



I am excited to share with you our annual report from 2010 and the first six months of 2011. You may download the PDF from our website, at www.fivetalents.org. Meanwhile, here's an executive summary that includes key numbers from the report, as well as a story of transformation from our newest program in Burundi. Thank you for your prayers and support!

Yours in Christ,

Craig Cole, President and CEO

Walking Five Hours to Change Her Life

Imagine walking five hours to make a deposit at an ATM. After about ten minutes, many of us would turn back. But Leonie, a mother of eight children in the African country of Burundi, kept walking and walking until she finally reached her savings group's credit co-operative (bank). Those five hours changed her life.

No ordinary bank would have given someone like Leonie a loan to help start a business. After all, she had almost nothing. She could not even afford to pay for her children's education, which cost about \$25 per year for books, two uniforms and other materials. But then Leonie heard about the work Five Talents was doing in Matana, and she joined 15 others to form a savings and loan association they called "Nyarumanga", which means, "Let's pray for each other."

With Leonie's first loan of \$7, she bought salt, which is used in almost every Burundian dish. She immediately found a demand for her product. Eventually, she began making a profit. But the primary beneficiaries of her success have been her children. "I can pay for school fees so my child can go to school," she said. "All will go to school - I won't keep any at home because I was kept at home and I don't want that."

Nowadays, Leonie spends most of her time outside the home, delivering salt to her customers. The five-hour walk that started it all may seem like an inconvenience for us, but for Leonie it was a journey that has paid unfathomable dividends.

Visit
www.fivetalents.org
to watch a
video about
Leonie.

80%

of our budget
is spent
on programs

91%

of all
participants
are women

95%

of all loans
are repaid

In 11 years, Five Talents has mobilized nearly \$5 million to build the capacity of indigenous organizations, to provide more than 120,000 loans, and to assist more than 65,000 entrepreneurs with business training, small loans and the formation of savings and credit associations.