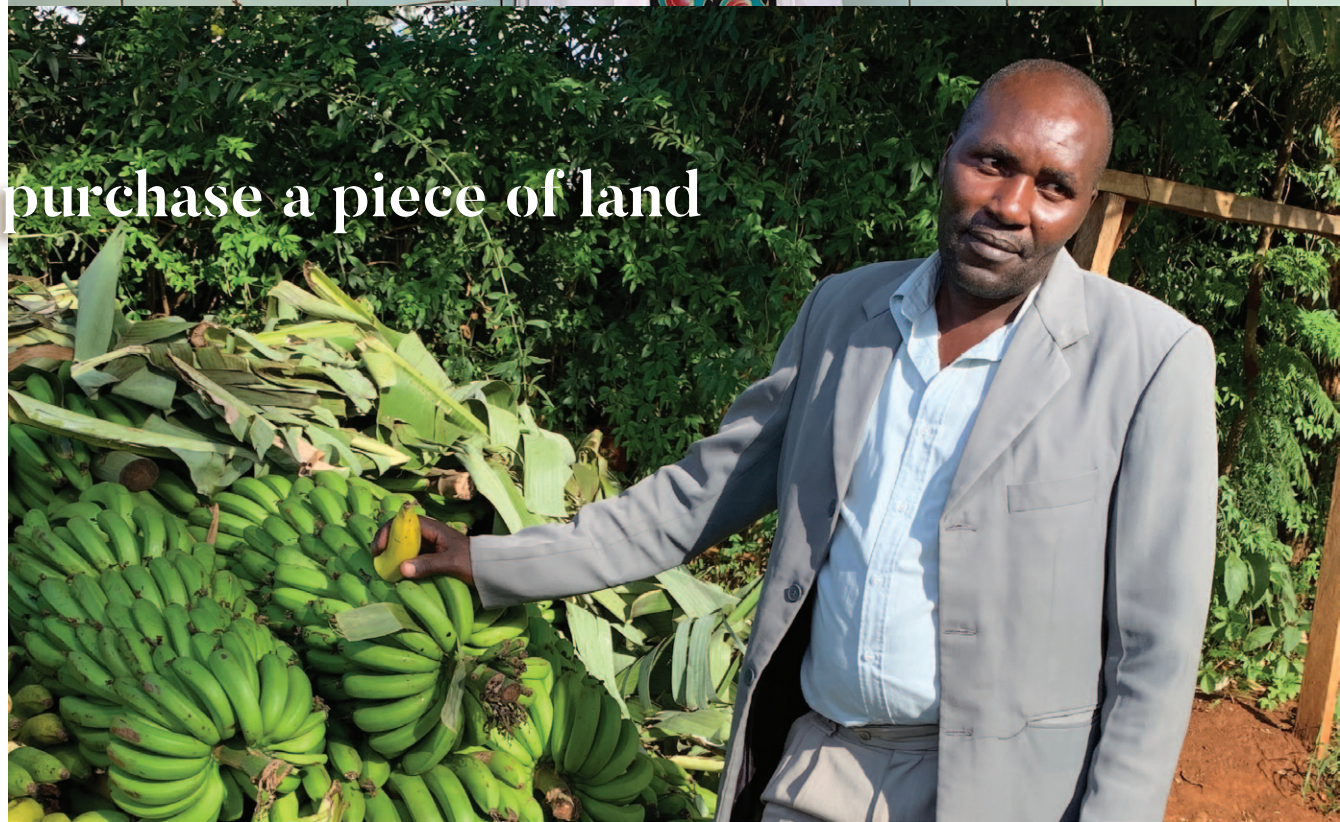
**“The business transformed me
from being a beggar.”**

— LUCY,
BUTCHER SHOP OWNER,
KENYA



**“I am so glad that
I managed to purchase a piece of land
because of this project.”**

— LOYD,
BANANA WHOLESALER,
KENYA





“During this process,
God transformed my life, my husband,
and my children.”

— ROSALIA,
PERSONAL SHOPPER
AND RETAIL PRODUCE,
NICARAGUA

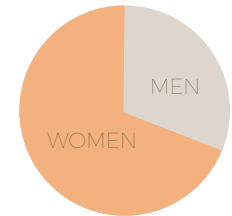


“I earned enough so my daughter
could get married.”

— REFAAT,
GOAT FARMER,
EGYPT



60% NEW MICROLOANS GRANTED TO WOMEN



74 CLIENTS CARING FOR ORPHANS OR NON-BIOLOGICAL CHILDREN AT HOME

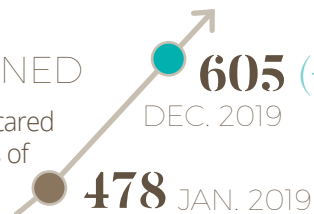
AVERAGE INCREASE IN INCOME (COMPARED TO BEFORE TOLI) **+118%**
**self-reported sample*

60 CLIENTS WHO NOW EMPLOY AT LEAST ONE OTHER PERSON

AVERAGE NUMBER OF CLIENTS SERVED BY A TOLI SOCIAL WORKER EACH MONTH **59**

AVERAGE MONTHLY CLIENT REACH — COMBINED **605 (+27%)**

Monthly client reach = number of clients cared for by a TOLI social worker and in process of loan repayment during a given month



607 CLIENTS RECEIVED SMALL BUSINESS TRAINING IN 2019





NEW THIS YEAR

- > Launched in Addis Ababa, Ethiopia
- > Grew program capacity in Egypt by adding staff and locations in cooperation with strategic partner, Heliopolis Evangelical Church
- > Created a customized business training curriculum for all sites
- > Standardized and expanded field reporting
- > Engaged in a quality assessment and evaluation through Excellence in Giving and implemented plan to improve
- > Earned Excellence in Giving's Seal of Transparency
- > Added 2 support staff members to our home office

CLIENT IMPACT

In exit interviews, clients reported experiencing the following life changes, compared to before taking part in the TOLI program:



INCOME: higher income, more reliable income, more household savings



SPIRITUAL LIFE: new commitments to Jesus Christ, increased spiritual growth and church attendance



HEALTH: more able to 'put food on the table' consistently and to pay for medical care



EDUCATION: able to pay for children's school fees, increase in their own business knowledge



HOUSEHOLD STABILITY: families more stable, families reunited, no longer relying on charity



COMMUNITY: leaders developed, increased sense of community, more jobs provided



FINANCIALS

January 1, 2019 through December 31, 2019. Complete financial statements are available at www.touchofloveinternational.org

CONTRIBUTIONS & INCOME

UNDESIGNATED	\$149,525
DESIGNATED	\$146,858
IN KIND	\$16,145
TOTAL INCOME	\$312,528

EXPENSES

PROGRAM	\$188,671
SUPPORT SERVICES	
ADMINISTRATION	\$28,478
FUNDRAISING	\$27,189
TOTAL EXPENSES	\$244,338

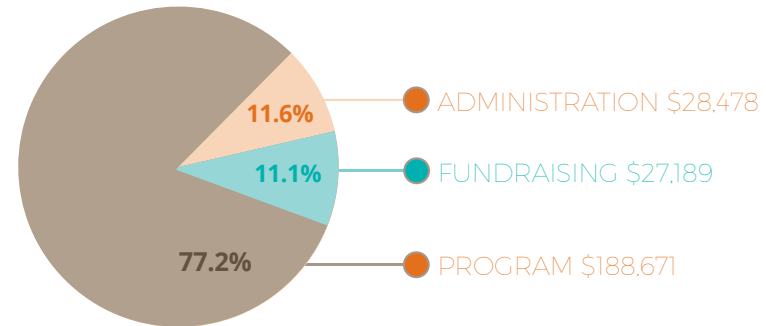
NET ASSETS:

BEGINNING OF YEAR (1/1/2019)	\$193,564
END OF YEAR (12/31/2019)	\$286,946
CHANGE IN ASSETS	+\$93,382

TOTAL CONTRIBUTIONS

'17	\$137,325
'18	\$166,488
'19	\$312,528

ALLOCATION OF EXPENSES



> **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.

\$12,042 LOCAL, IN-COUNTRY CONTRIBUTIONS

Local donors in Egypt financially support TOLI through our strategic partner, Heliopolis Evangelical Church. All local donations in Egypt are restricted for TOLI program expenses only.



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