



5FACTS Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

▶ **1. BANK DOORS ARE CLOSED TO THE POOR**

Most poor people in developing countries cannot open a bank account to save or borrow money. Five Talents works with groups of people, helping them to save and borrow small amounts suitable to their needs.

▶ **2. A HAND-UP NOT A HAND-OUT**

Small loans empower the poor to grow their own businesses with dignity. In addition, local Five Talents Loan Officers provide basic business training.

▶ **3. THE MONEY GO-ROUND**

As the loans are repaid, the same capital is re-loaned to other groups of entrepreneurs. The group responsibility encourages timely repayments. The money is always in circulation benefiting as many people as possible.

▶ **4. CLIENTS VOTE WITH THEIR FEET**

There are currently more loan applications than funds available. Each Five Talents programme aims to be self-sustaining from the loan interest charges. Some clients, most of whom are women, have had 5 loan cycles.

▶ **5. BIG IMPACT FOR SMALL BUSINESS**

A £25 starting loan is a significant cash injection for many small businesses. Clients often buy equipment, stock or raw materials and make profits on the retail sales. Growing businesses create more jobs and improve standards of living for the whole family.

It is amazing what a poor entrepreneur can do with £25! Please complete the monthly Standing Order form overleaf to help Five Talents to serve more people with business training and small loans. Thank you!

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