



I didn't want charity, just a chance.
Then someone like you gave it to me.



If not charity, then what?

£190 billion of aid has been poured into Africa over the past 45 years, but average incomes across large swathes of the continent have either remained the same or fallen. Hand outs, no matter how carefully they are distributed, do not always work.

Five Talents UK was established to enable the rural poor to set up and grow sustainable small businesses. We provide innovative savings schemes, small loans, and business training for the enterprising poor.

We don't give your money away.

In 2009, Jane Ngeri Mwangi was the first lady to take a loan from the Gatunguru Trust Group in Thika, Kenya. This was when the group had 50 members. Since then it's expanded dramatically to over 450 members.

Following Five Talents' business training, and having saved hard for an extended period, Jane had the confidence to borrow the substantial sum of 34,000 ksh (about £210) to buy a cow, which she promptly christened Micro. Since then, Micro has had 4 calves (one of which was dubbed Micro-Baby) which have been sold for £200 each.

And Jane has more plans for the future. The family compound sits on a verdant hillside in a region world famous for its tea. No surprise then that her latest embryonic venture involves the popular local black tea.

In all, Jane has taken 8 loans now. The last was 150,000 ksh (£950), a sum which she could hardly have dreamed of 6 years ago. Asked how the loans and ongoing business guidance have changed her life, she thought for a moment before replying, "at first, I used the increased profits to pay school fees. Then I improved my home." Then she smiled, adding, "and now, I have even bought a pick-up truck."

Visit www.fivetalents.org.uk or email info@fivetalents.org.uk for more details.

Small loans, big impact.

Like Jane, we have big plans for the future. By the end of 2020, we aim to reach 250,000 clients and through the impact on their lives, their dependants, and their local communities, bring benefit to over 1.2 million individuals.

To do this, we need your help. By signing up to give a small amount each month - as little as a few cups of coffee or two journeys on the tube - you will be making a long-term investment in the lives of hundreds of East Africans in need.

£5 per month covers the daily salary of one of our programme field staff who will form savings groups, deliver training, make loans, and give mentoring and oversight to our entrepreneurs whilst also reporting progress back to us in the UK. Complete and return the form overleaf to start giving a helping hand.

£20 per month covers the cost of one training session in our Kenyan programme, enabling a member of our specialist staff to visit a community Trust Group and provide financial literacy and business skills training as well as mentoring and pastoral support.

£50 per month will cover the cost of training a new Project Officer each of whom equip and teach around 300 women per year to expand their businesses and ultimately equip them to lift their households out of poverty

You can provide a helping hand by donating a little each month

Please complete and return this form to Kemp House, 152 City Road, London, EC1V 2NX

Title	Full Name
Email	Phone

Please don't contact me via:

Phone	Email	Post
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How did you meet us?

Five Talents Event	Friend	Church	Other
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We need your address to set up a direct debit.

House Name/Number	City
Street	Post Code

Monthly Donation

Please pay Five Talents £5, £25, £50, £100, £_____ every month *delete as appropriate

Month of first payment

Instruction to your Bank or Building Society: Please pay Charities Aid Foundation Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Charities Aid Foundation and, if so, details will be passed electronically to my Bank/Building Society.

Signature	Date / /
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Direct Debit Details

(Name of Bank)	Name(s) of Account Holder(s)
Branch name & Address	Sort Code: [][][][][][][]
Branch Postcode	Account Number: [][][][][][][][][][]
	Originators Ref: [6][9][1][2][1][3]

Banks & Building Society's may not accept Direct Debits from some types of account

Make Your Donation Go Further With Gift Aid

Gift Aid is reclaimed by the charity from the tax you pay for the current tax year. Your address is needed to identify you as a current UK taxpayer. I want to Gift Aid my donation and any donations I make in the future or have made in the past 4 years to Five Talents. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Please notify Five Talents if you want to cancel this declaration, change your name or home address, or no longer pay sufficient tax on your income and/or capital gains. If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

Signature	Date / /
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