

## Five Talents so far...

Since 1999 Five Talents has:

1. **Raised** over £1 million to fund micro-credit programmes currently operating in Peru, Uganda, Kenya, India, Indonesia and the Philippines.
2. **Trained** over 10,000 people in business skills, including basic book-keeping, planning, appraisal, marketing and stewardship.
3. **Helped** establish businesses as diverse as farming, dress-making, retailing, hair-dressing and brick-making
4. **Empowered** women - who form 60% of loan group members.
5. **Established** effective repayment rates of 80-95%. Some business groups have expanded to the point of being on their 8<sup>th</sup> loan cycle.

Five Talents is currently helping more than 12,000 poor entrepreneurs each month with active loans: creating jobs to fight poverty.

## Turning Five Talents into ten...

Five Talents aims to reach 50,000 entrepreneurs in the developing world in 2008. We have plans to extend existing programmes and start new projects in Southern Sudan, Cambodia, Tanzania and the Dominican Republic.

There are many different ways to be involved in this exciting work: volunteering in the UK or overseas as well as financial support.

To find out more or make a donation, complete the form overleaf, call us on 0845 054 7525 or see our website at [www.fivetalents.org.uk](http://www.fivetalents.org.uk)

## Background to Five Talents

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

Five Talents was established in the USA in 1999 and in the UK in 2005.

The 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 and through effort and 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

# Five Talents

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## What is Five Talents?

Five Talents aims to fight poverty in the developing world by creating jobs. We do this by providing business training and small loans. The loans start as low as £20 - each one helping an entrepreneur to start or build a small business.

Each loan helps the business owner as well as his or her family, co-workers and their families. Five Talents develops 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. Microfinance is increasingly acknowledged to be a highly effective contribution to the UN Millennium Development Goals.



Kunda lives in Nagpur, India. Her tailoring business is growing thanks to small loans from Five Talents

*"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 inventory totaling £250 available for sale.



## Small loans with *big impact*



Padma, a widow aged 37, lives with her three children in Perunthuravu, India. She got a loan of £17 to set up a dry fish business. She says, "Most programmes are institutional: hospitals, schools - but Five Talents is about the group and the individual. It has brought people of all faiths, all castes and all backgrounds together."

## How Five Talents works

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

**Step 1:** Individual entrepreneurs with different business ideas are encouraged to form groups.



**Step 2:** They are given training in basic business skills and helped to formulate a business plan which supports a loan application.

**Step 3:** The loan is made to the group as a whole and all members are jointly responsible for repayment. Interest on the loan pays for local running costs including training and support by local Loans Officers.



**Step 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 programme and able to access bank finance.



## How you can help

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  Business training trips

Volunteering in UK  Volunteering overseas

### **Donation**

Regular giving  One-off donation

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

E-mail: \_\_\_\_\_

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.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**Five Talents**  
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**Thank you!**

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