



---

**RESILIENCE**  
2017 IMPACT REPORT

fiveTalents

**“ MY SAVINGS GROUP  
HAS BEEN A HUGE HELP TO ME.  
NOW WHEN THERE’S DROUGHT,  
I HAVE MONEY TO BUY FOOD.**

**Esther,** Kenya



## From the Chair

# BUILDING RESILIENCE

Building resilience is key to what we do. Thanks to your support, 35,000 families are now able to spend more on their basic needs (food, housing, education, medicine) and are better able to cope in times of drought or sickness.

Working through local partners, Five Talents provides business and financial skills education to groups who save together and then make loans to one another from their pooled funds. We believe that enabling communities to use the resources they already have is essential and so we use a unique savings-led model.

With 20 years of experience, a proven programme model, an established, successful fundraising platform in the UK and a network of local partners in East Africa, we now plan to accelerate our outreach significantly.

**Neil Sandy is Chair of Trustees at Five Talents UK**

### STEP ONE

Outreach & group formation

### STEP TWO

Training in business skills and financial literacy

### STEP THREE

Six months of saving as a group

### STEP FOUR

Loans made to members at rates determined by the group

### STEP SEVEN

Loan repayments return to the group savings pot and are recycled

### STEP SIX

Interest kept by group and shared as dividends

### STEP FIVE

Loan repayments typically made over 3-6 months



## From start to sustainability in five years **WHY FIVE TALENTS?**

We all want to make a difference in the world, but how? How can we have the biggest impact with the little that we have?

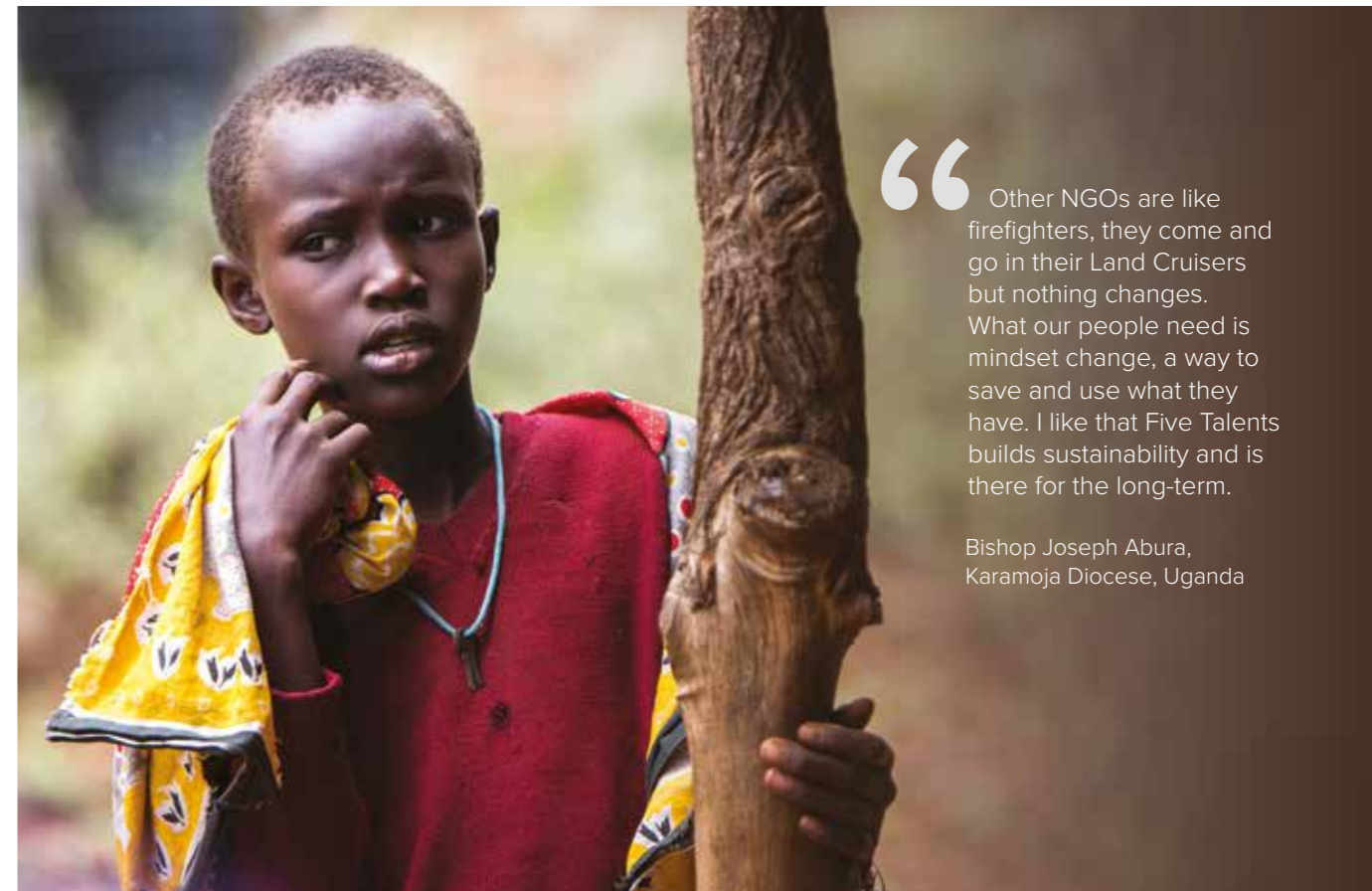
For me, the journey started twenty years ago as I read about microfinance and the opportunities it was giving to the poorest of the poor. But then came the stories of over-indebtedness and unscrupulous lenders. Ten years ago I was introduced to Five Talents and what I found excited me hugely. Here was a small team helping change lives in some of the poorest countries in the world, not by lending them money but by teaching them how to save.

The focus was training and the difference they were making was huge. As people saved so their confidence grew and their wealth increased. Their children were fed and clothed and schooled. Businesses were started, homes were repaired, relationships were restored.

Stronger communities are more resilient communities, and nowhere is this more evident than in Karamoja where there is such an appetite for growth after so many years of conflict.

It's a great idea with a great team having a great impact. I love it!

**Richard Garnett is supporting a new Start to Sustainability programme in Karamoja**



“ Other NGOs are like firefighters, they come and go in their Land Cruisers but nothing changes. What our people need is mindset change, a way to save and use what they have. I like that Five Talents builds sustainability and is there for the long-term.

Bishop Joseph Abura,  
Karamoja Diocese, Uganda

## South Sudan

# KONDOK

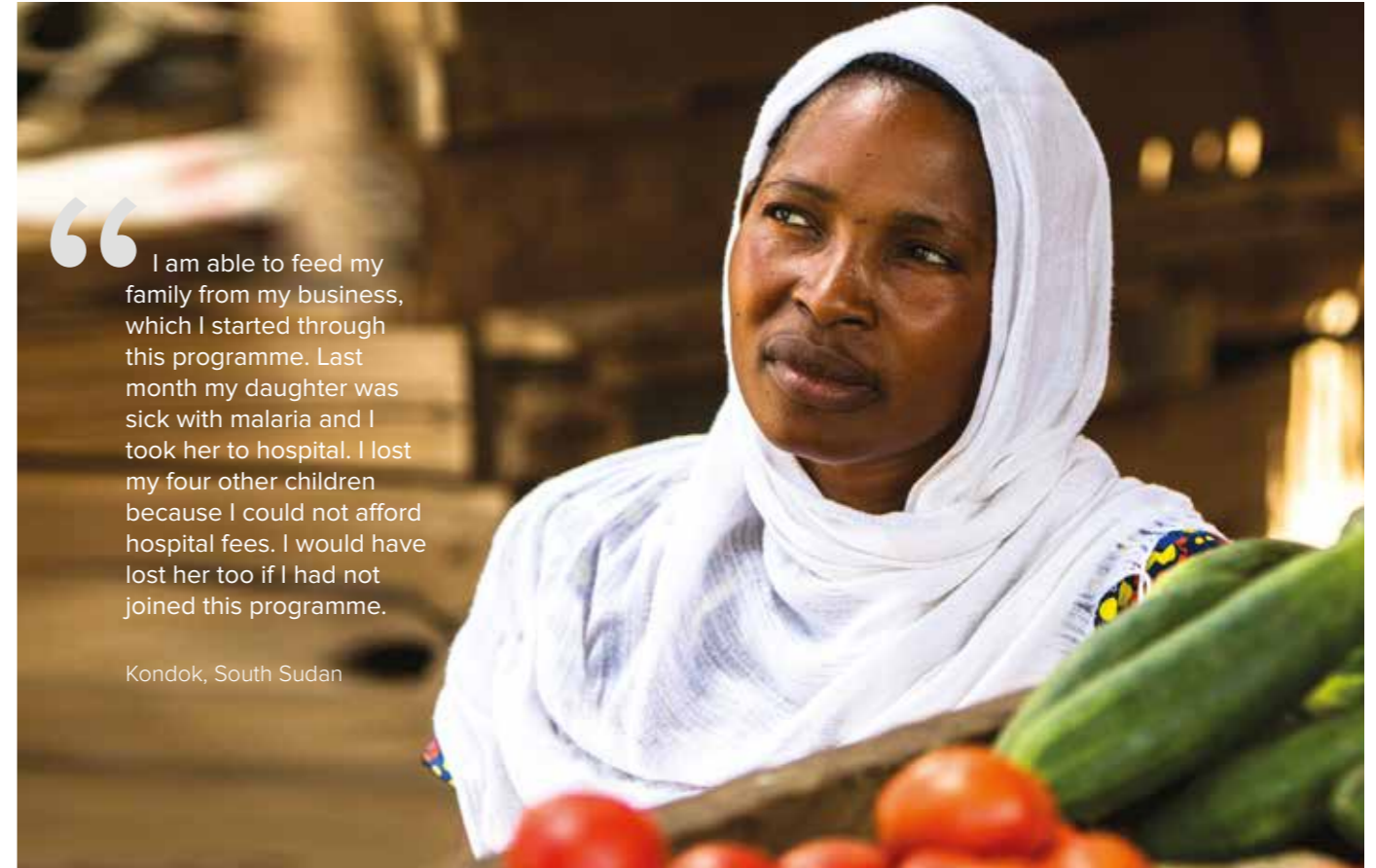
Growing up on the border of Unity State in South Sudan, Kondok witnessed frequent attacks on her village. Amidst poverty and harsh conditions, she became the third wife to one of the elders of her village. Tragically, Kondok lost her first four children due to lack of medical treatment - sadly this is not uncommon today in South Sudan.

In 2012, Kondok fled her home with her only surviving daughter, escaping an attack that killed many of her neighbours. Leaving everything behind, Kondok and her daughter found refuge in a settlement camp for internally displaced people.

There she found Five Talents who supported her to join a savings group. Slowly she was able to build her savings and has now used her first loan to start up a vegetable stall.

There she found Five Talents and joined a savings group. With the support of her group, Kondok was able to afford the hospital fees when her daughter became ill with malaria, and her daughter recovered. She has now taken a loan to start up a vegetable stall, and hopes to use her profit to provide a better future for her daughter.

**Five Talents US has been working in Sudan and South Sudan since 2007**

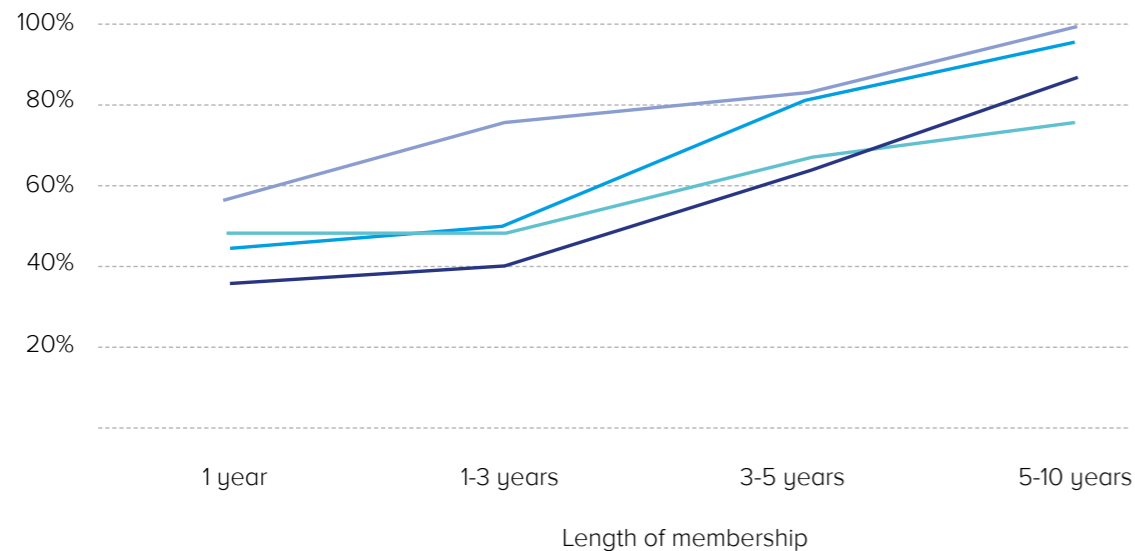


“

I am able to feed my family from my business, which I started through this programme. Last month my daughter was sick with malaria and I took her to hospital. I lost my four other children because I could not afford hospital fees. I would have lost her too if I had not joined this programme.

Kondok, South Sudan

## Percentage of members meeting basic needs



● Increase in household expenditure ● Able to access to healthcare  
● Able to afford three meals a day ● Able to pay school fees

## 10 year impact evaluation

# A LOOK AT THE DATA

At Five Talents we're driven by a desire to see an impact for the rural households we work with. By impact, we mean households being able to meet their basic needs; nutritious food, education and healthcare. These are the truly transformational outcomes we seek - but they are notoriously hard to measure.

So in 2017, we commissioned an independent evaluation to help us understand these sorts of real impacts we've had in Kenya over the past ten years.

We conducted household surveys and in-depth focus group discussions with a sample of our members from different regions and

demographics. The results showed that over time, more and more members reported an increase in household expenditure.

As the graph illustrates, over a ten year period, our members' ability to eat three meals a day, pay school fees and access healthcare increased dramatically. We found that even the most vulnerable members (women, youth, those in semi-arid areas, illiterate people) also experienced this positive change over time. Reaching these most marginalized populations has always been central to Five Talents' mission.

When we asked members why their household expenditure had

increased, the majority put it down to the financial discipline of saving rather than to taking loans.

Saving is not easy for families who live below the poverty line. The training they received on basic budgeting, money management and business planning encouraged members to develop the habit of putting aside a small sum of money every day whilst the regular savings group meetings reinforced the habit.

As Paul, a member from Embu, put it: "Saving by yourself is hard. The Group helps you because you are accountable to bring savings to each meeting."



# 73%

of female members now able to cope during **emergencies**

# 72%

of female members no longer suffer **food shortages**

# 84%

of female members reported improved **household relationships**

## Changing household relationships

# EMPOWERING WOMEN

In East Africa, women are significantly more likely to have no access to financial services. We know that in Kenya, just 34% of women have a bank account compared to 50% of men. This makes it even harder for women to save the little money they have or invest in their small businesses. When they face an emergency such as drought or sickness, they have nowhere to turn.

Mary from Nakuru explained that “Before my group started, there was an emergency and so I had to sell my cow to get some money quickly. The cow used to provide milk which I sold, so I lost my income too. But now, with my group and my new business, they help me to deal with troubles.”

Enabling women like Mary to grow a safety net of savings and diversify their businesses, Five Talents helps protect them during these difficult times.

Our evaluation found that by supporting women to grow their incomes, we not only help them to meet their basic needs and to cope during emergencies, but we can also have a significant impact on their decision making and status at home. Women told us that as a result of our programme, they now have more say in household decisions and no longer have to rely on their husband’s income.

In many of the places where we work, women are regarded as inferior; in some cultures, they sit

on the floor whilst men have chairs, and they are even buried next to the kitchen where they will have spent most of their time.

But after joining our programme, we found women experienced a significant change in household dynamics. One woman said: “Now my husband respects me and we discuss things as equals.”

**This evaluation was made possible through the generous support of the Commercial Education Trust.**



Kenya Impact Marathon, Kericho



## Democratic Republic of Congo

# SMALLER, POORER, RISKIER

In 2018, Five Talents is launching a new programme in the Democratic Republic of Congo (DRC).

Even taking into account the huge numbers of people fleeing conflict in Syria and Yemen, the largest number of families forced to leave their homes last year was in DRC. Unfortunately, this was not the first year the DRC has been at the top of that list; conflict has been ongoing for decades.

The DRC is an enormous country that needs international support, but we are not attempting to cover the whole of it. We will focus on Aru, in the north-east. This will be a challenging programme. There is no electricity in Aru since the UN left and turned off their generators over

a year ago. The population has lived through the deadliest conflict since 1950 and there are currently 4.5 million internally displaced people.

At Five Talents, we've seen our savings-led model work in other unstable contexts; from camps for internally displaced people in South Sudan to the now post-conflict area of Karamoja in northern Uganda. Even where communities have witnessed the worst of atrocities and fled with only what they can carry, with our training and support they have been able to grow their incomes and meet their basic needs.

Five Talents always begins by looking at what communities already have. In Aru, that is resilience which has seen them through civil conflict, strong

relationships within communities and an incredibly fertile land. And so as always, the most important part of what we provide will be the training; helping the communities identify and make use of these assets.

One of the reasons I became interested in Five Talents was their mandate to reach the most at risk and poorest communities, where few other long-term development programmes exist. I'm excited to see the beginnings of this new programme in 2018 and the impact on the communities we will reach.

**Andrew Maclay is a Trustee of Five Talents**



“Expanding your business,” Training a new group

## Glorious Brands trip to Kenya

# LIPSTICK IN MARIGAT

In 2017 we were privileged to join Five Talents on a visit to Kericho and Marigat in Kenya. As a company, Glorious Brands have always believed in the importance of empowering women here in the UK. We were excited to see what that looked like in a Kenyan setting.

We saw first-hand how the training and guidance of Five Talents has impacted the lives of ordinary people, mainly women, who now have ambition and such a sense of pride in their achievements. There was a great feeling of camaraderie as we shared some of our business experiences and the women even

tried on some of our lipsticks! It surprised us that, despite the difference in scale, many of the business challenges were the same.

One lady we met, Olive, told us that through her savings group, she's been able to send her daughter to college, expand her business and improve her home, including building a toilet.

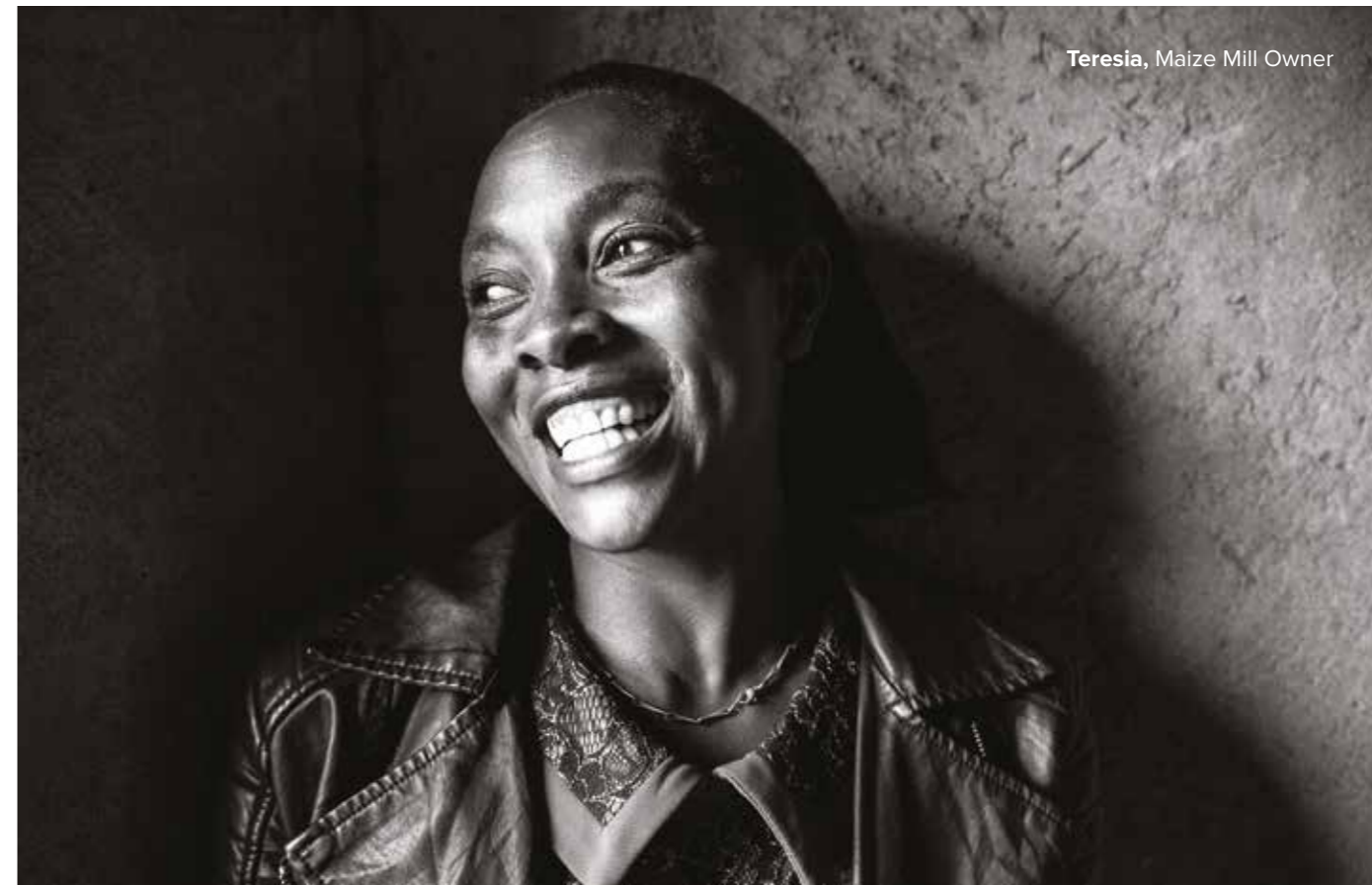
These changes have made a huge difference to their lives. Having a private toilet is much safer than having to go out into the bushes, particularly for Olive and her

daughter. Having her own income means Olive no longer relies on her husband when she needs money. We could see how the example of people like Olive was inspiring others to create equal opportunities for all.

It was an inspirational visit and fantastic for us to see the impact of Glorious Brands' support first-hand. We're already competing for who should go next year!

**Tessa Burges and Leanne Turner are from Glorious Brands, beauty product specialists and corporate supporters of Five Talents**

Teresia, Maize Mill Owner





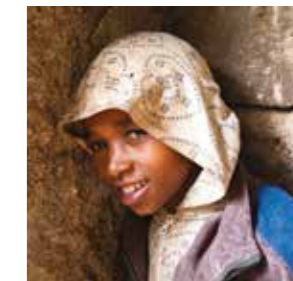
## Expanding our programmes

# REACHING NEW PLACES

2017 saw 2,256 new families join our programmes throughout East Africa. We gave communities the opportunity to save safely, access small loans and benefit from money management and business skills training, often for the first time ever.

Across all programmes, members deposited £259,281 in savings during the year - an average of £2.79 per member per month. Together they have accumulated £878,811 in savings - an average of £114 per member. This is all members' own money and represents a significant 'safety net' for families living on the poverty line. Our members also made 2,038 loans to one another in 2017 from their savings; a huge injection into the local productive economy.

In our first ten years, we established six programmes across East Africa. Our aim is always to build locally-led and governed organisations so that when they are sustainable, we can move on to work in new regions. Over the last two years, Five Talents has successfully exited four programmes which continue to support their local communities. We are excited to see further growth over the coming year and look forward to beginning at least two more programmes in 2018.



## Martin Yelling, Marathon Talk

# KENYA IMPACT MARATHON

I'll be honest. I'd never heard of Five Talents. I'd never been to Kenya. And I'd certainly never sung hymns at the front of a packed congregation during election week in Nairobi Cathedral. Now I've done all of these things and shared, in a very small way, in Five Talents' mission.

We took sixty-five people from the UK and headed to Kericho in western Kenya to visit some of Five Talents' savings and loans groups, and to run through this incredible part of the world.

Western Kenya is the home of Kenyan running. The day before the marathon we spent the morning at the local track running alongside (well, behind) some of the Kenyan athletes. It was amazing to run with Bernard Rotich who then flew

to Dublin and won that Marathon three days later!

Marathon day itself was incredible - if hot and hilly! Our group ranged from first-time runners to experienced marathoners and some of our new Kenyan friends from the track the day before.

The trip exceeded expectations for so many that came. We visited two of the communities where Five Talents works. At each we were welcomed by everyone - 'a guest is a gift' is a phrase we heard many times.

The programme in Kericho only began a year ago but the groups we visited were just about to borrow their first loans. One lady wanted to borrow a loan to expand her vegetable stall, whilst another was

going to begin a tailoring business. Meeting the communities that work with Five Talents made us realise that supporting enterprise through training and savings groups enables whole communities to achieve their goals.

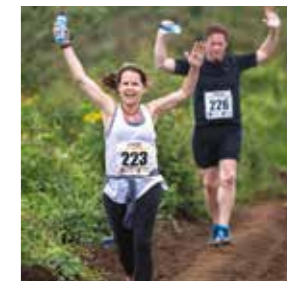
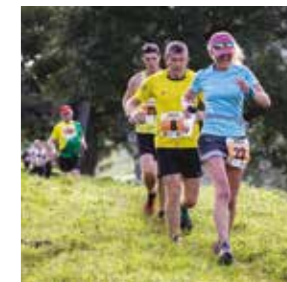
I've now well and truly got the bug for running in Kenya and am delighted to be part of the 2018 Kenya Impact Marathon. If last year is anything to go by, we'll certainly be in for a life-changing experience!

**Martin Yelling presents the Marathon Talk podcast and is the event ambassador for our Kenyan Marathon**

**Sign up at [fivetalents.org.uk/run](https://fivetalents.org.uk/run)**



Martin Yelling, Kericho, Kenya

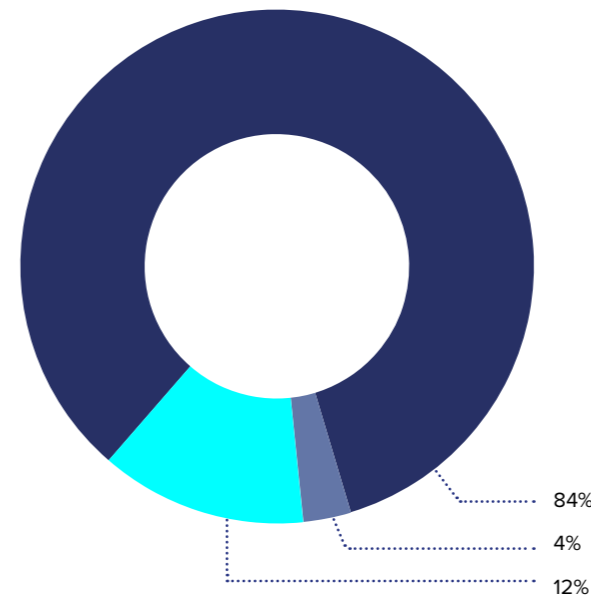




## 2017 audited accounts

EXPENDITURE	Charitable activity	£500,202
	Governance	£22,261
	Cost of raising funds	£75,428
		£597,891
INCOME	Individuals	£403,306
	Gift Aid	£39,748
	Trusts and Foundations	£89,540
	Corporates	£114,526
	Sponsored events, churches, schools	£55,863
		£702,983

Our full accounts were audited by MHA MacIntyre Hudson and are available on the Charity Commission website.



## Financial information **EXPENDITURE**

In 2017 Five Talents sent a record amount in grants to our overseas partners, thanks to the generosity of our donors.

In a single month, December, an enormous £210,323 was raised ready to kickstart our programme growth in 2018.

We continue to keep our UK costs as low as possible so that we can maximise the amount of funding we can send to our partners in East Africa.

## Looking ahead to 2018

# FUTURE FOCUS

Over the past two years, Five Talents has grown its income by 54%. In 2017, this enabled us to start two new programmes. Our focus for 2018 is to continue this growth so we can reach even more marginalised communities. Specifically, we plan to start a new programme in the Democratic Republic of Congo and at least one new programme in Kenya.

All of our new programmes will follow our 'Five Year Start to Sustainability' model. These are funded by groups of donors and are designed to be fully self-sustaining at the end of five years. After this, the locally-owned organisation continues the important work as Five Talents moves on to seed new programmes.

Five Talents' work is made possible by the generous gifts of our loyal individual supporters, Corporates, Trusts & Foundations and churches. We are incredibly grateful to all of you for your support of our work across East Africa and look forward to working with you again in 2018.



**SUE JOHNS, DIRECTOR OF OPERATIONS:** Following a varied career in the Civil Service, Sue oversees Five Talents' governance, plus has a focus on fundraising, events and supporting our network of Advocates. As a lifelong Anglican, Sue was honoured to be made a Lay Canon of Norwich Cathedral in 2017; she also focuses on building our relationships with churches in the UK.



**RACHEL LINDLEY, PROGRAMME MANAGER:** Rachel works with Five Talents' partners in East Africa to develop impactful and sustainable programmes. She has worked in charity & programme management since 2002 and for the last 10 years has been specialising in microfinance and increasingly, micro-savings programmes in East Africa.



**HANNAH WICHMANN, PROGRAMMES & SYSTEMS MANAGER:** After graduating, Hannah spent time in Ethiopia working for another non-profit, looking at the potential of economic strengthening in helping reintegrate street children. She then joined the Five Talents team three years ago. Hannah supports Rachel in managing the programmes in East Africa.



**SASHA WATTERSON, ENGAGEMENT & FINANCE OFFICER:** Sasha started working at Five Talents last year after completing the Charityworks graduate scheme where she did research into improving site selection for outreach programmes. Her role at Five Talents involves doing a little bit of everything, including communications, finance, events and applying to trusts for funding.

# RESILIENCE

## 2017 IMPACT REPORT

PATRON

ARCHBISHOP OF CANTERBURY

## BOARD OF TRUSTEES

NEIL SANDY (CHAIR)	CEO, Wellers LLP
ANDREW MACLAY (TREASURER)	Principal, Forensic Services, BDO
RT REV PETER HILL	Area Bishop of Barking
RACHEL HUBBARD	Head, Non-Profit Practice, Saxton Bampfylde
CHARLOTTE HUTCHINSON	Former solicitor with Baker & MacKenzie
REV CANON JOHN LIBBY	National Director, Langham Partnership
GRANT MASOM	Independent Company Chairman
GILL MILLER	Senior Lecturer Emerita, Chester University
GORDON SEABRIGHT	CEO, Eden Project
TREVOR SMITH	Non Executive Chairman, Endava Ltd

## COUNCIL OF REFERENCE

LORD CAREY OF CLIFTON
LORD GRIFFITHS OF FFORESTFACH
DR MARIA AKROFI
BARONESS COX OF QUEENSBURY
NICHOLAS CHANCE CVO
MAJOR GENERAL TIM CROSS, CBE
CHARLES EVE
HUMPHREY NORRINGTON, OBE
MARGARET SENTAMU

© Five Talents UK 2018. A registered charity in England and Wales **No.1113969** and a limited company **No.5641704**.

Special thanks to **Adam Dickens** of **Taking Pictures, Changing Lives**, for providing all of the photography in this report via his fantastic crowdfunding campaign. Find out more at [www.changinglives.photo/2018](http://www.changinglives.photo/2018)

The 2017 Impact Report is printed by **Access Printers**, part of the Working Well Trust. They support and train those who have suffered from mental health problems.

**Telephone:** 0203 808 7643

**Email:** [info@fivetalents.org.uk](mailto:info@fivetalents.org.uk) | **Website:** [www.fivetalents.org.uk](http://www.fivetalents.org.uk)

**Facebook:** Five Talents UK | **Twitter:** @five\_talents

**Instagram:** fivetalents\_uk

**Postal Address:**

c/o St Brides Foundation, Fleet Street, London, EC4Y 8EQ