



fivetalents

STILL SMILING
2020
ANNUAL REPORT



MISSION

Transforming lives through economic empowerment.

VISION

Five Talents' vision is to eradicate extreme poverty by restoring human dignity and creating strong, sustainable communities.

INSPIRATION

Five Talents is inspired by the biblical Parable of the Talents (*which teaches that we should all work to multiply the resources we are given*) and the call of Jesus to minister good news to the poor.

Special thanks to Jean Bizimana and Adam Dickens of "Taking Pictures, Changing Lives" for photographs for Five Talents in Kenya, Tanzania, and Uganda.

From the EXECUTIVE DIRECTOR ADAPTING

Who could have imagined a year ago all that would transpire during this remarkable season? Sickness and death, lockdowns, masks, travel restrictions, and the grim realities of a global pandemic have shaped our lives and the work of our organization. Five Talents has had to adapt.

We are grateful for our friends around the world who have walked with us during this season. Due to strong partnerships with local organizations and leaders, much of Five Talents' ministry has continued even amidst uncertainty and upheaval. We've prioritized the health of our trainers and partners and have followed international and local health guidelines.

In many areas Five Talents savings groups have continued to meet, albeit in smaller groups, with masks, social distancing, and new guidelines. In other areas, only leaders could gather or we've had to push pause on group meetings and trainings.

During this time we've leveraged technology to raise community health awareness, sharing text messages through local phone trees. We've coordinated ongoing savings and loans through mobile banking;



and existing savings have provided a lifeline to many entrepreneurs faced with a downturn in business. We've also sought new ways to engage our partners: virtual gatherings; town hall meetings; and more.

Your support is helping Five Talents to weather the storm. We are stronger together. Even amidst great adversity the Five Talents family is still smiling, grateful and encouraged. Thank you for standing with us,


Dale Stanton-Hoyle
Executive Director

OVERCOMING CRISIS

The Power of RESILIENCE

It is in the midst of crisis that we most distinctly see the success of Five Talents ministry model through the resilience of savings groups.

A Sustainable Solution

Our savings group model enables communities to not only find a sustainable way out of severe poverty, but also better weather times of intense uncertainty such as a global health pandemic. The implications of Covid19 have made it a priority to support the resiliency and safety of our field trainers and the savings groups they oversee. In the areas where we work small business entrepreneurs are dependent on the day to day income of a cash economy. One day lost at the market could quickly translate to no meals on the table. The fragility of these already vulnerable regions of the world is of great concern as they continue to feel the devastating impacts of the coronavirus.

Towards Community Health

During this upcoming year we anticipate savings groups will continue to be a valuable and trusted platform to disseminate recommendations on preventing the spread of Coronavirus. Our

savings groups have a 'Mercy Fund' used for medical needs and other emergencies as members have little to no access to healthcare. For many members, this is a lifeline.



We are incredibly proud that through this entire pandemic, Five Talents has continued to ensure the salaries of all our local field trainers who guide, train and communicate regularly with community-based, volunteer facilitators. Even as we had to suspend meetings in many groups due to health precautions, we committed



to making sure our field trainers do not lose critical income in this time of crisis. Our trainers' physical and financial livelihood will continue to be our utmost priority.

One woman named Zendia who attended a trauma healing workshop shared:

“When the war broke out in Wau, my husband was the first person to be killed leaving me with six children. I didn't know what to do and the hope of living with my children and supporting them was gone. . . I realized that it is through God caring for us that this training came when I was totally broken. From there I started regaining my hope and now I'm living like other women again. Participating in this trauma healing led me to join a savings group called Salam, which means peace.”

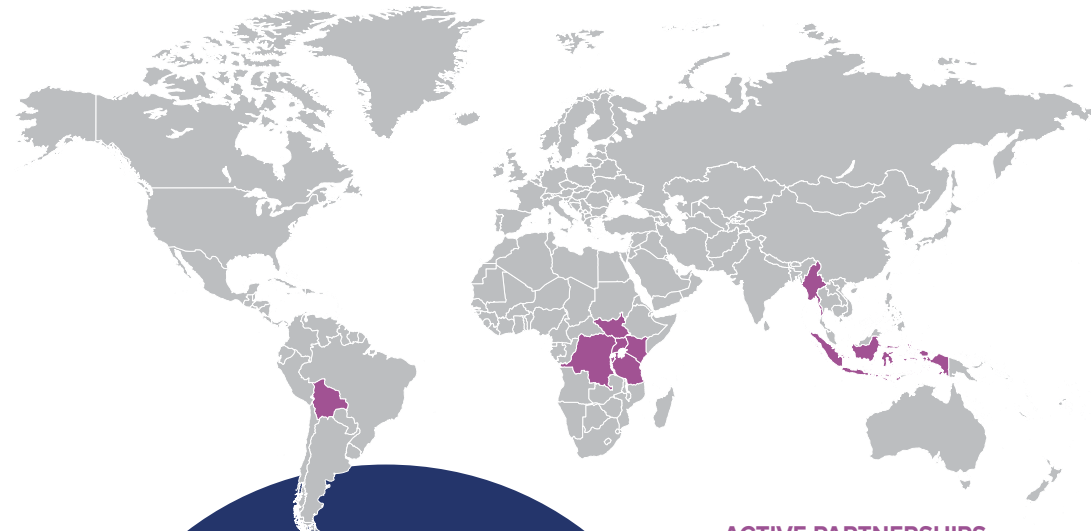
WHERE WE WORK

Five Talents serves extremely poor, risky, and hard to reach areas where there is often limited access to roads, water, electricity, and basic infrastructure.

Over the past year, Five Talents served communities in nine countries and expanded to new areas in South Sudan, Kenya, and Tanzania.

One of the local leaders in the Democratic Republic of Congo said: *"We are most proud that Five Talents has worked with us even through COVID-19. While other NGOs have closed their activities in this period, with Five Talents we have kept working."*

Five Talents serves the most vulnerable.



ACTIVE PARTNERSHIPS

- Bolivia
- Burundi
- DR Congo
- Indonesia
- Kenya
- Myanmar
- South Sudan
- Tanzania
- Uganda

IMPACT

We are big believers in small businesses. To date we've transformed the lives of over 200,000 households around the world. We believe everyone should have a safe place to save plus the opportunity to: develop their skills; build their business; educate their children and feed the whole family, to the benefit of the entire community.

Global Ministry Impact

80%

of those we've reached have been **women**

30,000

members **served** with training and village savings programs during the past year.

>150,000

family members **benefited** from Five Talents ministry during the past year.

>1,200,000

family members supported **since 1998.**



OUR MODEL



1

Five Talents partners with churches to serve extremely poor communities in hard-to-reach areas.

Local trainers teach business skills, literacy, and numeracy.



2



3

Savings groups form, and members begin to save together, pooling their own resources for development. After six months of saving, members can apply for a loan from their group.



4

Members earn interest on their savings. Groups graduate as self-sustaining, fully managed by their local leaders.



5

New entrepreneurs repay their loans with proceeds from their businesses (over 95% repayment rate).

From the CHAIRMAN STILL GROWING

In the past year, with your support, Five Talents has served over 30,000 members in nine countries with access to community savings and loans, reached over 9,000 new members with savings and business skills training, taught over 5,000 adults how to read and write, and helped over 150,000 family members improve their nutrition, education, and health.

It has been a challenging year, but by God's grace and with the help of friends like you, Five Talents continues to grow - even amidst a pandemic. This year we launched our newest ministry in the Diocese of Terekeka, South Sudan. We also graduated our first literacy classes and formed our first savings groups in the Democratic Republic of Congo. In Burundi we reached over 2,500 new members. And savings, trauma healing, and literacy programs in three regions of South Sudan continued to expand. Bolivia has been particularly affected by Covid19 and our team there has focused primarily on developing training materials as well as providing food baskets to the neediest families. In Myanmar we've concentrated on capacity building for clergy and trainers.

Your partnership makes this ministry possible, and I could not be more grateful. I'm reminded by the stories of the women and men featured in this report of just how vital and life-giving this ministry is.

On a personal note, this year will mark the end of my time as Chair of Five Talents USA. I am profoundly grateful to have had the opportunity to work with this amazing team, and I'm equally grateful for the opportunities I have had to meet a few of our clients. Whether in Myanmar, Burundi, South Sudan, or elsewhere, the people we serve have consistently displayed resourcefulness, courage, and dignity in ways that leave me with a deep admiration for them and their efforts. I count it one of the great blessings of my life that I have been able to work with them in this way.

Thank you for sharing hope through economic empowerment.


Jim Oakes
Board Chairman



Five Talents training, savings, and community health activities during the Covid19 pandemic.



Member Spotlight

RUTH
Myanmar



Soaps and Sanitizers

Ruth started her business in Myanmar in 2018 with loans from her savings group. Her aunt encouraged her to join the group at their local church, and she's been grateful to learn new lessons about business. She was also thrilled to gain access to loans to innovate and try something new. With the advice of friends, Ruth expanded her initial sewing business and started soap-making. Today, her custom brands of soaps and hand sanitizers are in high demand, especially as communities

prioritize hygiene to help combat the spread of Covid19.

Ruth developed her own logo and packaging for her soaps and has registered with the government. Her business continues to expand, and her entrepreneurship has inspired others in the community. In the next five years Ruth hopes to grow her business to a larger company so that she can employ others in need.

“

Whenever I need money I don't need to go to the money lender. I can borrow from my group. It is something like safety. I can extend my business.”

-Hannah, an entrepreneur in Myanmar



We're In This Together

What does it look like when communities decide to work together for their common good? Perhaps there's a lesson we can all learn from *Cindhuk Cien*, a savings group in a remote area of South Sudan.

It has been a tough year: runaway inflation; insecurity and violence; and the devastating economic and social impacts of Covid19. Amidst it all the members of *Cindhuk Cien* were distraught to see the value of their hard-earned savings (a lifeline for their families) shrink due to circumstances beyond their control.

They met, discussed, and prayed about it. Then they decided to do something together, something extraordinary. Their Vice-Chair, Mama Ayak, explains: "Keeping the money idle was not earning members any profit. . .we [decided] to invest our savings together in farming."

Lining up side by side, the members tackled twelve hectares of community land, weeding, ploughing, and planting one of South Sudan's staple foods, groundnuts. With favorable rains, they hope to supply food to hundreds of families in their region in the months ahead, and at the same time earn a strong return on their joint investment.

Member Spotlight

ABUK
South Sudan



Productive Fields

Abuk cares for three young children in a rural village in the heart of South Sudan. Previously she prepared and sold traditional brews of alcohol in order to survive, but after joining a church savings group she decided to develop a farming business instead.

Her savings group prayed with her and advised her on farming. They also offered her a series of three business loans: \$13, \$51, and eventually \$76.

Abuk used these loans to prepare and cultivate fields of maize, sorghum, and peanuts. Farming is hard work but she's already seeing the fruit of her labor.

“ I am very happy for the savings program in our village. All will be well for me and my children next year. There will be no hunger again in my family now that I have cultivated my own farm.”



Member Spotlight

LIDIA
Bolivia



A Stable Business

Before joining a savings group, Lidia walked the streets of her town selling socks from a basket. Her feet were tired, she was constantly away from her children, and her meagre income did little to provide for her family's needs.

"I thought it was impossible for me to save," she says.

Through a Five Talents savings group she found a community of friends, learned how to budget and save, gained access to community loans, and developed a new approach to business. To-

day, Lidia sells food at a table outside her children's school.

"I am very happy that I was invited to be part of the savings group. . . I no longer walk the streets selling. The money the group gave me helped me grow my business. Now I have a large table with many snacks to sell. I also sell fruits, empanadas and other healthy foods that I prepare for the children who leave and enter school. Something that I really liked is that with my earnings I bought the materials that my children needed for school. Thank you for helping me to have my business."

Member Spotlight

APUUN
Uganda



United for Development

Karamoja is Uganda's most impoverished region. It has the highest percentage of people with no education, the highest rates of infant mortality, and the highest rates of female genital mutilation within the country. Our needs assessments show that 53% of the people Five Talents serves live below the extreme poverty line of \$1.90 a day and 84% live on less than \$2.50 a day. Five Talents launched literacy and savings group programs in Karamoja in 2018. While most of our members are women, men are also active in savings groups. Apuun shares about his experiences as part of a group in Karamoja:

"Our group has saved over one million shillings (an amount we'd never touched in all of our lives). Each day when our group sits in the meeting and we count our money in terms of millions - it is amazing! This has enabled us to borrow and start small businesses. I bought two goats but now I have six. . . I am happy, and my family is also happy to own goats from which my children get milk. We expect to sell some of these goats when they increase in number to generate income for our family."





Member Spotlight

DONAVINE
Burundi



Overcoming Illiteracy and Poverty

Donavine is a mother of three who longs to give her children opportunities that she never had. Growing up, Donavine never attended school - it wasn't available for girls in her village at that time. As a result of illiteracy, Donavine was stuck in a cycle of extreme poverty. But now she's learned to read, write, and count as the result of an adult literacy program supported by Five Talents. This gave her the foundation to start building a new life, and with the help of friends in her savings group she now has a steady income by selling vegetables.

"Before I was not aware of how to read or write, but now I am able to count the profits from what I'm selling so I can see whether my income has increased or not. I started my small business and I overcame poverty. . . Before I joined the program, I was not clean, but now I can buy soap, clothes and food. So my life has completely changed."

Donavine's three children, ages 5 to 12, are now all enrolled in school and she is paying their tuition through proceeds from her business.



Member Spotlight

MARGARITA
Democratic Republic of Congo



Literacy and Leadership

Margarita is a gifted leader. She's been recognized as a wise and prudent judge and was selected to hear and advise a legal panel on domestic and social cases in her village. Her home is nestled among fields of cassava, millet, and sorghum in the northeastern corner of the Democratic Republic of Congo.

Many of the members of Margarita's community recently recommended her to serve as the village Chief, an honor rarely given to women. There was a problem however, Margarita had never learned how to read and write.

Margarita understood the importance of literacy for leadership but she was too old to go back to school. She spent time looking and praying for a place to learn. That's when she heard about a

new adult literacy program offered in partnership with Five Talents by a local church.

Margarita joined enthusiastically. She's been part of literacy classes for the past year, practicing after each class with her new friends. She recently completed her final exams and is now proud to be able to read and write. Literacy is a key that can unlock doors to opportunity. Margarita looks forward to continue to serve her village with her new skill.

“We used to collect firewood and grass. Now we know other businesses. We do farming which we never did before. We want to improve the lives of our children.”

-Alimah, South Sudan

“Now we are literate and plan together for our family. We have become famous in the community for improving agriculture and others come to learn from us.”

-Leah & Peter, Burundi

MEMBERS' VOICES

“This year has taught us that the future is not ours, it is in the hand of God. Families who used to live apart because of work are now living together and the virus has caused more awareness of hygiene especially when there is a crowd. People are looking after one another. We are part of a community.”

-Maneka, Democratic Republic of Congo

“Once I've saved enough money I will give my shop to my sisters so they can start saving for their futures and I can attend university.”

-Hannah, Kenya

“I've never been to school, but now I can write my name. I'm excited now I can read the Bible and as time goes on I will learn more.”

-Naupe, Uganda



FT USA Financials

Based on Form 990 for the fiscal years ending June 30, 2020 and June 30, 2019.

INCOME	2020	2019
Individual Contributions	\$714,483	\$663,506
Church Contributions	\$102,612	\$101,161
Foundation Support	\$75,500	\$66,000
Other Contributions*	\$155,466	\$103,782
Non-Cash Donations	\$33,614	\$62,356
Total Revenue	\$1,081,675	\$996,805
Less Multi-Year Pledges**	(\$93,542)	(\$97,782)
Net Revenue	\$988,133	\$899,023

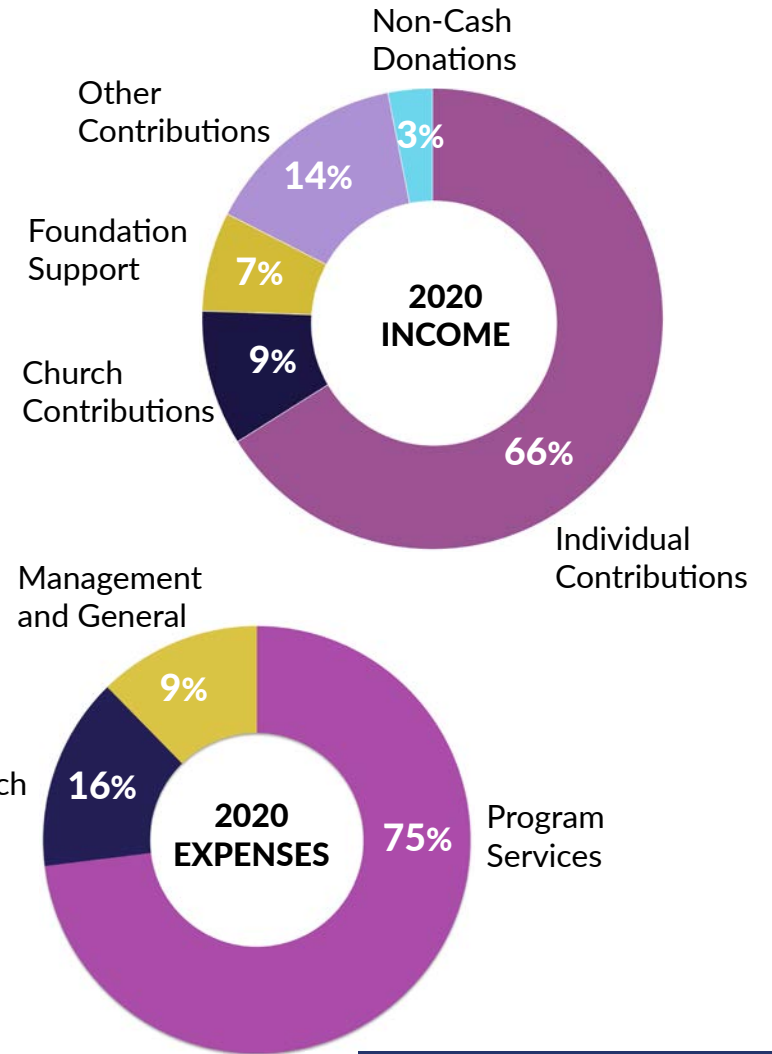
* Other = Donor advised funds, investment, and other income.

** Pledges due beyond one year (net present value)

EXPENSES	2020	2019
Program Services	\$700,270 (75%)***	\$674,336 (75%)
Fundraising/Outreach	\$145,673 (16%)	\$135,055 (15%)
Management/General	\$87,406 (9%)	\$90,726 (10%)
Total Expenses	\$933,349	\$900,117

Our Commitment to You

Five Talents is committed to wise stewardship of its funding to empower the world's poor. 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 rating attest to our commitment.



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.

Worldwide Revenue

(FT USA and FT UK combined)

2015	\$1,624,000
2016	\$1,675,000
2017	\$1,736,000
2018	\$1,852,000
2019	\$2,047,000
2020	\$2,104,000

BOARD OF DIRECTORS

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KIMBERLY PACALA (VICE-CHAIR)	Former Director of Development
KATHLEEN CROW (SECRETARY)	Managing Director, The McLean Group
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Five Talents USA is a registered 501c3 charitable organization. Our Federal Tax ID Number is: 54-1940918. For more information about how you can partner with Five Talents, please contact us or visit our website:

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