



TOLI Microloan Program Framework

Touch of Love International (TOLI) alleviates poverty and restores hope through microloans, small business training, and Christian discipleship. Our simple but powerful program brings **dignified, sustainable, Christ-centered transformation** to poor communities around the world.

DIGNIFIED. Everyone—no matter what their situation—has God-given dignity, value, and creative capacity. We invest in the dreams and abilities of families to provide for themselves and their communities.

SUSTAINABLE. Once repaid, TOLI microloans are then 're-cycled' to another client in the very same community. Modest interest rates help grow the fund until it eventually operates with no outside capital. We have entire village programs that now require no outside funding.

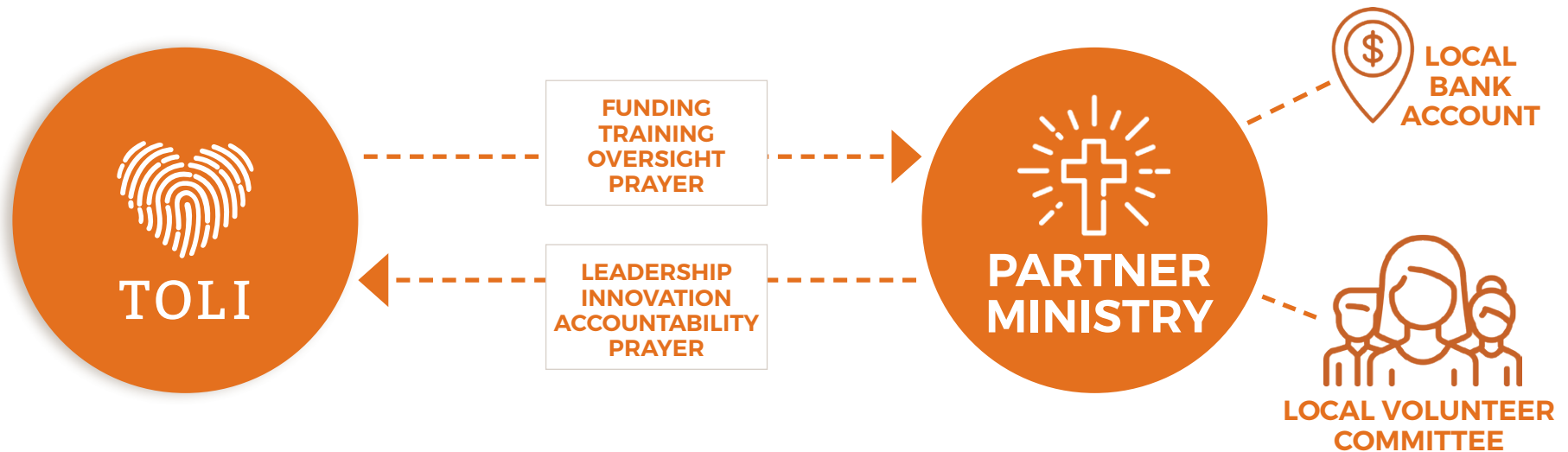
CHRIST-CENTERED. True abundance is found in Jesus Christ, and we point to Him in all we do. Through partnerships with

Gospel-focused ministries and field staff, we help clients witness the life-changing grace and power of Christ through relationships that last throughout the loan term—and beyond.

TRANSFORMATION. The change TOLI brings is not simply economic. When clients begin to realize their abilities, provide for their families, impact their community, and know their God-given value, they experience holistic, lasting transformation.

This document outlines our basic framework. If you have questions about how we work, or are interested in adopting the TOLI model for your own ministry or program, please send an inquiry to info@touchofloveinternational.org.

THE TOLI MODEL // program structure



● PARTNERSHIP MODEL

TOLI joins with a **Partner Ministry**—a local church or Christian organization—to administer the program. This relationship is marked by shared ministry goals, mutual investment, trust, and accountability.

The **Partner Ministry** forms a dedicated **Committee** of local volunteers to promote and administer the TOLI program, as well as vet potential clients from among the poorest of the poor in their community. Committee must have representation from population being served.

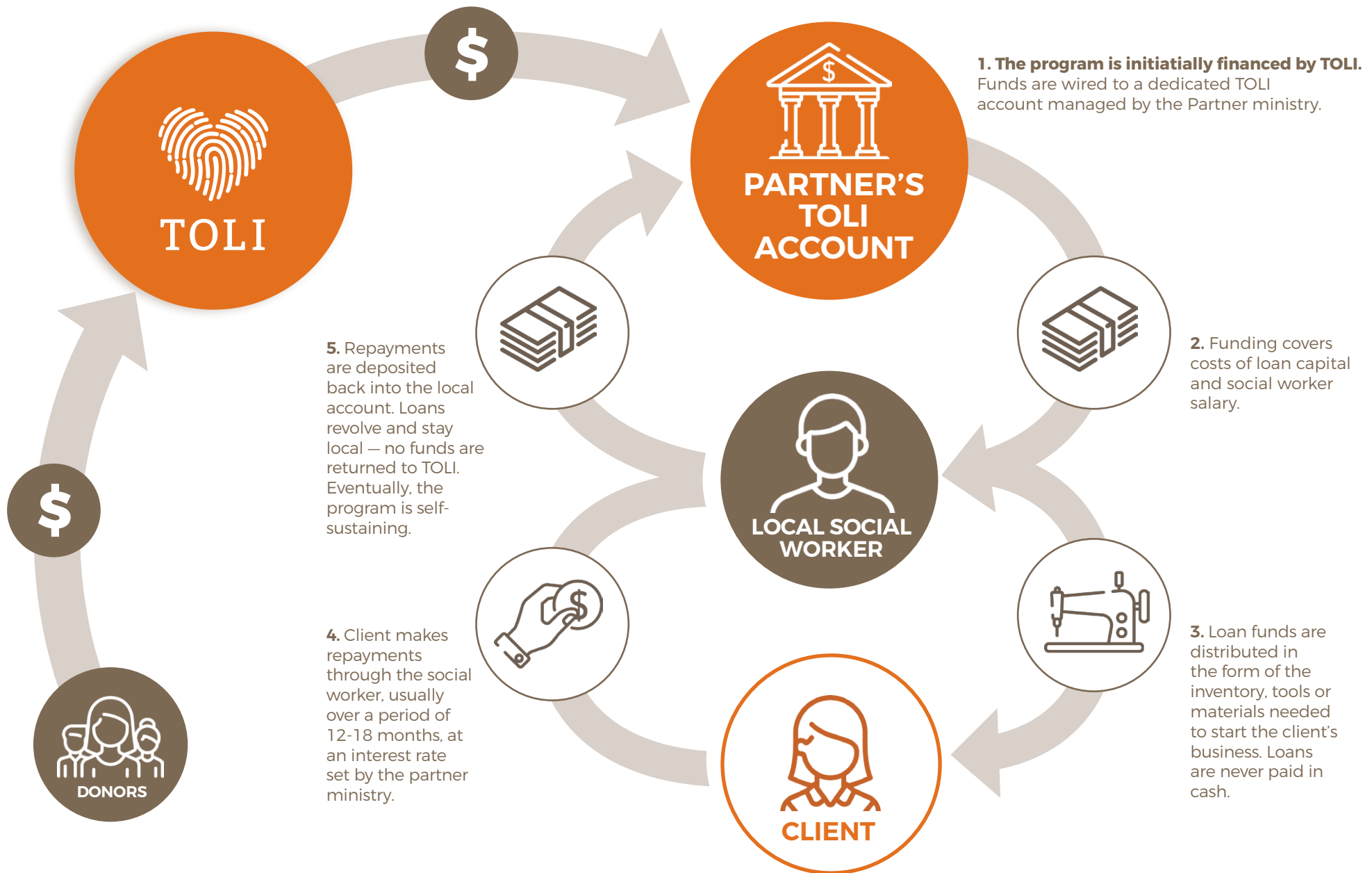
The **Committee** identifies qualified local candidates for the **Social Worker** position, sets target client criteria, and helps committee vet potential clients.

The **Social Worker** is an employee of the **Partner Ministry**. Their salary is funded through a TOLI grant.

The Social Worker acts as loan officer, coach, and discipler to the **Client**.



THE TOLI MODEL // **funding flow**

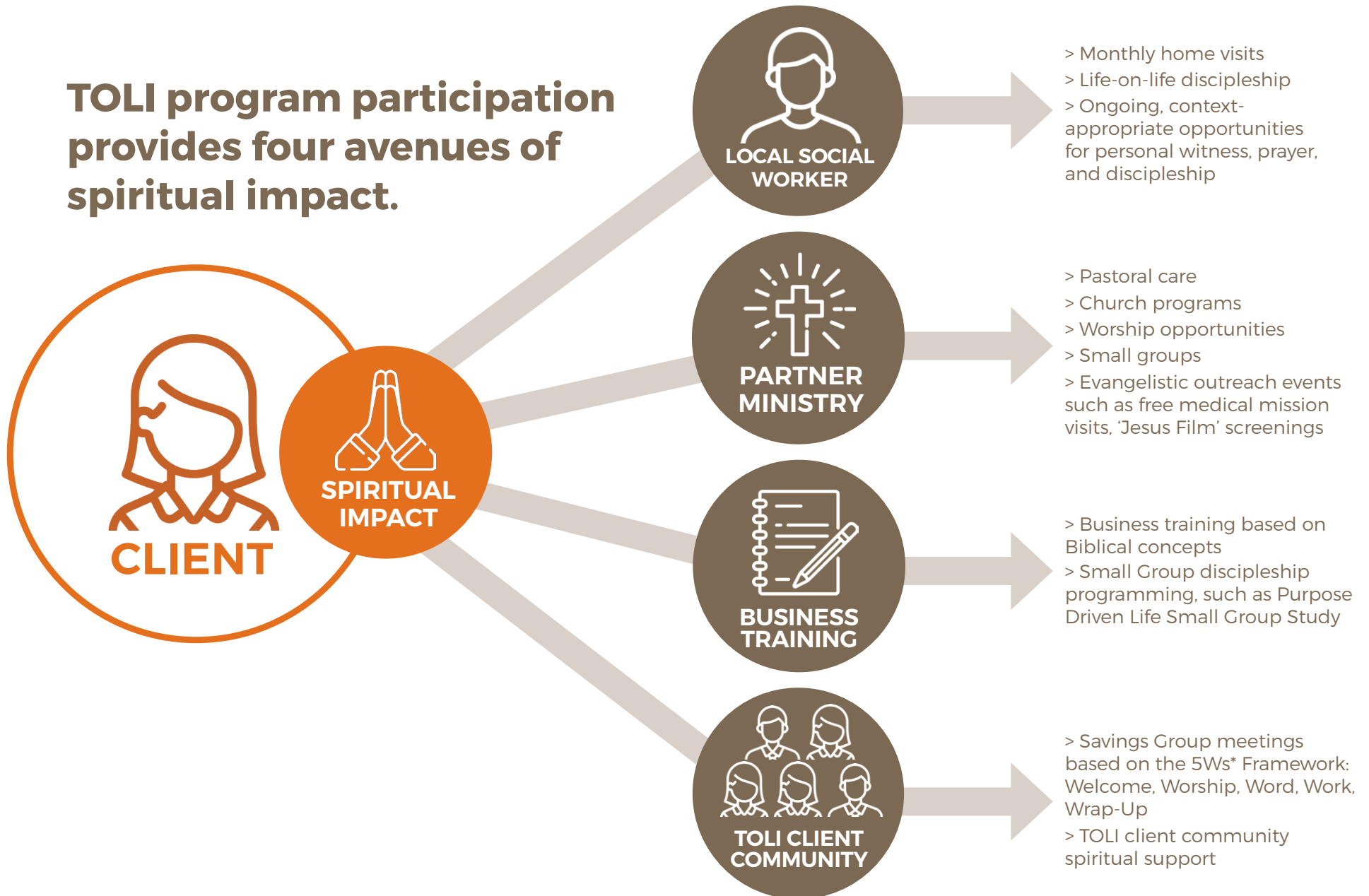


THE TOLI MODEL // **client experience**



THE TOLI MODEL // **spiritual impact**

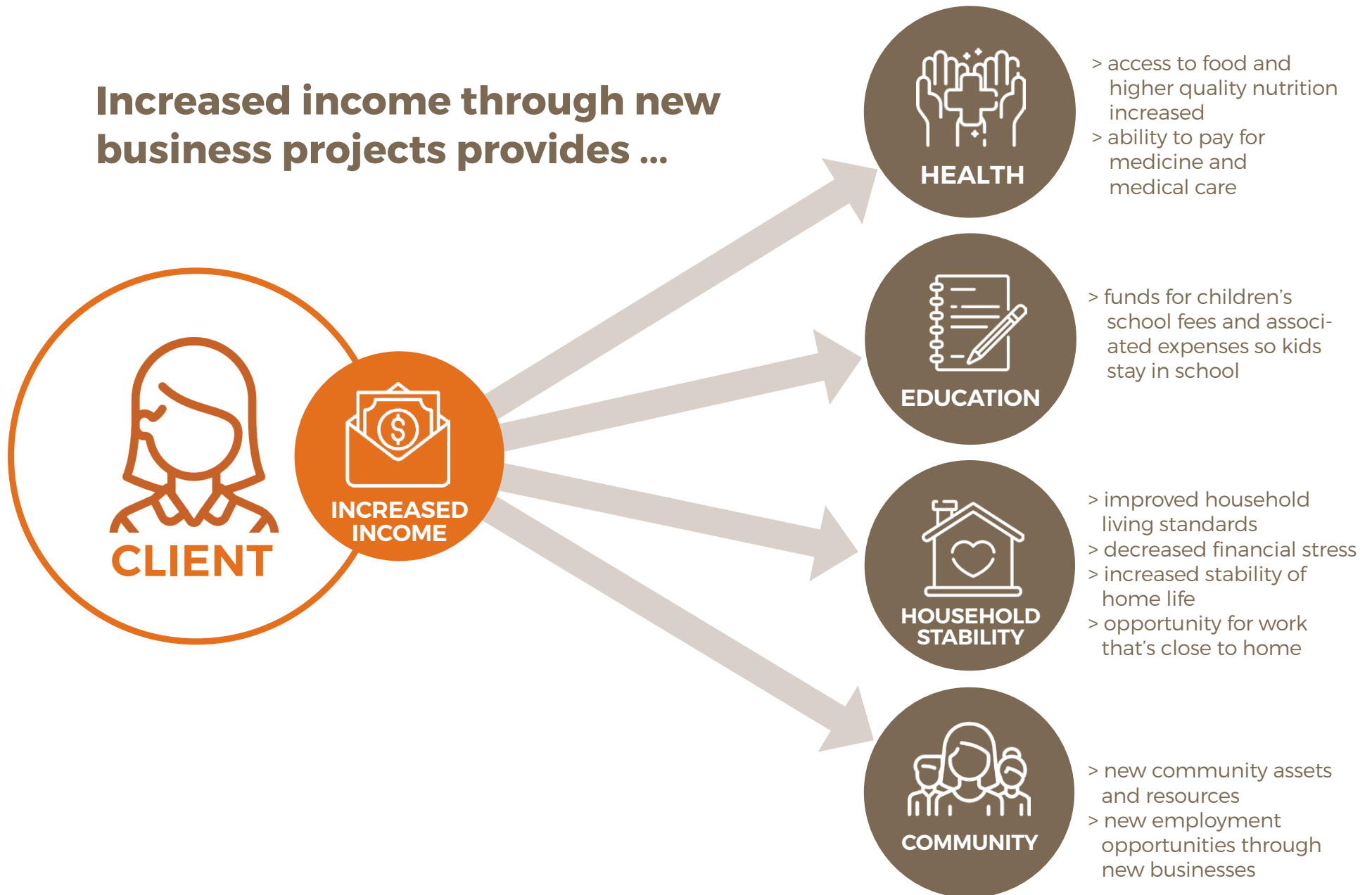
TOLI program participation provides four avenues of spiritual impact.



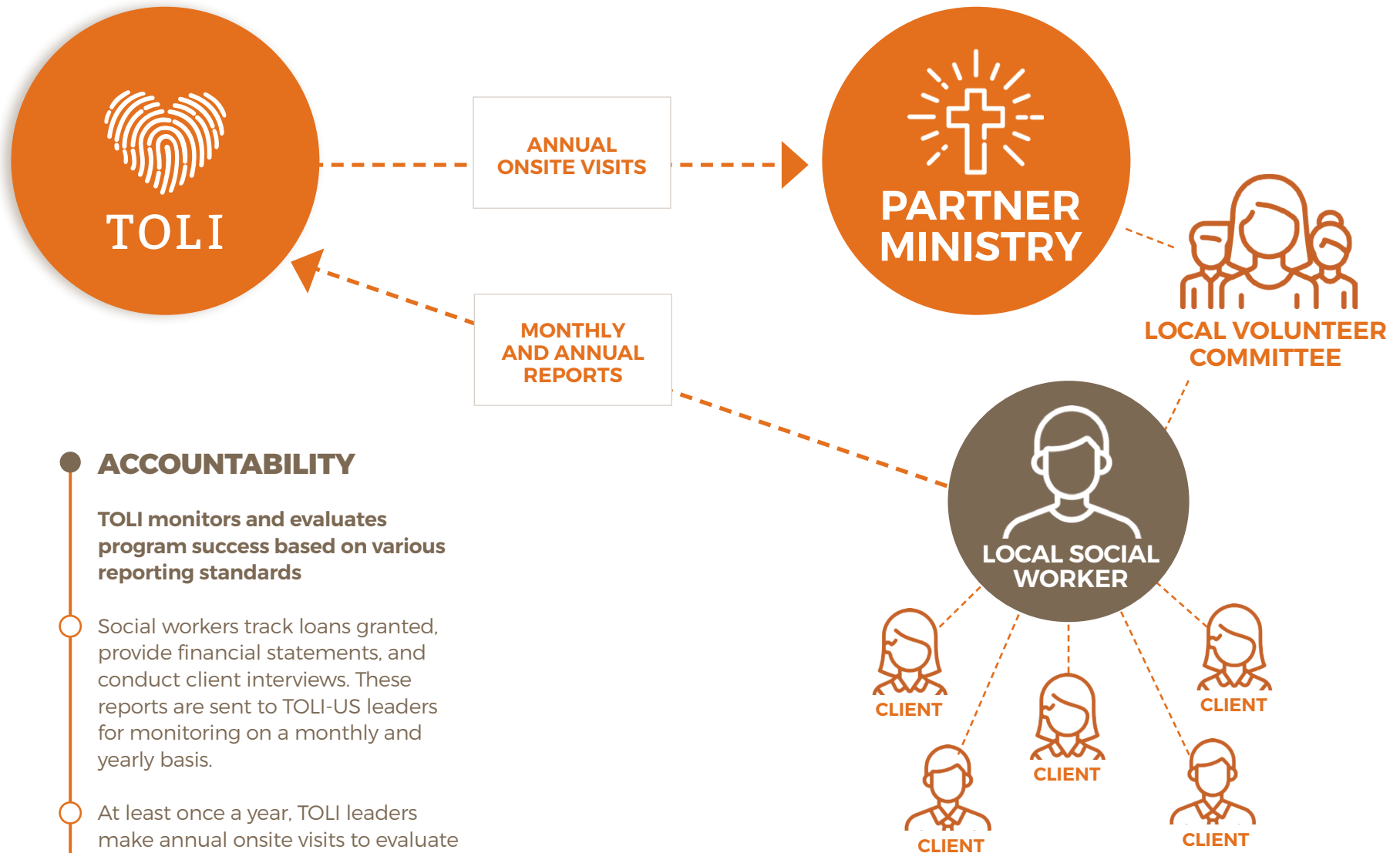
*TOLI uses the "5Ws" framework adapted with permission from Hope International.

THE TOLI MODEL // **material impact**

Increased income through new business projects provides ...



THE TOLI MODEL // **monitoring**



ACCOUNTABILITY

TOLI monitors and evaluates program success based on various reporting standards

Social workers track loans granted, provide financial statements, and conduct client interviews. These reports are sent to TOLI-US leaders for monitoring on a monthly and yearly basis.

At least once a year, TOLI leaders make annual onsite visits to evaluate program progress, conduct training, and visit client projects to encourage and pray with families.