



DETERMINATION

2021 ANNUAL REPORT

fivetalents

**Transforming lives through
economic empowerment**



“

SINCE I HAVE GONE THROUGH THE TRAINING IN THIS PROGRAM, MY WAY OF LIVING HAS STARTED TO BE ORGANIZED. I REALIZED THAT I CAN ESTABLISH A BUSINESS BY MYSELF. THIS MEANS THAT I HAVE DISCOVERED SOME POTENTIALS HIDDEN IN MYSELF.

”

- NANJI, BURUNDI



DEAR FIVE TALENTS FAMILY

Dale Stanton-Hoyle, CEO



I've met hundreds of women and men when visiting Savings Groups with Five Talents, and I'm excited to see how many of them are full of determination. There's Rosemary, learning how to hold a pencil and write at the age of 65. Or Jacob, who took a small loan to buy just two rabbits, though his neighbors laughed at him - until the rabbits turned into school fees for his children. Or Rebecca, proudly showing us the mattress she bought with her savings. Now her children don't sleep on the floor. Or Alice, who lost literally everything in a civil war and rebuilt her life from nothing.

We might be tempted to think of people living in such poverty as sad, desperately trying to get by, but it is they who often lift us up with their smiles – and their determination.

It is the determination of 15,898 people who joined groups this year, that gives this report its theme. This is something we all respect. At Five Talents, having worked hard to increase our worldwide income by 25% over the last two years, we identify with it, too.

And people worldwide are taking notice. We were so excited to be featured recently in both *The New York Times* and *The Washington Post*. Hundreds of new supporters just joined us all on this journey.

Except, for many of our program members, determination is not enough. What they need is a hand up, not a handout. That's why you, our friends and supporters, have made all this possible: you who joined one of our giving groups and expanded programs in East Africa; you who pledged five years of support to start a new program in Kenya; you who increased your monthly giving, making it possible to pay our partners' monthly salaries. Most important, all of you who gave made a difference. Your generosity made this incredible year possible.

With heartfelt gratitude,

A handwritten signature in blue ink that reads "Dale Stanton-Hoyle".

The Washington Post

*Empowering and Supporting a
Path Out of Poverty*

December 3, 2021

The New York Times

*It's Been a Hard Year. These 3
Charities Could Use Your Help*

December 19, 2021

MARCIA'S JOURNEY

Five Talents follows a seven-step model that is adapted to address local challenges. Through community Savings Groups, members learn and save together, take out loans to invest in small businesses, and receive business skills training. Many also receive training in response to other needs they have identified, such as adult literacy or trauma healing.

Take a journey with Marcia in Morogoro, Tanzania, as she builds a business. As she explains, "Being in a Savings Group is like taking four to five steps at a time. You have the ability to take one step, but your Group members support you with the other steps; and so, you get where you want to go in less time than you expect."



START SAVINGS GROUP

A Five Talents partner begins a Savings Group in Marcia's community. She decides to join to learn new skills and have a safe place to save and access loans.



RECEIVE TRAINING

Marcia participates in financial literacy and business skills training in her Group. She starts saving in the communal pot, and she learns how to develop a business plan.



APPLY FOR LOAN

After six months of saving, Marcia can apply for a loan. With her newly developed business plan, she applies for a loan of \$17 to buy corn, a household staple.



MANAGE & REPAY LOAN

Marcia's Group approves her loan. They agree on a repayment plan and interest rate. Marcia uses her training to budget and can comfortably manage her loan repayments.



INVEST, SAVE & APPLY FOR NEW LOAN

Marcia sells the corn for a small profit. She repays her loan and keeps saving to fulfill her dream: to start a mobile business. She applies for a new loan to launch her new enterprise.



SELF-SUFFICIENCY

Starting her own business has motivated Marcia to save. She can provide opportunities for her children. Marcia and her Group no longer need support from Five Talents. They continue building their communal savings and operating on their own. Five Talents can move on to a new region, and our partners create Savings Groups in new communities. This is the fruit of your support for Five Talents; we are grateful for your partnership!



REPAY SECOND LOAN & SHARE INTEREST

Marcia pays back her loan with interest that is shared among Group members as dividends at the year's end, so Marcia's hard work benefits her Group, too.



SEARCHING FOR LITERACY

When Five Talents began working in northern Kenya's Marsabit region, our partners found that many community members hadn't had access to education. But their determination to learn was second to none.

In response, in May 2021 our Marsabit partners began training 26 Savings Group members in adult literacy and numeracy. Their twice-weekly classes swelled to five as their passion for learning grew. By the end of the year, 188 people, 91% of them women, had joined a literacy class.

Now these members no longer have to rely on others to read documents ranging from voting cards to their children's homework, from instructions on medicine to the Bible. Where before they had often felt locked out of everyday life, now

they felt empowered to become leaders in their own lives and their Savings Groups.

"During our first literacy class, I realized I was not the only one who'd been crying inside for years," says one member, Halima. "I had joined 25 other men and women in searching for literacy for different reasons. So far, I've learned to write my name, I can count and write up to 35, and I'm able to make a phone call without help."

The Savings Group helped Halima break out of her isolation and seize her opportunity for self-improvement. Others are as determined as she is. Together, with your generous support, their determination is propelling them toward a more secure future for themselves and their families.

KEY IMPACTS

Cumulative since 2000

1,432,056

Family members supported

95,470

Businesses developed

4,551

Community Savings Groups formed

13,453

Savings Groups leaders

During 2021

65,700

Family members supported

4,380

Businesses developed

476

Community Savings Groups formed

3,525

Savings Groups leaders

Every dollar that Five Talents invests with our partners is multiplied by 12 in the amount of savings and loans produced by the men and women we work with.

FIVE TALENTS: A WORLDWIDE IMPACT



Five Talents works in programs across Bolivia, DR Congo, South Sudan, Kenya, Uganda, Burundi, Tanzania, and Myanmar.

PARTNERS IN WORLD-CLASS TRAINING

Training is at the core of Savings Groups, and all our training is done through partnerships with local churches, Christian development organizations, and world-class curriculum developers.

Training builds on members' own skills and knowledge so they can identify good business opportunities, develop confidence, and manage issues such as conflict as a community.

Over the last 20 years, Five Talents has provided tens of thousands of Savings Group members with training sessions developed by the Chalmers Center, a leading curriculum developer in the field of international development.

Five Talents is blessed with five Master Coaches in the Chalmers curricula: Emmy Ronoh (Kenya), Claudette Kigeme (Burundi), Kalistus Lugenge (Tanzania), Sara Mamani (Bolivia), and Eva Mamani (Bolivia). They are qualified to train others in the curricula. This is a huge recognition of our partner

staffs' talents and determination, and a step towards greater growth. Members of the Savings Groups formed by our wonderful partners, whether local churches or development organizations, receive this training. We have deep-rooted relationships with these partners, especially branches of the Mothers' Union (the women's ministry of the Anglican Church).

In contrast with solutions designed by well-intentioned organizations that "parachute in" to low-income nations, Five Talents' training programs are developed in collaboration with our local partners, and our relationships often go back for decades.

Because of the passion and expertise of our partners, more communities are benefiting from Savings Groups and learning to overcome their challenges. In 2022, thanks to your generosity, we are determined to reach even more communities.



A MOTHER AND ENTREPRENEUR

In a country as brimming with challenges as Burundi, trading your way up from goats to a cow takes astonishing business acumen. That's why it's worth spotlighting the determination and entrepreneurial spirit of Symone.

As the mother of five in a country where hunger is rampant, Symone faced huge obstacles. She couldn't buy necessities like soap, and she had to borrow money just to pay for her children's school supplies.

Then Symone joined a Five Talents Savings Group. With a loan of \$55, she started a palm oil business. As time went by, she used her profits to buy goats and land to farm. "A year ago," she says, "I was able to sell some goats – and buy a cow!"

How did all this come about? Partnering with the Church in Burundi, Five Talents' program reaches vulnerable, low-income communities through a grassroots network that extends to households in all the country's major regions. Five Talents' partners provide members with training in business skills and Savings Group formation, as well as access to mentorship and basic financial services. Over 40,000 members have joined Savings Groups.

The gains made by Group members can have life-changing consequences. Symone used some of her profits to buy a metal roof - no small thing, when thatched roofs can mean life-threatening health hazards in sub-Saharan Africa. Malaria-carrying mosquitoes find it harder to breed around a metal-roofed house because the eaves can be closed.

And Symone is just getting started. "I continue to run all my businesses, help my family, and send my children to school," she says. "If you make good choices, behave well, and love others, you are a great community member."



Among Five Talents' South Sudan Savings Groups participants...

90%

reported improved capacity to cope with the social and emotional implications of being internally displaced within South Sudan

90%

personally participated in peace-building activities as a result of the trauma-healing training

97%

of trauma-healing training participants in Juba, the capital, reported improved community relationships

THEY SLEEP READY TO RUN

"They sleep ready to run." That's how it is for families living in fear of violence in the strife-torn Aru Territory of the Democratic Republic of Congo, according to Irene, a Five Talents program adviser there.

We work in communities that have been marginalized - whether by insufficient investment in infrastructure, by climate change, or by civil war. It's no accident that Five Talents serves families like those in Aru.

Even where a nominal peace reigns, such as that brought about by a treaty, true peace is often far from these families. They live with a "negative peace," where war is absent, but poverty and injustices continue.

Five Talents works for "positive peace" - known to many as "shalom" - where every person and community can flourish. Positive peace is built through bringing together people from different backgrounds for a common cause, ensuring they have equal rights and status in the group, and a

supportive institution behind them. Savings Groups accomplish these goals. Men and women of different religious and ethnic groups save, borrow, and train together, with equal rights and a common cause. The Church and Five Talents, in the background, provide support.

The fruit is enormous. In South Sudan, 97% of Savings Group members say their relationships in the home and community have improved, and 94% have begun advocating for peace locally - for example, by standing up for women facing domestic violence.

"We can't wait for the government to bring peace," one South Sudanese member said. "We've learned that peace begins with us."

Peace only comes because community members are determined to work together to build a better life - and our Savings Groups provide support so they can do that themselves.

DETERMINED TO INNOVATE

COVID and political instability have presented many challenges for the Five Talents team in Bolivia. Nevertheless, over the last two years, Program Coordinators Sara and Eva have determinedly supported their communities with problem-solving innovations.

When intense lockdowns made in-person meetings impossible for over a year, Sara and Eva pivoted immediately by developing a digital training tool, “Seven Steps to Financial Health.”

Their tool used infographics and brief lessons that could be sent out as text messages to Savings Group members in even the most remote communities. This allowed them to adapt and deliver the business training curriculum without skipping a beat.

With the virtual support and training from Sara and Eva, one Savings Group member was able to adapt and create an entire business to sustain her family and help her community.

“I have a shoe store that had to be closed due to the pandemic,” said the member, Tatiana. “I needed to generate income to continue paying my bills and supporting my family.

Because of the quarantine, at the time we could only leave home once a week, and I went to buy food such as potatoes, onions, and some other vegetables from a market. I put what little I had at my door so that customers could come. Now, I have a small supermarket at my door.”

Tatiana’s resourcefulness shows how blessed Five Talents is with adaptable, resilient Savings Group members. And leaders: For their part, with grit and determination, Sara and Eva produced alternative materials to engage and equip Savings Group members - all without meeting in person. Thank you for supporting the great efforts of hardworking people like these - this is the kind of winning combination we’re eager to carry forward in 2022!





LEARNING FROM THOSE AROUND US

Five Talents' programs often succeed because community members share their learning with each other, and with us.

One such success story is how members in Karamoja, Uganda, turned their faltering Savings Group into a powerhouse.

The story begins in 2018, when the Group's adult literacy classes were poorly attended, members were earning very little, and savings rates were low.

The Group members faced huge challenges. Strife had forced them from their fertile farms and into marginalized occupations like gathering firewood, where they earned tiny sums.

While these stresses were

growing, the Group members had managed to collect only \$5 each - barely enough to cover a single member's doctor bill in an emergency.

Five Talents responds to such challenges by supporting communities in identifying resources and new approaches. And so, in early 2021, Five Talents and our partners arranged for Program Coordinators to attend a workshop in Gambella, Ethiopia.

Gambella's similarities to Karamoja helped the visitors learn new ways to overcome challenges. "It was good to see people living the same lifestyle as ours, in a similar environment," said one visitor. "We interacted a lot and learned we aren't alone in

the struggle for economic liberation."

The trip had an energizing effect, and by 2021's end, members had saved an average of \$43 each and were launching businesses. The Group began growing.

It took huge determination for these members to raise their savings to \$43 each.

What's more, with this example in mind, Five Talents' partners are now supporting other Karamoja Groups as they identify their own opportunities.

"It's spreading from one small area," one member said. "It's spreading like a fire."



TAKING CONTROL IN A CHANGING WORLD

In Kenya, Tanzania, Uganda, South Sudan, Burundi, DR Congo, and Myanmar, our partners have shared with us heart-breaking stories about drought and flooding. No one will probably ever know what part of these conditions is caused by climate change and what part is just variations in weather. But the United Nations has documented a 30-year trend of increasing drought in some areas and flooding in others that they attribute to climate change.

In the areas of great poverty where we work, we see women and men who must address these

changes every day; they have to, as it affects them so profoundly. When the rains fail to come again, or if the crops are washed away by too much rain, having some savings to fall back on can make all the difference.

Many of the women and men we work with have found ways to adapt to the effects of climate change.

There's Visola, who began growing sweet potatoes because they are more drought-tolerant than other staples like corn. There's Edith, from rural Kenya, who decided to diversify her

income. She was struggling to support 10 children when the rains kept failing, and she just couldn't grow enough to feed them. So, she moved away from subsistence farming and set up a small business selling tea and chapati, which gives her much more reliable, year-round income.

These women and men are taking control of an unpredictable future. Simply by choosing to join a Savings Group; by choosing to save for a rainy (or non-rainy) day; by choosing to build resilience; by choosing to plant drought-resistant crops; they are taking control in a changing world.

2021 FT USA FINANCIALS

For the Year Ended December 31, 2021

Five Talents changed its fiscal year in 2021 to a calendar year basis.
FY20 was based on July 1-June 30 fiscal year.

INCOME	FY2021	FY2020
Individual	\$1,076,038	\$714,483
Church	\$125,561	\$102,612
Foundation	\$41,900	\$75,500
Investment & Other income	\$14,919	\$189,080
Gross Income	\$1,258,418	\$1,081,675
Less Multi-Year Pledges*	(\$185,881)	(\$93,542)
Net Income	\$1,072,537	\$988,133

*Pledges due beyond one year are calculated on a net present value basis

EXPENSES	FY2021	FY2020
Program Services	\$753,957	\$700,270
Fundraising/Outreach	\$176,254	\$145,673
Management/General	\$104,213	\$87,406
Total Expenses	\$1,034,424	\$933,349

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)

2016	\$1,675,000
2017	\$1,736,000
2018	\$1,852,000
2019	\$2,047,000
2020	\$2,104,000
2021	\$2,676,418

*Includes multi-year pledges



FINANCIAL NOTES

Five Talents USA is a member of the Five Talents International Family, which includes sister organizations in the United Kingdom and Kenya. FT USA was incorporated in the Commonwealth of Virginia in March 1999 as a not-for-profit organization under section 501(c)(3) of the Internal Revenue Code. The office is located in Falls Church, Virginia outside of Washington, D.C. Our federal 990 and audited financial statements are available on our website.

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A MOTHER'S DETERMINATION

Rebecca is bringing up six children in South Sudan, where food is increasingly hard to come by. Confronted with the pressures she faces, many people would crumple like dry leaves. But Rebecca is tough, courageous, and intelligent, and 2021 saw her prosper.

In doing so, she beat the odds. Most mothers in South Sudan, where poverty rates are among the highest in the world, can barely feed their family. To feed her children, Rebecca battles inflation and scarcity each day. Yet despite the sea of insecurity surrounding them, in 2021 Rebecca's children knew what it was to be secure, fed, clothed, and educated.

The lion's share of the credit goes to Rebecca, for her determination and ingenuity. But Rebecca is also a member of a Savings Group supported by Five Talents, which in turn draws strength from your generosity. It is by that avenue that Rebecca found a way to prosper.

Empowered by adult literacy classes and business training, Rebecca became equipped with essential skills to succeed. By diligently saving, she was able to take out a \$385 loan. She invested in seeds, tools, and workers to help her garden. By selling produce, Rebecca now earns about \$35 a week. With this, she's able to pay her workers, buy more seeds, pay off her loan, and keep saving. Perhaps most importantly, she's able to provide her children with tuition, healthcare, and nutritious meals. With her next loan, Rebecca hopes to buy a plow to increase productivity.

The Five Talents training program allowed Rebecca to dream big; her savings enabled her to realize those dreams. Today, it equips her to keep envisioning a healthy future for her family. Our adult literacy and financial education program in South Sudan now has more than 16,000 graduates - and with your support, we intend to serve every mother like Rebecca.



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