



VISION
2022 IMPACT REPORT

five talents



“ BEFORE I DIDN'T HAVE A BUSINESS OF MY OWN, BUT THE BUSINESS SKILLS TRAINING IN MY SAVINGS GROUP CHANGED ME. I HAD NO IDEA ABOUT SAVING, BUT NOW I SAVE FOR THE FUTURE. TRAINING IN MY SAVINGS GROUP MADE ME SEE THAT IF I FALL, I MUST STAND AND START MOVING.

- RODA, SOUTH SUDAN





TURNING A PROBLEM INTO A VISION

Dale Stanton-Hoyle, Chief Executive Officer

Twenty-five years ago, Bishop Simon Chiwunga of Tanzania had a problem that turned into a vision. The vision turned into a program. And the program grew in ways people could never have imagined. Today we see that vision being implemented through our partners throughout the world.

In this annual report we are celebrating the work of 2022, and as I write this in January of 2023, we are also celebrating 25 years of transforming lives at Five Talents.

Bishop Chiwunga's original vision long ago was to address the "empty stomachs" of his church members in Tanzania. But poverty has so many more impacts in addition to hunger: children who can't afford to go to school, especially little girls who often never learn how to read their entire lives; high infant mortality rates; girl-child marriage; fathers who are pulled into conflict because there are no jobs for them; and churches who can't pay their pastors because their members are desperate.

Fortunately, the bishop's vision took hold and grew. Our local partners showed their intelligence, creativity, and fortitude. After 25 years, over 1.5 million people have benefited.

So now we have a new vision for the future. In the next five years we want to help twice as many people escape the horrible effects of poverty. We plan to double the number of new program members who join each year from 10,000 to 20,000. We also plan to equip our partners with the resources they need to have more courageous and well-trained staff. And we hope to grow into three new countries, because the impacts of poverty continue to exist in places that we have not yet been able to serve.

I am grateful you joined us on this exciting adventure. I hope you will share this new vision and help us to reach these lofty goals, as you have helped us in the past.

With heartfelt gratitude, 

REMERA: CHANGING PERCEPTIONS

Many communities in Kenya are experiencing prolonged droughts due to severe delays in seasonal rains. Droughts can be devastating for rural communities where more than 70% of the population is engaged in agricultural-based livelihoods.

Through Savings Groups, members learn new skills and identify the resources around them to build resilience to the challenges they face.

Using her own resources, Remera, a member from Baringo, developed a creative solution to address the drought she and her community faced.

Through her problem solving, she has become a role model and change-maker in her community.

In 2022, Remera secured a loan from her Savings Group to invest in grass farming. Remera lives in a migratory cattle-herding community, and she is aware of the strain the dry season brings. In recent years prolonged droughts have led to dying livestock, poor harvests and crop failure.

Remera's neighbors doubted that she could farm on dry land. Despite these naysayers, Remera cleared some idle land and planted grass as food for livestock. Later she harvested the grass and kept it in a grain store. Remera then sold the grass during the dry season and made a profit.

Remera's grass farming defied doubts and has encouraged other members of her community to

change their view of the "unachievable."

They no longer see themselves as powerless. Now, they realize they are able to make the changes they want to see and create new solutions for themselves.

Remera's grass farming business not only addresses a challenge the community faces in the dry season, but it inspires them to use their own resources to keep finding new solutions.

Members of Savings Groups continue to motivate and support others in their Groups and communities as they inspire one another to make their own positive changes.



TAKING IT STEP BY STEP

Five Talents' partnership programs enable communities to recognize and use the power they have to address challenges and achieve their own change. Each program follows an innovative seven-step approach, adapted by our partners according to the context and need identified by each community. In addition to business skills training, Groups may also participate in literacy and numeracy training; trauma healing; peacebuilding or gender-based violence prevention.

Take a journey with Rae in Karamoja, Uganda:



STEP ONE

Initial community consultations showed the challenges experienced by members and the actions they wished to take. Matthias, a Volunteer Trainer, forms a new community Group and Rae joins.

“Many people have not learned before. In the dry season, people migrate to look for food and water. It is difficult.”

- Matthias, Volunteer Trainer.



STEP TWO

Because many people in Rae's Group are illiterate, the Group starts with literacy and numeracy training.

Rae states: “I can now write my name and women can speak in public. Culturally, women are not supposed to speak in the presence of men. The program has meant we can speak: it is acceptable for us.”



STEP THREE

Rae's Group is ready to begin saving and loaning. Together, they write a constitution and elect leaders, agreeing on the process they want to follow. They begin saving together, and identify their combined skills and the potential for new businesses.

Rae says, “Savings have helped me to pay the medical bills of my child.”



STEP FOUR

As the Group's collective savings grow, members begin making loans to each other. Following business skills training, Rae decides to start her own business and takes out a loan.

“With my loan, I bought clothes from Kenya and sold them locally. I chose a clothes business because I saw many people selling sugar and other things, but selling clothes was rare.”



STEP FIVE

Rae repays her loan in installments with interest based on terms agreed as a Group.

“From my clothes business, I made a profit of 270,000UGX [\$70]. I returned my loan and I no longer have any debts.”



STEP SEVEN

After training, Rae's Group is self-sustaining and continues to operate independently, without any ongoing support from Five Talents.

On behalf of her Group, she says, “Thank you for the program. Before, we'd be sleeping by the river bank, now we have life.”



STEP SIX

At the end of the year, all loan interest is shared out as dividends to Group members. Members start a new cycle of saving and loaning together as their confidence and enterprises grow.

Rae's business and savings continue to thrive: “I am selling and saving, selling and saving. It has changed my life.”

IMPACTS TEN YEARS LATER

In the summer of 2020, as Coronavirus restrictions continued in many parts of the world and the economic impacts of the pandemic deepened, we asked our partners to survey Savings Groups.

We wanted to find out how they were coping and adapting, and to learn what we might need to do differently in response.

At that time, our program partner, Mothers' Union (MU) Burundi, was supporting 140 Savings Groups - so we were surprised when they shared data from 875 Savings Groups.

The ability to survey so many

Groups, all formed through our partnership but no longer receiving any training or support, brought to light a remarkable opportunity.

We could go back to these Savings Groups and find out how many were still meeting, saving and loaning together to explore just how sustainable the seven-step model is and how the impacts grew over time.

In 2022, that is exactly what we did; we commissioned an independent evaluator to uncover the long-term impacts of Literacy and Savings Groups formed in Burundi from 2010 onwards.

The results were extraordinary.

The study showed that 84% of the Groups are still going strong today, many years after the training and mentoring visits from our partner ended.

The report demonstrates the powerful social and economic impacts on the individual program participants, families, communities and even on the national level.

These long-term, sustainable impacts are a dynamic endorsement for the MU Burundi team's vision, approach and implementation - and a testament to the lasting legacy of your support.

84%

of Savings Groups are **still actively saving & borrowing** ten years after Five Talents' support ends

93%

of participants now have **two or more businesses**

99%

of participants reported **improved self esteem**

FOCUSING ON THE FUTURE

Five Talents' vision is to double the number of new members joining Savings Groups by 2027 to 20,000 per year. This means that by the end of 2027, Five Talents will have worked with 360,000 members since we started in 1998. We will achieve this primarily through supporting our existing partners to reach more communities; building on their experience, networks and passion.

But this growth also means we'll be working in new regions and countries. In 2022 we began work in Rwanda for the first time, and in Mombasa on Kenya's eastern coast, a new region for Five Talents.

But we're always asked: "How do you decide where to go?"

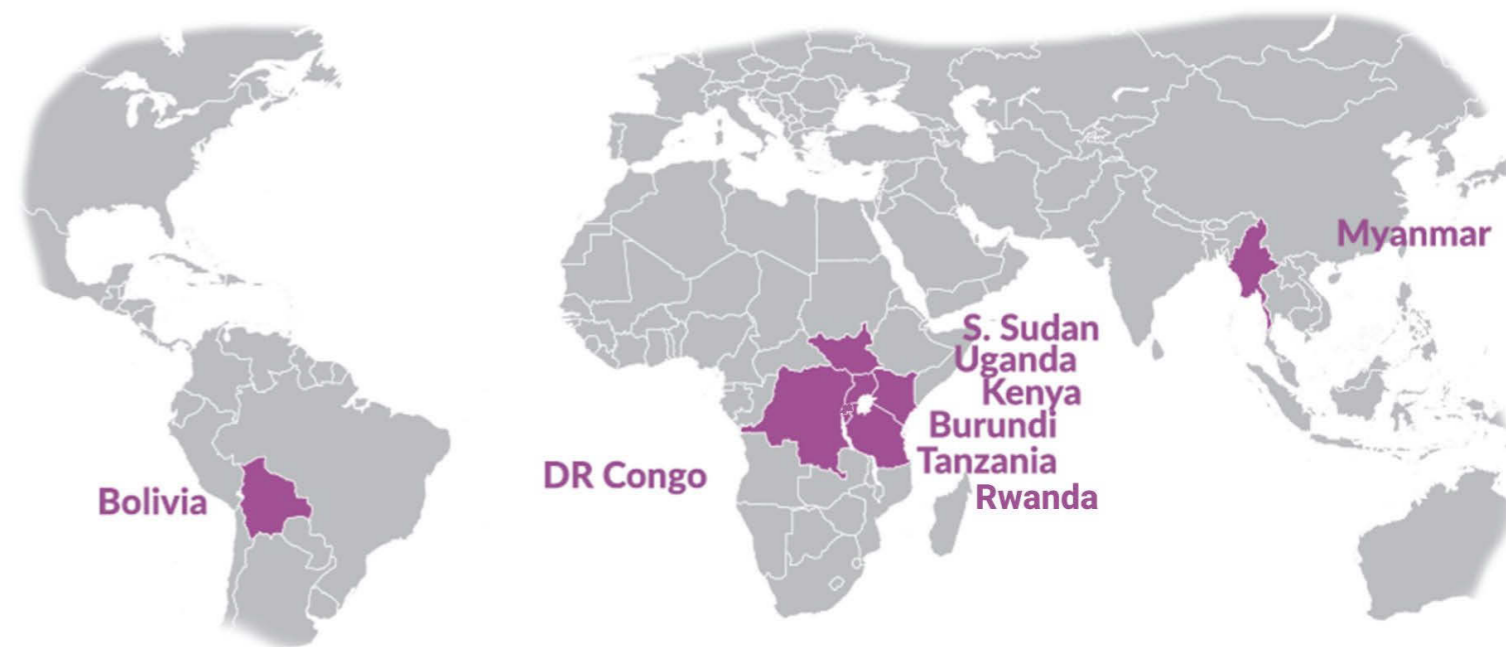
The reality is, a lot of communities across the world would benefit from Savings Groups where they can learn, earn, save and invest together. Our focus is on communities living in extreme poverty, not just lacking access to financial services, but other challenges like traditional gender roles, climate shocks, illiteracy or conflict.

We also never begin a program unless we've been invited by church leaders or organizations who share our vision for the work, as they are the cornerstone of creating a successful and sustainable impact.

With nearly 25 years of experience and 18 current partners in nine countries, our partners have vast knowledge and expertise. In October, 37 Lead Trainers met for a partner workshop and received refresher training in all aspects of Five Talents programs. They shared challenges from their own programs, discussed solutions and set goals.

As part of our vision for growth, we will support this team of "master coaches." These coaches will have expertise in a variety of topics from business skills training to peacebuilding and adult literacy.

Through locally-led partnerships, we know our model is transformative. As we reflect on the new ground broken this past year, we are thankful to our generous supporters and look to the future with excited anticipation.





Savings Group meeting in Aru, DR Congo.



CREATING THEIR OWN CHANGE

Literacy & Savings Groups are supported across all our programs by a network of incredible trainers and facilitators.

Coming from within the communities where Groups are located, these trainers and facilitators are often selected by the Group members themselves and are identified as people that the Group trusts. After training from our program partners, they support and lead Groups to address the challenges they face.

Felicity is a facilitator in Burundi. We visited her in June 2022 and she told us, "When I was first asked to be the Group facilitator, I was very fearful and felt that I couldn't do it. But I have learned how to use my voice, to speak up, how to handle people and different personalities.

I was encouraged to try after the training and now I feel confident to facilitate a Group. When we first started the Literacy Group people knew nothing, they were all illiterate. But with their determination, they have come far!"

In Burundi, we met a facilitator, Adila, who said, "It wasn't easy at first to work with the Groups to help them understand that they would have to save their own money to take loans. We had 30 people in the first Group, and after one year, the Group shared out [their savings pot]. Then everyone in the community saw the success of the Group and wanted to start their own. So, I started another Group. Now, I work with 15 Groups with 490 women and 230 men. People are empowered and proud of their success!"

As each Group becomes self-sustaining, trainers like Felicity and Adila can begin new ones.

It's clear that the program has had a huge impact on their lives too. Not only have Felicity and Adila built their own confidence and become local leaders, but they are leading change within their communities.

Facilitators enable Groups to achieve their own visions of the future, one with more secure incomes, access to financial services and business skills training.

Community change is most significant when it comes from the community members themselves - they are the ones who know their challenges and resources best.

ARIA: BUILDING HER FUTURE

Aria, a Five Talents' program participant in Burundi, is a proud example of how our programs empower women—who make up nearly 80% of our Savings Group members.

Before she learned to read and write through her Literacy Group, Aria recalls having to ask others to read the love letters she received from her eventual husband. She and her husband have seen the value of literacy and wanted to make sure their five children had the opportunity to get an education.

Putting her Savings Group training into action, Aria sells palm oil and has been able to pay for her children's school fees. Once she became literate and proficient in math, she had an opportunity to participate in a Builder's Association training.

Aria took what she learned and started a Women's Builders Association with other women in her community.

These women know how to measure houses and build roofs. **Aria says she was comfortable being on the roof of her local church to take the necessary measurements for an office space she helped build.** She continues to use these newfound skills to help others in her community.

"I have built a house for a woman who is a widow and has three children," she said. "The house was built by a group of women. It is due to this program that I could become a member of the Women's Builders Association."

Aria shows what a determined parent can do when facing the challenges of poverty and illiteracy. Far from being helpless, at this very moment, tens of thousands are striving to improve their own lives, the lives of their children and their communities.

25 YEARS OF IMPACTS

278,450

Savings Group members

1,668,000

Community members supported

78%

Percentage of Savings Group members who are women



“ EVEN DURING CHALLENGING TIMES, THE FELLOWSHIP WITHIN THE GROUPS HELPS US TO BE MORE RESILIENT. - PROGRAM LEADER, MYANMAR



“ TODAY I HAVE A WELL-DEVELOPED SAVING HABIT, AND SO DOES MY FAMILY. I CAN GIVE GLORY TO GOD BECAUSE HE HELPED ME TO HAVE A MORE UNITED AND HAPPY FAMILY. - SAVINGS GROUP MEMBER, BOLIVIA

BECOMING A ROLE MODEL

A role model embodies a reality we can aspire to. For the members of a Savings Group in rural Rwanda, a new country for us, Diane is their role model. She is the Group's facilitator. The Group shared that they elected Diane to be their facilitator because she is a proud woman who takes care of herself.

All of the women in this Group, including Diane herself, are widowed or single mothers. This brings the challenge of being the sole provider for their children as well as the isolation that comes with social exclusion. In Diane's community, these women are often marginalized. But Diane turns this on its head. She is proud, confident and hopeful.

In 2022, Five Talents partnered with Mothers' Union Rwanda to support women who are widowed or are single mothers. To help improve household incomes, food security and resilience, farmer-field training and kitchen garden workshops are also part of this program. Through this agricultural training, literacy classes and Savings Groups, these women are growing businesses and building a social support network.

One Group member went into labor during one of their first meetings and was immediately supported by the other members. They used the Group's mercy fund to pay for her travel to the hospital and bought food for her once she returned home.

Another new member told us: "I was able to buy and bring home a large sack of maize flour when other people were struggling to eat. I felt very important and valued by my family. For the first time, my children saw me as someone of value."

Together, the women in Diane's Group, and other women across the new program in Rwanda, are becoming role models and creating a new vision for what a powerful woman is within their family and community.



2022 FT USA FINANCIALS

For the year ended December 31, 2022
Based on Form 990

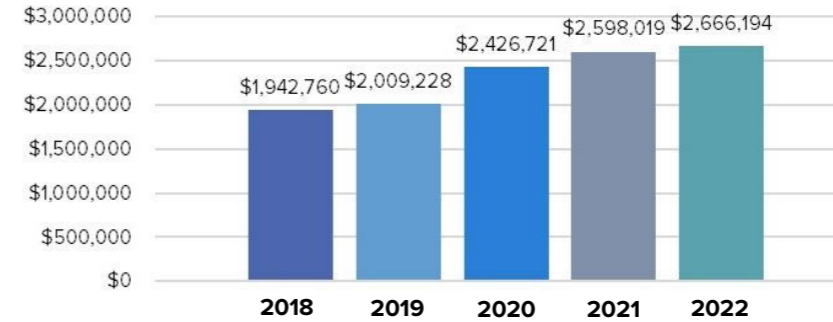
INCOME	Individuals	\$982,357
	Churches	\$119,370
	Foundations	\$31,500
	Investments & other income	\$8,883
	Total Revenue	\$1,142,110

EXPENSES	Program Services	\$863,991
	Fundraising/Outreach	\$220,229
	Management/General	\$110,765
	Total Expenses	\$1,194,985

OUR COMMITMENT TO YOU

Five Talents is committed to wise stewardship of its funding to empower those living in poverty worldwide. We view every donation as a sacred trust, and our programs operate with efficiency, transparency, and the highest standards of accountability. Our independently audited accounts, external accreditations and platinum GuideStar rating attest to our commitment.

WORLDWIDE INCOME
FT USA AND FT UK COMBINED
2018 - 2022



*Using 5-year average exchange rate



Five Talents USA is a member of the Five Talents International Family, which includes sister organizations in the United Kingdom and Kenya.



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2022: A RETURN TO IN-PERSON GATHERINGS

2022 meant a shift from virtual to in-person events. As the novelty of Zoom events faded, people were anxious to meet on the other side of their gallery views. Thank you missions committees, pastors, individuals and companies that made this outreach possible.

Five Talents Kenya staff Peterson Karanja and Peter Mugendi came stateside for our first in-person, international board meeting since COVID. They also had the chance to meet with friends from Church of the Holy Comforter in Vienna, Virginia to share program expansion plans, answer questions and share impact stories from Savings Group members.

Five Talents' virtual Kenya Tour enabled staff to "travel" to our Kenya program with parishioners from Church of the Good Shepherd in Dallas, Texas, St. Francis in Potomac, Maryland and Christ Church Vienna in Virginia. This virtual tour includes a series of videos shot and edited by a Kenyan production team with each showcasing a program participant giving friends an up-close look at our program's impact.

This year we also shared 25 inspiring stories from female program participants through a photo exhibition titled *Moments of Lift: A Study of Women Empowered*. Held at Cooley Law Offices in Reston, Virginia, longtime Five Talents supporters and new friends walked through a display of powerful photographs depicting the strength, creativity and bravery of all the women entrepreneurs in our programs.

We hope every gathering was inspirational and informative and made you feel more connected to the lives you are helping to transform through this ministry. Please let us know if you would like to host a Five Talents event.



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