

#### **CLIMATE ACTION: SUSTAINABLE DEVELOPMENT GOAL 13**

Climate change has had detrimental effects on weather patterns in Kenya. Seasons of drought and rain have now become unpredictable and prolonged; leading to flash flooding, land degradation, crop failure, cattle deterioration and tragically, malnutrition and starvation. With over three quarters of the population dependent upon agriculture as a means of living, there is urgent need to build resilience by training people to climate-proof their livelihoods.

Joyce has seven children. Feeding, clothing and ensuring they are all able to attend school is her main priority. Land degradation resulting from lack of rains and prolonged drought has meant that farming has become unprofitable in the region where she lives. But, having joined a Five Talents' Savings Group, Joyce learned the skills, knowledge and tools to improve her household income through starting a new business.

Joyce is truly business savvy. She borrowed a loan from her Savings Group to buy sugar in bulk. She then divided the sugar into smaller bags and went door-to-door in her community selling the sugar. A simple, but highly profitable venture! Because of her success, Joyce was soon able to repay her loan.

"Now my children have new clothes and they can go to school."

Five Talents trains members in financial literacy and business skills; supporting them to grow, add-value, diversify and adapt their businesses to meet the demands and changes of their local environment.

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#### WHAT'S HAPPENING ACROSS OUR PROGRAMMES

## **Smokeless charcoal**

is being made and sold by members in South Sudan.

# **Rainwater tanks**

are purchased through savings & loans by members in Kenya.

### **Fruit trees**

were planted by members in Uganda, preventing soil erosion.

## Solar grids

were purchased by members in Tanzania with their savings & loans

Figures are accurate from April 2020.