

## OVERVIEW

### WHERE WE WORK

Bolivia, Burundi, India, Indonesia, Kenya, Myanmar, Philippines, Peru, Sudan, Tanzania and Uganda

### WHERE WE'VE TRAINED

Cameroon, Dominican Republic, Honduras, Madagascar, Nigeria and Rwanda

### ACHIEVEMENTS

Since its founding in 1999, Five Talents has mobilized more than \$5 million to build the capacity of indigenous organizations to provide more than 120,000 loans and assist more than 65,000 entrepreneurs with business training, small loans and the formation of savings and credit associations.

### KEY FIGURES

**91%**

Percentage of program participants who are women

**\$3-\$175**

Range of initial loans offered in Five Talents programs

**95%**

Average repayment rate in Five Talents programs

*"Microfinance works. It is aligned with personal interests, while the group method brings accountability. I commend Five Talents for its partnership with the church to empower the poor in this way"*

*Dr. Rowan Williams  
Archbishop of Canterbury  
International Patron of Five Talents*

# Why Five Talents?

Fighting Poverty, Creating Jobs, Transforming Lives

## OUR MISSION

To fight poverty, create jobs and transform lives by empowering the poor in developing countries using innovative savings and microcredit programs, business training and spiritual development.

## WHAT WE DO

We give people the opportunity to lift themselves out of poverty by providing access to basic savings and microcredit services. Five Talents supports indigenous institutions by offering the following services and programs:

- Training and education for members of savings and microcredit programs
- Materials that promote biblical business principles
- Loan capital for the poor

## How We Work

Five Talents targets those at the bottom of the economic ladder through a grassroots network within the worldwide Anglican Church. We identify and support indigenous partner organizations serving communities in some of the poorest and riskiest places on earth. We insist on regular reporting and program monitoring visits to ensure good stewardship of our donors' generosity and to make sure effective programs are in place.

## A PROVEN MODEL

Microenterprise development is an efficient and effective method for fighting poverty. This was widely recognized after the announcement of the 2006 Nobel Peace Prize award to Dr. Muhammad Yunus and Grameen Bank for their efforts in microcredit. Where grant programs have failed, Five Talents has provided platforms for long-term growth and stability. By teaching basic business skills before providing loan capital, Five Talents ensures that the entrepreneurs and communities benefit now and in the future. It is a very practical and sound approach to fighting poverty.



Businesses supported by a Five Talents loan provide, on average, **1.7** jobs and support **9** people.

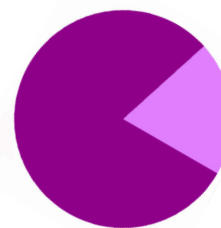
## SUSTAINABILITY

As a viable tool to help the poor, microcredit is one of the few charitable models that keeps your donation in circulation. As loans are repaid with interest, your money is lent out again, on average, twice each year for years to come.

## CAPITAL EFFICIENCY

In 2011, we spent 80 percent of all expenditures on program services. Making efficient use of your donations is of utmost importance to us.

**80%** of your money goes to program expenses



**20%** goes to administration and fundraising

**Five Talents International**

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