



# CELEBRATION

2023 IMPACT REPORT

fivetalents



**“ FIVE TALENTS IS ONE OF THOSE RARE CHARITIES THAT HAS TAKEN TO HEART ISSUES OF LOCALISATION AND LOCAL OWNERSHIP. THEIR WAY OF WORKING REFLECTS A REAL COMMITMENT TO SUPPORTING POSITIVE CHANGE IN COMMUNITIES AS THE COMMUNITIES AND WOMEN LEAD THE WAY.**

**- DR ALTHEA-MARIA RIVAS,**  
DEPARTMENT OF DEVELOPMENT STUDIES  
SOAS, UNIVERSITY OF LONDON





# THE POWER OF WHAT WE HAVE

Rachel Lindley, Co-Chief Executive Officer of Five Talents UK

Over 25 years, Five Talents has championed a scalable, sustainable and impactful Savings Group model - with the empowerment of women in central and eastern Africa at its heart.

Underpinning our model is a core belief in **the power of what we have**.

We focus and build on what members and partners do have, not what they don't have; building on individual and community assets, aspirations and skills. The approach is inherently collaborative because it works best when everyone participates. At Five Talents we believe that we all can, and indeed must, play our part - that is the power of what we have.

At the end of 2023, the UK Government published its policy blueprint for international development. The paper reflects what we at Five Talents already know; that community-led partnerships are best placed to deliver sustainable impacts, and that a strong commitment to the empowerment of women and girls is absolutely central to social and economic transformation. The power of what we have is a concept that resonates from community Savings Groups in Africa to the corridors of power in Westminster and Washington.

As we aim to double the number of new members joining Savings Groups to 20,000 annually by 2027, we are passionately committed to these principles of partnership and empowerment.

We celebrate the pioneering partners of Five Talents who recognised, 25 years ago, that building on the power of what we all have is key to effective international development. We also celebrate the Savings Group members who live it out daily; as Rosaline from Rwanda put it:

*"I remember when Moses (in the Bible) was lifting his hands, but his family had to help him keep his hands up. That is the same as our Group - we are lifting up each other's hands to reach our goals."*

As you read this Impact Report, we invite you to join us on this journey; each one of us playing our part, lifting up each other's hands, determined to use and celebrate **the power of what we have**.

# DISCOVERING OUR STRENGTHS

Megan Henderson, Communications & Events Manager

The programme in Burundi, implemented in partnership with Mothers' Union, is one of our biggest and longest-running programmes.

Year after year, Claudette, the Programme Coordinator, sends us compelling stories and statistics on the wide reach and impacts of Literacy and Savings Groups, spanning the entire country.

A couple of years ago, Claudette and her team went to visit Groups established decades ago - and they witnessed remarkable transformations. These Groups were no longer supported by Five Talents or the Mothers' Union, but were still meeting together regularly.

Since their graduation, the Groups reported incredible achievements: more girls were attending school,

significant reductions in domestic and intimate partner violence, members were able to employ others and many operated more than one business. We realised quickly: this was something worth celebrating.

With our partners, we commissioned an independent evaluation of the programme that would survey Groups, both new and old, so we could better understand the longitudinal impacts of the programme.

The comprehensive evaluation, released in 2023, revealed three key insights:

Groups are a catalyst for wide and deep social change: women became leaders and are now more valued in society; members could access better healthcare, education and housing.

Groups are built on, and build, members' own resources: the impacts detailed in the report were achieved by members and communities themselves, using their own expertise, skills and resources.

Groups are sustainable after external support ends: 84% of Groups continued operating after Five Talents and Mothers' Union support ended. This is a remarkable statistic demonstrating how sustainable this model of development is.

Over the last 25 years, across all our partner programmes we have reached over 289,000 people - with households and communities experiencing similar impacts to those presented in the Burundi evaluation. The power of what they have deepens with every passing year.

# 144,000

participants in Burundi have achieved a formal literacy qualification - this accounts for **2.9%** of the adult literate population in Burundi.

# 84%

of Savings Groups in Burundi are **still operating** 10+ years after external support ends.

# 94%

of female participants in Burundi **employ at least one other person** in their businesses.

**“ THE BURUNDI REPORT SHOWED THAT FIVE TALENTS SAVINGS GROUPS EMPOWER WOMEN TO LEARN, EARN AND SAVE TOGETHER; THEREBY HELPING TO BUILD STRONGER AND MORE SUSTAINABLE COMMUNITIES IN SOME OF THE MOST DISADVANTAGED PARTS OF AFRICA.**

**- RT HON WENDY MORTON MP**

FORMER FCDO MINISTER & HOUSE  
OF COMMONS INTERNATIONAL  
DEVELOPMENT COMMITTEE MEMBER

## **LEADERS BREAKING BARRIERS**

**May Mak, Grants Manager and Programmes Team**

In places where Five Talents' partners work, women become even more marginalised because they are not allowed to access the same rights (to ownership of land or assets, to education, to freedom of speech) as men. Despite these challenges, many women are persistent, resilient and have strong ambitions for themselves and their families. Together, women are breaking barriers and reclaiming their rights through Literacy and Savings Groups.

These Groups welcome all the people who make up their community. They bring together both men and women, across different religious and ethnic backgrounds. As they begin to learn, earn, save and invest, they are transformed socially as well as economically. Savings Groups are a place where communities celebrate the value of each person and recognise the talents they can share.

We'd like to introduce you to Mirella, a Group member in Burundi who has been elected as a local leader.

*"It is not just saving and loaning that our facilitator has taught us. We all have learned holistic change - mindset and spiritual change. Because of this, we are seen as role models in our communities and have been elected as local leaders - especially women. Women have been empowered to be bold and run in local elections and be elected as leaders - I am one of those women!*

*The programme gives value to women. In their families, they are respected. We can buy clothes for ourselves without having to ask our husbands. We can now contribute considerably in bringing food to the table, looking after our children and paying their school fees. We have claimed our true worth in society.*

*In my house, I have five pigs, which I bought with the money I saved and borrowed from my Savings Group. Everyone in the Group has livestock now because of this Savings Group.*

*We all have talents that we have learnt not to bury or use for our own gain, but instead, we use them to help others in the community and we have seen the fruit grow and multiply."*

# CELEBRATING 25 YEARS OF IMPACT

**James McArdle, Director of Communications & Strategic Engagement**

In 2023 we reflected on Five Talents' incredible journey - positively impacting the lives of over 289,000 members in 25 years. What started as a microfinance charity has evolved into something greater: a collaborative and transformational movement of people.

We have witnessed the power of Savings Groups to enrich individuals, provide for families and uplift communities. However, Five Talents' impact goes far beyond financial empowerment.

We have seen Savings Groups bring together women to overcome stigma and social isolation in Rwanda, collaborate as peacebuilders in South Sudan, and confront gender-based violence in Kenya, with solidarity and support. The impact of Savings Groups is profound, delivered through the determination and resilience of our programme partners.

As part of our 25th anniversary celebrations, we held a panel discussion on women's role in peacebuilding, which included our Programme Advisor in Aru, DR Congo, Irene Nyambura. Irene shared her experience of peacebuilding and the other positive benefits of Savings Groups.

Other speakers included our Patron, Archbishop Justin Welby, Caroline Welby, Dr Althea Rivas from SOAS, and Lord Jonathan Oates, CEO of United Against Malnutrition & Hunger, who says:

*"Five Talents is doing inspirational work, helping communities who are without access to financial services to begin Savings Groups, and to provide training and support to set-up and grow small businesses. This support can be critical in generating the incomes to meet essential needs, such as access to nutritious food, which is vital in building sustainable and thriving communities."*

By 2027 we want to have doubled our impact to reach even more communities, with a plan to welcome 20,000 new members each year. Existing programmes will grow, we're building new partnerships, and we aim to launch in three new countries.

Thank you for bringing us this far. As we celebrate success in this report, let's continue this journey! Whether it's through giving, praying, or telling others about Five Talents, together we can harness the power of what we have to grow the movement, empower individuals, and build a brighter future.



# HOW & WHERE WE WORK

Across all of our partnership programmes, located in 9 different countries, we encourage partners and communities to embrace the power of what they have. Together, Group members learn, earn, save & invest, transforming their lives and livelihoods along the way. Building on the strengths of each individual, our partners empower members to catalyse positive change within their communities. This is the foundation of each Group.

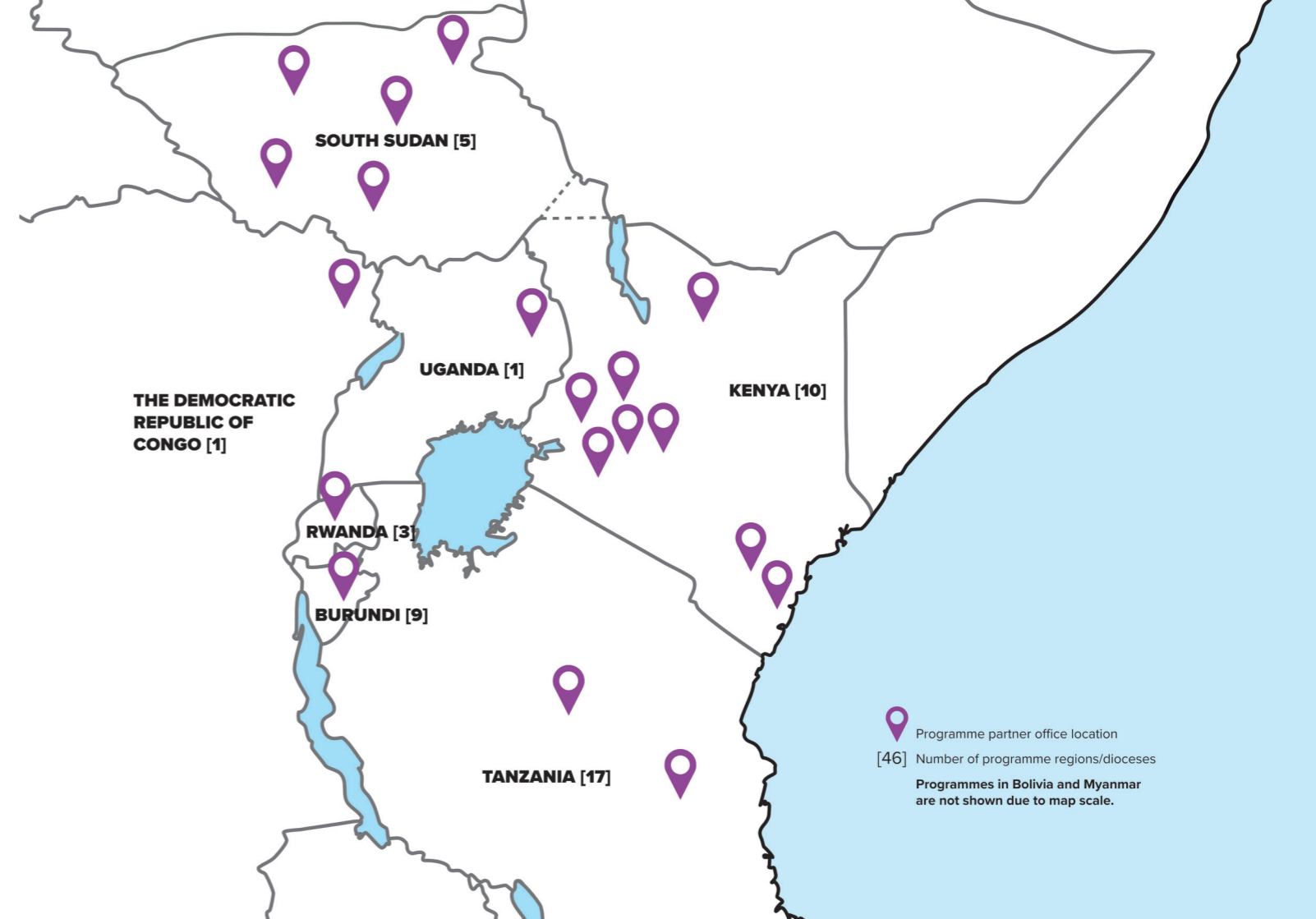


Members participate in training sessions that celebrate their existing knowledge and experiences. They engage in discussions about business, gender, peacebuilding, trauma healing, financial literacy and resource mobilisation.

With new knowledge and resources, members set up or strengthen businesses such as farms, small shops, or motorbike taxis. The businesses support the community and provide an income.

Members each contribute to the communal savings pot. After six months of saving, they can apply for a loan from the pot. Together, members appraise loan applications. As the loans are repaid new loans can be made to different members.

With their loans, members invest in their businesses and increase their profits. This enables families to afford more nutritious meals, education for children, home improvements, and healthcare costs.





Savings Group meeting in Rwanda.





## REACHING GREATER HEIGHTS

Grace Cooney, Trusts & Foundations Fundraiser

Savings Groups aren't just about financial support, but they also create a safe space to share and shape different dreams and ideas together. With help from her fellow Group members, Louisa, a mother of four children from Rwanda, started a successful business.

After her husband fell ill and could no longer work, Louisa knew she had to find a source of income for her family. Joining a Savings Group provided her not only with financial assistance, but also with a supportive network of fellow members.

*"I had seen that people had to go far to get their bicycles repaired. So I developed this business idea to start a small shop, but I didn't know how to actually start it. Luckily, my Group had some ideas."*

Louisa was able to save in her Group and take out a loan to buy spare bicycle parts. She would then resell them. Over time she paid back her loan and took out a second.

*"I kept expanding my business, and now I employ someone part-time to do bicycle repairs here at the shop!"*

After the success of her first business, Louisa became even more ambitious and decided to find other streams of income. She decided to diversify her business by buying a piglet.

*"I feel that it is important to have a second income in case something like COVID comes again, and I have to close the bicycle business for a while."*

*Now, I provide for all my family's needs through my businesses. I can provide for my children - they never have to worry anymore about their school fees, clothes, medicine, or having food."*

Louisa's story is a testament to the transformative power of Savings Groups, building social capital, skills and confidence alongside income and assets.

When sharing ideas, Savings Group members like Louisa celebrate each other's successes and support each other's businesses to thrive.

Now, Louisa and her Group can celebrate that they are better able to care for their families and build resilience.

Over 2 years, members in Karamoja with savings for emergencies increased from

**51% to 78%**

Over 2 years, Group members in Karamoja engaging in small business or income-generating activities increased from

**55% to 72%**

Over 2 years, female members in Karamoja participating in public meetings and influencing decisions increased from

**43% to 69%**

## SHIFTING POWER, TOGETHER

Hannah Wichmann, Programmes Team

In 2017 Five Talents partnered with the Anglican Diocese of Karamoja in north-eastern Uganda. Since then, our partners have supported 52 Savings Groups with over 2,035 members.

The programme had three key objectives: improving literacy and numeracy, addressing gender inequality, and fostering resilience. In 2023, we collected data which showed significant change over the last two years. Now, we're celebrating these transformations.

Literacy and numeracy are essential not only for the smooth running of Savings Groups but also for empowering individuals to engage more actively in society. Through literacy classes, previously illiterate people build their confidence and discover their strengths.

As they go on to save together, they build resilience too. Having savings to rely on in emergencies is a lifeline for families during periods of hardship, including food shortages, medical emergencies, drought or conflict, enabling them to weather these challenges and emerge stronger.

In Karamoja, society is patriarchal. Women's education is undervalued and opportunities for economic empowerment are limited. In response, our partners integrated gender discussions into the training curriculum and as a result, we have observed encouraging shifts in societal dynamics: men are assuming greater responsibilities in childcare, women are emerging as successful entrepreneurs, and the voices of women are being amplified.

By 2023, a remarkable 72% of women in the programme reported feeling more empowered to express themselves and confident that their voices will be heard.

Lokiru, a member in Karamoja said, *"I am proud that I can write my name, and read the Bible and signposts. I am now a transformed man and I will utilise skills attained from the Group to support my family and community...I will support my children's education and family whenever needed."*

His testimony reflects the evolving roles of men, who are now assuming greater responsibilities in childcare and supporting household needs. Groups support financial empowerment as well as gender equality and community cohesion, as men and women collaborate towards shared goals.

# PEACEFUL PROGRESS IN WANDI

Charles Harvey, Director of Trusts Fundraising

In August 2023, Five Talents celebrated the launch of a brand new partnership programme in Wandí, South Sudan.

Wandi is an isolated region particularly affected by insecurity, but the women there are their own change-makers and the community was ready for a transformation.

People living in Wandí grapple with an alarming 90% illiteracy rate. The extent of illiteracy is closely tied to the level of isolation, evident in a remote area without any schools and with no access to financial services. The nearest bank is over a two-hour drive away on unmade roads. Wandí's history as an escape route for anti-government forces has left nearly 5,000 people formally displaced; many forcefully evicted from their homes and women subjected to gender-based violence.

The programme trainers, Eunice and Catherine, have successfully navigated the difficulties of their isolated location, acquiring a generator for their office and a motorbike to traverse the rugged terrain. They visited communities and conducted clergy and facilitator training and by Christmas 2023, 12 Groups had started literacy and numeracy training.

The first Literacy Groups will graduate by the end of 2024 and members will move on to saving and loaning to one another. Already, Eunice and Catherine are celebrating great success! However, their ambitious plans don't stop there and they will begin 12 new Literacy Groups in 2024.

The trainers know the trauma many communities have suffered as a result of the insecurity, and they understand that creating lasting peace comes from the community. Therefore they plan to deliver trauma healing and peace-building training to all 24 groups by the end of 2024.

The impact of this training is evident in the words of one member in South Sudan: *"The benefit of this programme is knowledge and skills for life - no one can take this from me...talking, sharing and praying in our Group has helped us live in peace with each other in our community."*

Five Talents will continue to strengthen the resilience of communities like Wandí. We believe in the power of local agency and community-driven change. Working alongside community members as partners we celebrate their capacity to overcome challenges and build a brighter future for themselves.





# THE ELEPHANT IN THE ROOM

Peter Mugendi, Chief Executive Officer of Five Talents Kenya

In 2021, conservation workers in Tsavo National Park took to the air to carry out Kenya's first-ever wildlife census. The census counted 14,964 elephants - 38% of Kenya's known elephant population and an endangered species. As Kenya's wildlife increasingly becomes pushed to its limits by climate change, protecting this precious population is more important than ever.

Tsavo National Park is not only a sanctuary for wildlife but also home to many communities. For these communities who make a modest income growing crops, living next to a nature reserve is tough; living so remotely makes access to employment, markets and other services a challenge.

To these communities, the elephant is a deadly threat. Elephants can attack humans and livestock, trample crops and destroy homes. There are an average of 1,900 incidents of human-wildlife conflict in Tsavo each year, and two-thirds of these involve elephants.

Protecting nature sustainably means involving local communities who live around the nature reserve, as well as protecting the animals. While discussions

often revolve around wildlife conservation efforts, the human element of managing conflict between these communities and wildlife remains largely overlooked—a notable 'elephant in the room'. Five Talents Kenya is now working to reduce incidents of conflict between humans and elephants in Tsavo.

In 2023 we were invited to begin Savings Groups in villages around the Tsavo Conservation Area, funded by a generous USAID grant.

As new members build their savings and take part in business skills training, they will have funds to build elephant-proof fences around their crops and diversify into other income-generating activities.

As they develop new skills, some may choose to work in tourism, anti-poaching and conservation themselves; elephants will become partners in their lives and livelihoods, not enemies.

Working to reconcile humans and nature is the way to achieve lasting conservation. We're excited to see how social and economic transformations can be expanded so that communities can play a part in sustainably protecting our natural world too.

## 2023 AUDITED ACCOUNTS

<b>EXPENDITURE</b>	Charitable activity	£1,170,440
	Governance	£45,617
	Cost of raising funds	£176,672
		<b>£1,392,729</b>
<b>INCOME</b>	Individuals	£752,747
	Trusts, foundations and corporates	£618,297
	Sponsored events, churches and schools	£54,072
	Other	£8,840
		<b>£1,433,956</b>

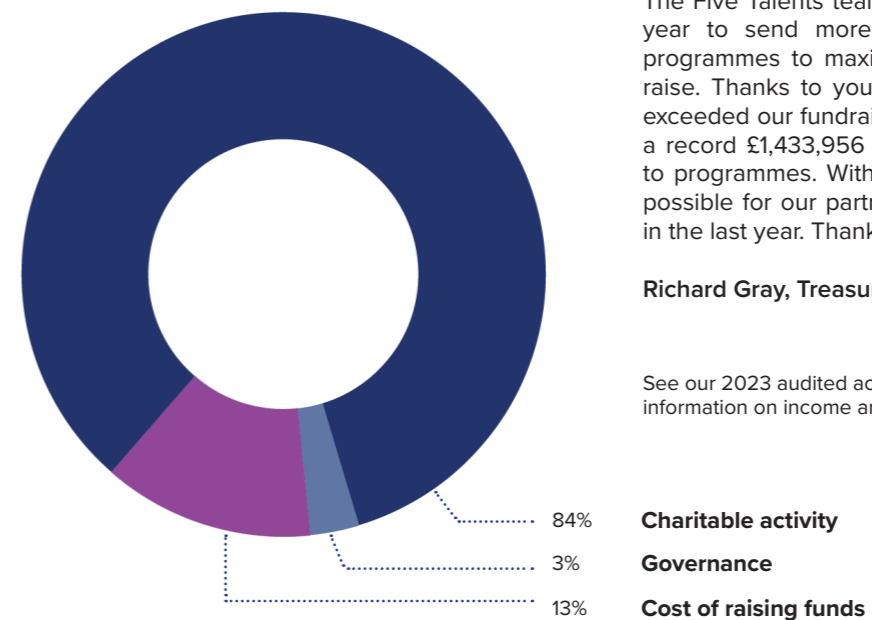
Our full accounts were audited by WMT Chartered Accountants and are available on the Charity Commission website.

## EXPENDITURE

The Five Talents team in the UK work diligently every year to send more and more funding directly to programmes to maximise the impact of every £1 we raise. Thanks to your incredible generosity, we have exceeded our fundraising target again in 2023, raising a record £1,433,956 and sending £884,906 in grants to programmes. Without you, it would not have been possible for our partners to support 32,686 members in the last year. Thank you.

**Richard Gray, Treasurer of Five Talents**

See our 2023 audited accounts for more information on income and expenditure.



# A LASTING LEGACY

**Kris Coppock, Co-Chief Executive Officer of Five Talents UK**

We're celebrating a gift made from an inheritance by one of our generous supporters earlier this year, which has enabled us to expand our work in South Sudan. Thanks to this gift, our partners in Terekeka, South Sudan, were able to form and train 52 Literacy and Savings Groups (reaching 1,040 people) last year. Our generous supporter said:

*"Having recently inherited some money from my aunt and uncle, I wanted to use part of it to make a sustainable difference to people in a difficult situation. I really like the business model that Five Talents use: empowering people to develop skills, grow in confidence and work together in community Savings Groups to build a better future. This is something to celebrate and I feel a fitting legacy to my uncle and aunt!" - Anonymous Five Talents Supporter*

Our baseline surveys showed that in Terekeka, just 3% of members could read or write and only 7% had a small business to support their family. None of the members had ever had any business skills training. Today, 86% of members have a business - and the long-term impacts are remarkable. More children are going to school, women are being elected to community leadership positions and challenging patriarchal norms; families have savings they can use in a crisis and communities are learning peace-building and reconciliation skills.

As one member, Anna, put it: *"Before this programme, I didn't have a business - I was afraid to start one and I had no money to invest. Often we had no food. But through my Group, I began learning business skills and saving when I could, and in time, I decided to take a loan to sell peanuts. Now, I can provide food for my family and my children are going to school."*

Anna's children will complete their education and, we hope and pray, grow up to fulfil their potential and dreams. We know that Savings Groups build a lasting legacy. By giving through your Will or from inheritance, you will transform lives for generations to come. Contact [kris@fivetalents.org.uk](mailto:kris@fivetalents.org.uk) to learn more about how you can make a lasting difference.



**RACHEL LINDLEY**  
Co-Chief Executive Officer



**KRIS COPPOCK**  
Co-Chief Executive Officer



**HANNAH WICHMANN**  
Programmes Team



**MAY MAK**  
Grants Manager & Programmes Team



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Director of Trusts Fundraising



**MEGAN HENDERSON**  
Communications & Events Manager



**JAMES MCARDLE**  
Director of Communications  
& Strategic Engagement



**GRACE COONEY**  
Trusts & Foundations Fundraiser

# CELEBRATION

## 2023 IMPACT REPORT

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THE ARCHBISHOP OF KENYA

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