



IMPACT 2021

# Good news.







# Good news? What's that?

I remain confident of this:  
I will see the goodness  
of the Lord in the  
land of the living.

— PSALM 27:13

It goes without saying the past few years have been challenging. Seems the whole world's been under a cloud of bad news. Division. Disease. Depression. Disappointment.

But look again. Listen closer.

Those may be the loudest headlines, but they're not the whole story. Not from where I sit.

The women, men, communities, and partners TOLI works with every day are defying the bad news, breaking through with courage, creativity, determination, generosity, and hope.

The stories of 2021 found in these pages demonstrate that TOLI's very principles, programs, and people begin and end in good news. The good news that we were all made with purpose. That we were made for community. That change is possible. And that we are all loved by an unstoppable, unexpected, unrelenting, and unlimited God.

That's good news indeed — for every one of us.

## 2021 SNAPSHOT

1,991 Clients served

1,229 Microloans provided  121% vs 2020

7,419 Total reach, including household members, impacted in 2021

3,929 Microloans granted over TOLI's history

\$252 Value of average microloan

Abigail McConnell  
Executive Director, TOLI



How beautiful are  
the feet of those who  
bring good news!  
— ROMANS 10:15

## MINISTRY OF PRESENCE

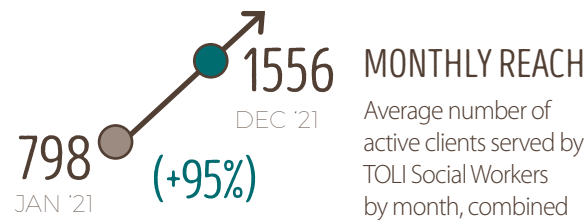
TOLI Social Workers serve as teacher, coach, loan officer, and spiritual support for clients. Their ministry is central to TOLI's overall impact.

## FIELD STAFF

2020  17

2021  29

Each TOLI Social Worker serves an average of **48 CLIENTS**



**42** TOLI-Affiliate Savings Groups in Kenya

THE TOLI CLIENT COMMUNITY is a powerful resource, giving encouragement, friendship, support, and accountability for participants. This is especially true in Kenya, where community savings groups are a key feature of the TOLI program. These member-led groups come to together to save, learn, support, and worship with each other.



# Good news: You're not alone.

When someone in a materially poor community first learns about TOLI, they discover more than a microloan program. They discover a community of people ready to walk with them, believe in them, and affirm their value.

From TOLI Social Workers to Partner Ministry volunteers to peers in their savings group, TOLI clients learn they're not alone. And the relationships that take root are priceless: healing wounds, opening doors, and changing hearts.



"I have been saving religiously and I have made life long friends in TOLI."

—VERONICA, KENYA



**WATCH** how Lucy built her tea business — and a new home. Scan this code with your smart phone.



Lucy, Kenya



Business Basics Course graduates, Ethiopia

## LEARNING AND LEADING

TOLI clients have skills and assets worth discovering — and investing in.

**1,293** Participated in TOLI's Business Basics Course  up **73%** from 2020

**98%** Repayment success rate (within 3 years)

**61%**  New microloans that are granted to **women**

**27%**  Clients who are **single parents**

**41%** of clients **grew as a leader** (ie, served as a savings group leader, assisted with business training, advised or mentored other clients, etc.)

**13%** of clients **provide employment** to at least one other person



A TOLI Business Basics Course student (right) with Social Worker Tina (left), Uganda



Catherine, Kenya

# Good news: You have gifts to give.

TOLI clients are not charity cases. They are women and men who want to provide for their families and their communities. They don't want handouts, they want to be providers. And their ideas, skills, and gifts are powerful assets ready to be unleashed so they can achieve their dreams of a better life.

TOLI clients are bakers, seamstresses, farmers, and caregivers. They're artists, salespeople, plumbers, and barbers.

Through TOLI's Business Basics Course, one-on-one coaching, and small group experiences, TOLI clients see — sometimes for the first time — that they are not just 'someone in need,' but someone with gifts to give. Someone who can make a difference.



**"I always wanted to start my own business, but I didn't have the courage — TOLI training gave me the courage."**

— SAMIR, EGYPT



See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.

— ISAIAH 43:19



Rosalba and family, Nicaragua

Joyce, Kenya

# Good news: Change is possible.

We are not a bank. Yes, providing access to small loans is TOLI's main service. But our program yields much more than economic transformation. Clients join our program to make a change in their life, but they're often surprised at the scope of that change.

Through training, support, new community, and yes, access to capital on terms they can afford, TOLI clients see change in their income, but also improvement in their household stability and security, in their kids' education, in their sense of belonging, in their hope for the future.

## HOLISTIC TRANSFORMATION

client incomes increase  **101%** after TOLI (average)

**69%** of clients made improvements to their home after TOLI

**83%** of clients are saving money

**80%** of clients plan on taking a second microloan to expand their business

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

 **4 out of 10 clients** care for other dependents (age 18+) in the home



Evenor grew up at an orphanage run by TOLI's partner ministry in Nicaragua. He took a TOLI microloan to start a successful barbershop. Evenor now provides free haircuts to all the kids in his former orphanage.



I didn't have plumbing in my home before ... Now I have plumbing in my home.

— EDMEALEM, ETHIOPIA



WATCH how Kianjau Church was born. Scan this code with your smart phone.



## GROWING THE CHURCH

Through a unique joint project with the Presbyterian Church of East Africa and The Outreach Foundation, **TOLI provided funding to build a new church** in Kianjau slum, a TOLI community in Kenya. In its first few months of existence, the new church — called PCEA Kianjau Church (right) — already had more than 100 new members, a thriving youth program, and plans to expand. Many new members are TOLI clients. The church now serves as a hub for TOLI activity in the area and a gathering place for the TOLI community in Kianjau.



## GROWING IN FAITH

Clients' spiritual growth is measured through Client Exit Surveys and Social Worker documentation.



**85%** report a stronger faith in Christ



**75%** increased church attendance



**436** Bibles provided, including solar-powered audio Bibles for non-literate clients



James, Kenya

A spiritual retreat for clients in Upper Egypt, March 2021

# Good news: You are loved.

Whether you live in the suburbs or the slums, all people share one basic need: to be loved. That's why everything we do is designed to point to God, the one who created every person with — and for — love.

TOLI clients experience God's love for them in a variety of ways: through relationships with TOLI Social Workers and volunteers, through our Christ-centered business training curriculum, through specific discipleship opportunities, through receiving God's Word, and more.



My business has grown and I can take good care of my family, we are happy. God really loves me.

— GRACE, UGANDA





# Celebrating 15 years of “restoring human dignity through microloans”

The one who calls you is faithful...

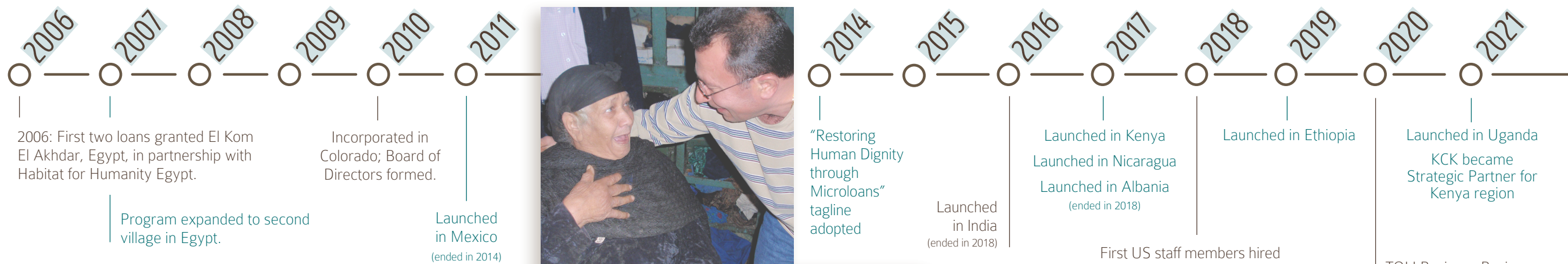
— 1 THESSALONIANS 5: 24

“Touch of Love” began in California as a personal ministry of Hoda Mansour, the mother of Dr. Emad Eddie Yassa, in the late 90s. Through it she provided clothes, furniture, and services to refugees in her community, to show a “touch of love” from God.

Later, after a life-changing trip to his native Egypt in the early 2000s, Emad felt God stir his heart in a new way toward the poor. Heartbroken by the poverty he saw in Egypt’s villages, he returned to the US feeling called to do something about it. Something sustainable, something life-giving, something built on God’s love for each person, no matter their circumstances. Emad began focusing on the simple but powerful concept

of Christ-centered microfinance, under the mantle of his mother’s ministry. And Touch of Love International was born.

Since then, TOLI has walked alongside thousands of poor men and women who dream of providing for their own families. In partnership with local ministries, TOLI has brought hope, transformation, and the life-saving power of the Gospel to families and communities in some of the toughest places in the world. It hasn’t always been easy, but even through hard lessons and setbacks, God has been faithful and given grace upon grace. Today, TOLI operates in partnership with five key local ministry partners, in 26 sites, across five countries around the world.



Eid, TOLI's first microloan recipient.

▲ Maher, TOLI's first Social Worker, is still on staff, along with his wife, Mona.

► Emad with a client in Egypt in 2009

▲ Former TOLI Board Member Nancy Fox with Emad and local partners in Egypt.

► TOLI's first US employee, Executive Director Abigail McConnell (center), with Emad and Humphrey Kanga (right) in Kenya in 2018.

▲ Board members John Jaeger (left) and Linda Hood (right) with Mulu Woldetsinae, founder and CEO of Life Center Ethiopia, in 2019.

TOLI launched in Uganda in 2021



# 2021 FINANCIALS

January 1, 2021 through December 31, 2021. Complete financial statements are available at [www.toli.org](http://www.toli.org).

## CONTRIBUTIONS & INCOME

UNDESIGNATED	\$321,001
DESIGNATED	\$146,569
OTHER INCOME	\$164
<b>TOTAL INCOME</b>	<b>\$467,734</b>

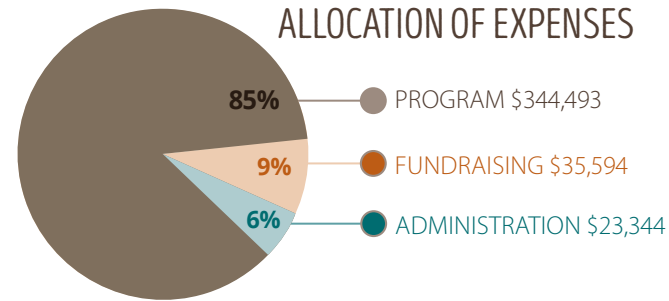
## EXPENSES

PROGRAM	\$344,493
SUPPORT SERVICES	
ADMINISTRATION	\$23,344
FUNDRAISING	\$35,594
<b>TOTAL EXPENSES</b>	<b>\$403,431</b>

NET ASSETS:	
BEGINNING OF YEAR (1/1/2021)	\$282,325
END OF YEAR (12/31/2021)	\$346,628
CHANGE IN ASSETS	+\$64,303

## TOTAL INCOME: YEAR OVER YEAR

'17	\$137,325
'18	\$166,488
'19	\$312,528
'20	\$308,027
'21	<b>\$467,734</b>



> **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.

## 100% OF OVERHEAD COSTS COVERED BY SPONSORS

This year, \$58,938 of administration and fundraising costs were covered through generous donations from sponsors.

**That means every donor dollar was directly invested in programming.**

## \$25,603 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.



**GIVE** a gift online.  
Scan this code with your smart phone.

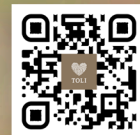




## Restoring human dignity through microloans

- TOLI provides **microloans, business training and Christian discipleship** in poor communities.
- Microloans are a hand up, **helping families build small businesses** to provide for their households.
- The average microloan is just **\$252**.
- Clients pay back the loan, which is then loaned to someone else in the same community, so **each donor dollar gets used again and again**.
- **Steady income** means families eat better, kids go to school, households stabilize, communities get stronger.
- We partner with local **ministries who point to the grace of Jesus Christ** at every turn, fostering spiritual growth through relationships with staff and the local church.
- Examples of **businesses built by TOLI clients** include:

Bakery	Daycare center	Tailoring
Hair salon	Plumbing	Frozen foods
Honey sales	Coffee shop	Herb farming
Soap making & sales	Clothing & Shoe sales	Vet supplies
Livestock breeding	Cell phone repair	Produce sales
Taxi service	Recycling	... and many more
- We currently serve communities in:
  - > EGYPT
  - > KENYA
  - > ETHIOPIA
  - > UGANDA
  - > NICARAGUA



Scan this code with your smart phone to learn more at [toli.org](http://toli.org).

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TOLI | 5785 N. Union Blvd. | Colorado Springs, CO 80918