

So far...

- Supporting 20,000 people in 12 microfinance programmes in Bolivia, Burundi, Dominican Republic, India (x2), Indonesia, Kenya, Peru, Philippines, Sudan, Tanzania and Uganda.
- Trained over 30,000 people in business skills, including basic book-keeping, planning, marketing and stewardship.
- Helped establish businesses as diverse as farming, dressmaking, retailing, hairdressing and brickmaking.
- Established effective repayment rates of 85-100%.
- Empowered women - forming on average 60% of group members.

Turning Five Talents into ten...

Each loan can impact as many as 10 people once family members and employees are taken into account.

With training and supervision, some groups are saving their own money and lending it to their members on a self-help basis.

There are many different ways to be involved. Fundraising is our primary goal as we look to expand our programmes, but opportunities also exist for volunteering.

To find out more or to make a donation, complete the form overleaf, call us on 0845 054 7525 or see our website at www.fivetalents.org.uk.

Background to Five Talents

Five Talents was founded at the Lambeth Conference of Anglican Church leaders in 1998 and created as a long term response to help the poor in developing countries based on need not creed.

Rowan Williams, Archbishop of Canterbury and Patron of Five Talents notes, "The church has a distinct advantage in delivering microfinance services, through its local presence, credibility and network."

Five Talents was established in the USA in 1999 and in the UK in 2005. Our name is taken from the parable of the talents (Matthew 25: 14-30) in which the "good and faithful servant" takes the Master's five talents (gold coins) and through initiative gains five more.

Please join this effort, share your 'talents' and allow them to be multiplied!



Carmelita (right) and her co-workers are clients of the Five Talents supported project in Manila, Philippines

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

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International Patron: Archbishop of Canterbury

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Five Talents is fighting poverty in the developing world by creating jobs. We do this by providing business training, and forming savings groups and small loans schemes. The loans start at just £25 - enabling an entrepreneur to start or build a small business, helping the owner as well as his or her family, co-workers and their families.

The work of Five Talents helps to develop local economies and encourages independence rather than dependency on grants.

Five Talents is the microfinance initiative of the worldwide Anglican church, working with local microfinance partners in Africa, Asia and Latin America.

You gave me five talents . . .
see I have
gained five more!



A hand up not a hand out!



Five Talents seeks to help individuals create jobs with dignity that encourage self reliance.

With a loan of £90 Joy, a Ugandan widow with eight children, was able to purchase a small piece of land and employ eight people to make bricks. In just four months she sold £100 worth of bricks and had bricks in stock worth £250 available for sale.

Small loans with big impact!

Nadini's home was washed away in the 2004 tsunami. She is a member of the Chandra group in a village south of Chennai, India, which meets monthly to save the equivalent of 50p per person.



Nandini took a loan of £50 from the group fund and has started a tailoring business making saris to order. She says, "Individuals and families are benefiting now, but we are looking to benefit the entire community."

FIVE TALENTS works!

Five Talents works with the local church in communities to form groups, to train and financially equip entrepreneurs. We use a four step process developed over several years and across many different projects.

1 Individual entrepreneurs with different business ideas join together in groups.



2 They are given training in basic business skills, encouraged to save and helped to formulate a business plan which supports a loan application.

3 The loan is made to the individual but the whole group is responsible for repayment.

Interest on the loan pays for local running costs including training and support by local Loans Officers.



4 As the loan capital is repaid it is recycled to other groups, some of whom have consecutively larger loans as their businesses expand - up to the fifth or sixth round before they graduate off the scheme.



Would you like to invest YOUR TALENT?

Please let us know if you are interested in:

INFORMATION Newsletter by: E-mail Post

Five Talents keeps names and addresses of its supporters on computer for the purposes of keeping them up to date with our work. Tick here if you would prefer not to be contacted by Five Talents:

PARTICIPATION

Hosting a UK event Short business trips
 Volunteering in UK Volunteering overseas

DONATION

Regular giving One-off donation

Please make cheques payable to "Five Talents". For internet or telephone banking make your donation payable to the Five Talents account at the Cooperative Bank, account no. 65190492, sort code 08-92-99. To donate online by credit or debit card, visit www.fivetalents.org.uk and follow the links to 'donate'. We can also receive one-off or regular donations via justgiving.com, Charities Aid Foundation (CAF) and Sovereign Giving accounts.

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I want "Five Talents" to treat all donations that I make as Gift Aid donations from the date below. I confirm that my annual income tax will exceed the amount reclaimed on these gifts. <i>giftaid it</i>	
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Thank you!

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