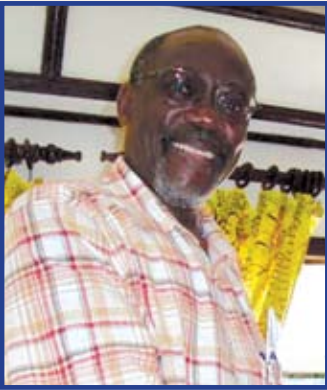


A woman wearing a dark brown hat with red and white flowers, a vibrant pink blouse with intricate white lace and colorful embroidery, and a blue shawl. She is focused on working on a colorful, patterned textile on a wooden frame. The background is a textured, light-colored wall.

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

Annual Report 2009



Fred Kalema-Musoke

FROM THE CHAIRMAN

Dear Friends,

The Five Talents International Family marked our 10th anniversary in 2009. It was an exciting year!

In April, our partner, ECLOF-Peru, along with the Anglican Diocese of

Peru, opened a new branch in four towns and villages in the Huancavelica region of Peru. Through this partnership, villagers in Huancavelica, Yauli, Ucchus and Chacarilla now have access to low-cost banking services in the poorest region in Peru where nearly 86% live at or below the poverty line.

In May, Lietnhom celebrated and dedicated the first community-owned bank in South Sudan. The bank has been named the Amat Wuot Community Bank, which means “a union of communities” in Dinka, the local language, because it is bringing together members from various clans, including two clans who fought in 2008. The bank’s concrete structure has become a symbol of stability and reconciliation in an area that has a history of conflict and volatility. And, not only is this the first village bank in South Sudan, but it is also being led by a woman.

During the summer, we launched our Fellows Program, with two fellows working in Peru and Tanzania, respectively. Both fellows have been an incredible resource and asset during the course of

their service. You’ll be able to read more about their work on the following pages.

Throughout the year, we celebrated our 10th anniversary with a variety of events but this celebration culminated in November as we gathered with 200 supporters for an anniversary dinner in Arlington, Virginia, where the work of Five Talents over the past decade was shared through photos, video, stories and testimonies. It was an evening to be remembered as we featured Rev. Thomas Anei, a Fellow and project officer for our Sudan program, as the guest speaker!

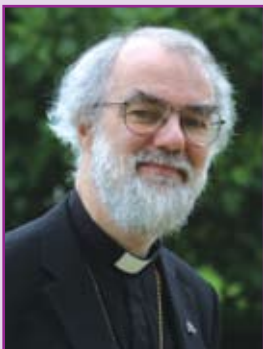
Five Talents continues to expand our reach while remaining true to our mission of fighting poverty, creating jobs and transforming lives, particularly for those living in some of the riskiest and poorest regions of the world.

As you read our 2009 annual report, remember in prayer those individuals who are featured and the thousands of others who do not have a voice but who are working hard each day to make their lives and the lives of their families just a little bit better.

Thank you for your ongoing support of this ministry.

God Bless,

Fred Kalema-Musoke
Chairman of the Board
Five Talents International



“I am very, very proud to be associated with Five Talents as Patron because I think its moment has come, in a sense, worldwide. It is something that the church can offer with confidence and gratitude to the societies in which it works.”

“And, I am deeply grateful to God for all that He has done through Five Talents in the last decade to advance that particular form of the Christian Gospel and the Christian good news that simply enables people to stand on their feet and say, ‘I have something to receive and to give. I am capable of responsibility. I can stand before God with the confidence of being an adult trusted, not only by God, but by others, winning the trust of the community around me, so beginning to transfigure what is possible for people here.’” **Dr. Rowan Williams, Archbishop of Canterbury, International Patron of Five Talents**

FROM THE UK CHAIRMAN

I am pleased to report that Five Talents in the UK is growing from strength to strength, now raising significant resources to support the microfinance partners worldwide.

In 2009, Five Talents UK income grew by 45% to \$694,000 from a diversified range of sources including individuals (45%) companies (23%); foundations (22%); churches (2%) and legacies, events and tax-back (8%). This was achieved in one of the most difficult financial circumstances on record, for which we thank God, as well as our donors and our dedicated team of staff and volunteers.

Particular highlights of the year for the UK office were as follows: Overall Winner of the City of London Sustainable City Awards 2009; Charity partner for the G20 public debate with Prime Minister Gordon Brown in St Paul's Cathedral; Appearance on BBC1 Television programme Songs of Praise; Overseas visit to India programme (Chennai) with UK Member of Parliament; 10th Anniversary and fundraising reception with Five Talents' Patron the Archbishop of Canterbury in Lambeth Palace.

The outlook for 2010 looks extremely exciting as, together with Five Talents-USA and International, our microfinance partners

and programmes are maturing and reaching some of the neediest communities in the world with transformative effect – unlocking, developing, and multiplying 'talents' both in the UK and in the countries where we serve. Thank you for your support.



Graham Carr

Graham Carr
Chairman of Trustees, Five Talents-UK



Hooks Johnston, at right

FROM THE USA CHAIRMAN

Dear Friends,

I had the opportunity in 2009 to visit our partners at ECLOF in Lima, Peru. We met many dedicated and hard-working entrepreneurs whose lives had been transformed as a result of the work of Five

Talents and ECLOF. Most lived on steep hillsides with dirt floors and makeshift walls and roofs, but all were filled with hope and determination to improve their lives. It was truly inspiring and humbling. It takes many caring, generous and committed people to make the work of Five Talents a reality. We are fortunate to have the donors, staff, board and partners that make it all possible.

In a very difficult economic year, Five Talents-USA managed to grow our number of donors significantly. We are enormously grateful for our growing base of support and the dedication of our donors during difficult times. We celebrated our 10th anniversary, our many accomplishments and the growing demand for our work around the world. We also celebrated Craig Cole's 10 years with Five Talents. He was Five Talents' first employee and has led Five Talents since its inception. We are grateful for Craig, as well as our talented staff and many active and involved board members.

As we look forward to 2010, we are reminded of the growing needs of the poor around the world and our call to serve them. We have ambitious plans to grow our impact in these communities. We ask for your generous support of our mission.



Hooks Johnston
Chairman, Five Talents-USA

Five Talents International ¹

Financial Position as of December 31, 2009

	2009	2008
Cash	\$305,055	\$238,953
Investments	\$1,622	\$2,731
Contributions Receivable	\$24,530	\$65,607
Other assets	\$3,715	\$6,242
Fixed assets	\$18,669	\$25,598
Total Assets	\$353,591	\$339,131
Accounts Payable	\$87,878	\$108,668
Accrued Expenses	\$7,538	\$9,980
Notes Payable	-	-
Total Liabilities	\$95,366	\$118,648
Unrestricted Net Assets	\$136,432	\$93,176
Temporarily Restricted Net Assets	\$121,793 ²	\$127,307 ²
Total Net Assets	\$258,225	\$220,483
Total Liabilities and Net Assets	\$353,591	\$339,131

(1) The financial information presented includes the accounts of Five Talents – USA, Inc. (US Office), Five Talents UK Limited (UK Office), and Five Talents International, Inc. (International Office) collectively referred to as Five Talents International (FTI). All intercompany balances and transactions have been eliminated in the combined financial statements.

The US Office was incorporated in the Commonwealth of Virginia in March 1999 as a not-for-profit organization under section 501(c)(3) of the Internal Revenue Code. The office is located in Vienna, Virginia, outside of Washington D.C.

The UK Office is registered as Charitable Company #05641704 with its governing documents signed and dated on November 14, 2005. The UK Office is located in London, England. The International Office was incorporated in August 2007 and is in the process of applying as a not-for-profit organization under section 501(c)(3) of the Internal Revenue Code.

The US Office is audited by Goodman & Co, certified public accountants in McLean, Virginia. The UK Office financial statements are prepared by HW Chartered Accountants in accordance to UK Charities Act 1993 and UK Companies Act 1985. FTI combined financial information is compiled by Goodman & Co. Statements for the US Office, UK Office, and FTI are available upon request.

(2) Temporarily restricted net assets represent contributions received that contain donor imposed restrictions. As of December 31, 2009, temporarily restricted net assets are available for the following purposes: Latin America \$4,735; Africa \$81,059; Philippines \$3,290; Knippers Institute \$31,953; Other \$756; Total \$121,793



Five Talents International ¹

Financial Operations for Year Ending December 31, 2009

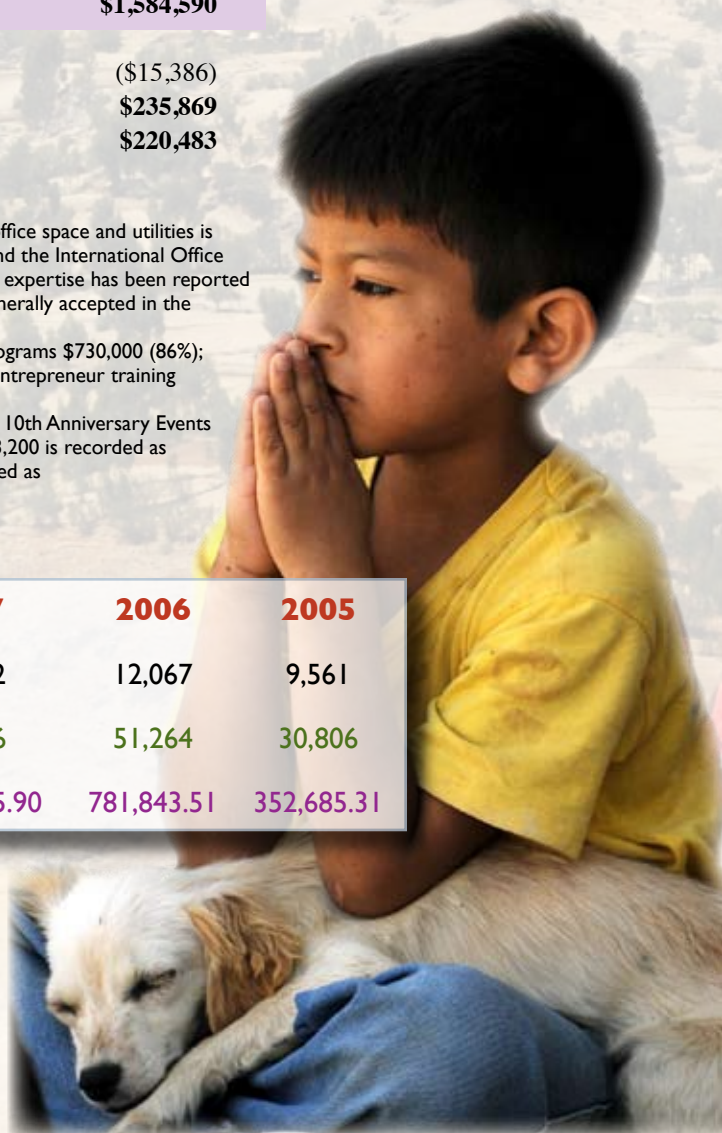
	2009	2008
Contributions	\$1,689,497	\$1,545,419
In-Kind Contributions	\$63,465 ³	\$46,704 ³
Other income	9,177	(\$22,919)
Total Revenue & Support	\$1,762,139	\$1,569,204
Program Development	\$846,792 ⁴	\$707,907 ⁴
Personnel costs	\$551,443	\$617,376
Professional fees	\$72,155 ³	\$72,012 ³
Conventions & Events	\$131,476 ⁵	\$52,490 ⁵
Office Costs	\$25,975	\$24,725
Occupancy	\$28,676 ³	\$25,102 ³
Depreciation & Amortization	\$10,934	\$15,480
Domestic Travel	\$15,168	\$13,334
Marketing	\$6,121	\$13,148
Printing & Reproduction	\$11,581	\$12,297
Postage & Delivery	\$11,123	\$10,848
Telephone	\$8,709	\$9,302
Staff training	\$584	\$5,836
Insurance	\$3,360	\$4,733
Total Expenses	\$1,724,397	\$1,584,590
Changes in Assets	\$37,742	(\$15,386)
Net assets - beginning of the year	\$220,483	\$235,869
Net Assets - end of the year	\$258,225	\$220,483

(3) Both the US Office and the UK Office operate in donated office space. This donation of office space and utilities is recorded as In Kind Contributions and Occupancy Expense. In addition, both the US Office and the International Office have benefited from donated legal and information technology expertise. The fair value of this expertise has been reported as In Kind Contributions and Professional Fees. This is accordance to accounting standards generally accepted in the United States.

(4) Direct program funds for 2009 were expended in the following areas: Grants for Loan Programs \$730,000 (86%); Oversight and Technical Assistance to both existing and new Loan Programs \$107,000 (13%); Entrepreneur training and support of Christian Economic Development Institutes (CEDIs) \$10,000 (1%).

(5) The US Office held several special events such as the 6th Annual Golf Outing in June 2009, 10th Anniversary Events in fall 2009, and Vision Trips overseas for donors to witness the programs. The revenue of \$173,200 is recorded as Contributions and In-Kind Contributions. The related event expenses of \$103,200 are recorded as Conventions & Events.

	2009	2008	2007	2006	2005
# of members	20,679	20,773	16,252	12,067	9,561
# of people impacted	210,926	129,245	95,376	51,264	30,806
total outstanding portfolio	1,670,883.54	1,582,171.08	1,315,545.90	781,843.51	352,685.31



LAUNCH OF FELLOWS PROGRAM

Five Talents officially launched its Fellows Program in the spring of 2009. The program was created as a response to the demand from both partners asking for assistance with specific projects and from volunteers desiring to lend their talents to serve the poor through microfinance. The 2009 fellows were Colleen Dyble, who is working with ECLOF-Peru in Lima, and Anne Figge, who is working with the Mama Bahati Foundation in Iringa, Tanzania.



Colleen Dyble (pictured left), Lima, Peru

In July, Colleen started working as a Development and Marketing Specialist in ECLOF-Peru's Lima office, where she helped expand and systemize their non-financial services for their clients. This included developing and executing a client satisfaction and needs assessment survey among clients. She has also conducted training for the directors of the Lima offices in new business and finance curriculum, which they hope incorporate into their client services. Colleen has also researched other microfinance institutions that offer insurance in order to develop a product prototype.



Anne Figge (pictured right), Iringa, Tanzania

In August, Anne Figge began working with the Mama Bahati Foundation in Iringa, as a Business Skills Counselor and Trainer. In this role, Anne surveyed the needs of clients and provided business skills training to a pilot group of clients. She also modified Five Talent's social impact indicators to reflect the Tanzania context and has helped design methods to aggregate this data.

LATIN AMERICA

Peru

No. of Branches: 2
No. of clients: 2,182
Initial loan amount: \$174
Loan fund in circulation: \$321,220
Church partner: Anglican Diocese of Peru

Dominican Republic

No. of clients: 174
Initial loan amount: \$90
Loan fund in circulation: \$22,794
Church partner: Episcopal Diocese of the Dominican Republic

Bolivia

No. of clients: 1,279
No. of saving communities: 32
Initial loan amount: \$6
Loan fund in circulation: \$1,723
Church partner: Anglican Diocese of Bolivia and the Association of Evangelical Churches of Tarija

AFRICA

Kenya Thika

No. of clients: 1,882
Initial loan amount: \$26
Loan fund in circulation: \$250,511
Client savings: \$324,356
Church partner: Anglican Diocese of Thika

Sudan

No. of clients: 751
Initial loan amount: \$75
Loan fund in circulation: \$7,140
Church partner: Diocese of Wau

Tanzania

No. of clients: 1,194
Initial loan amount: \$36
Loan fund in circulation: \$97,353
Church partner: Anglican Diocese of Ruaha

Uganda

No. of branches: 3
No. of clients: 2,528
Initial loan amount: \$100
Loan fund in circulation: \$439,020
Church partner: Anglican Church of Uganda

ASIA

India - Madras

No. of clients: 3,474
No. of saving communities: 226
Initial loan amount: \$25
Church partner: Church of South India - Diocese of Madras

India - Nagpur

No. of clients: 765
Initial loan amount: \$115
Loan fund in circulation: \$27,550
Church partner: Diocese of Nagpur

Philippines

No. of branches: 7
No. of clients: 4,615
Initial loan amount: \$106
Loan fund in circulation: \$341,510
Church partner: Episcopal Diocese of the Central Philippines

Indonesia

No. of clients: 2,007
Initial loan amount: \$53
Loan fund in circulation: \$47,665
Church partner: All Saints Church in Jakarta; Anglican Diocese of Singapore

Artisan Uses Creative Flair in Home-based Business

Zenovia Clemente runs a small store out of her home, where she makes and sells ice cream along with other sweets and sodas. But, Zenovia is also a skilled artisan and each day she looks forward to creating handicrafts and sewing blouses along with adding her own flare and decoration to each one.

Zenovia is the mother of four and is married, but her husband works in the mines and is only able to come home every 15 days, so most of the time, she's

in charge of the household. When ECLOF started its program in her village of Chacarilla, Peru, in April, she joined a loan group with hopes of expanding her business. She has since taken out one loan for \$66, which she used to buy goods for her store, for wool for her handicrafts and decorations for her blouses.

With the encouragement of her loan group, Zenovia says she feels more secure in life and feels more worth in what she does. Now, she dreams of further expanding her business so that she can paint her house, add shelves to her shop and increase the stock in her store.



PERU: Lima, like many capital cities, has a constant inflow of migrants looking for a better life – and often being disappointed. Five Talents' partnership in Peru is with the Anglican Diocese of Peru and the Ecumenical Church Loan Fund (ECLOF). They are providing hope and means for people to build a sustainable future. A new branch was opened in April 2009 in Huancavelica – the poorest district in Peru.

DOMINICAN REPUBLIC: Five Talents formed a partnership with the Diocese of the Dominican Republic and Esperanza International. La Barquita, one of the poorest slums in Santo Domingo, had the greatest need and the program began there in January 2008. Building trust is a challenge in this neighborhood, so the local Episcopal priest accompanies the loan officer to support his efforts to build up loan groups in the community.



BOLIVIA: The Semillas de Bendición (Seeds of Blessings) project in Tarija, in south-central Bolivia, is a savings and microcredit program, where groups of people are pooling their savings and lending small amounts to each other while also receiving training on basic health, business, and home issues. This is a partnership with the Anglican Diocese of Bolivia.

How a Bank is Bringing Reconciliation to a Sudanese Village

For Deng Agei conflict is a part of life. After living through two decades of civil war in South Sudan, relative peace had come to his village of Lietnhom, where he opened a microbusiness and sold a variety of household goods and food items. But conflict found him once again when a clash between clans devastated his village in 2008. When the market in Lietnhom burned so did his shop leaving him with virtually nothing. Both his inventory and his monetary savings were in the grass-roofed shop. He estimates his losses were about \$2,500. But, he decided to rebuild and start his business again thanks to the local village bank. This bank, a concrete structure that held \$4,000 of

members' savings, was one of the few buildings in the village that was untouched during the clash.

"I was only able to rebuild my business because I could take out a loan of \$75 from the village bank," he said.

To celebrate their successes, their perseverance and the obstacles they have overcome, Lietnhom residents held a dedication of the bank building – the first village bank in South Sudan – on May 19, 2009. The bank has been named the Amat Wuot Community Bank, which means "a union of communities" in Dinka, the local language, because it is bringing together members from various clans, including the two clans who fought last year.

Five Talents is working with a consortium of partners, including the Episcopal Church of Sudan, to provide business skills training to beginning entrepreneurs. The village of Lietnhom is made up of members of the Dinka tribe, who are traditionally pastoralists. Therefore, they are learning for the first time how to save and use money and how to start and manage a microbusiness. They previously had a barter economy. The bank's concrete structure has become a symbol of stability and reconciliation in an area that has a history of conflict and volatility. "The bank has helped us a lot, because we are now able to take our children to school, have our own businesses and not ask our husbands for money," said Mary Achol, a Mothers' Union member and Amat Wuot Community Bank board member.

She encourages other women to take loans and to pay them back on time, so that others in the community can benefit. "I see a bright vision for Lietnhom. Once there was no microcredit system. There was no bank," Mary said. "Now there is a bank. We have hope that it will bring change."



KENYA: The savings-led program in the Diocese of Thika continues to grow and to be a model for replication. The men and women are saving and then lending the accumulated savings to members of their groups. The successful clients are being peer-mentors for new group members.

TANZANIA: The Mama Bahati Foundation in the Diocese of Ruaha is now in its third year and currently operates in Iringa municipality and the neighboring Kilolo district after expanding to Kilolo in 2009. The local staff hold daily "cluster" meetings for groups coming from different parts of the town, enabling them to save and repay on a weekly basis. The program is 100% women, and the plan is to continue outreach to women in new communities as well as expand their target client base to include youth.

SUDAN: In May, the Lietnhom Community Bank was dedicated and renamed the Amat Wuot Community Bank, which means "a union of communities" in the local Dinka language. This is the first community-owned bank in southern Sudan. This program has now expanded to savings groups in Wau, where Rev. Thomas Anei – the Five Talents Fellow and project officer – is working daily with the community, teaching them the principles and practices of microfinance in their fragile context.

UGANDA: Five Talents Uganda is now a long-running organization with its own operations and independent Board of Directors. It currently operates in three Dioceses. Staffing issues have caused repayment rates to fall below standard, but Five Talents is working to rectify this in 2010.

Mom's Purse Business Carries Daughter's Future

Seven-year-old Edelina's eyes light up when she is asked about her mother, Maya.

Maya is a single parent, who was struggling to pay for Edelina's school uniform and books prior to joining a loan group with GERHATI in Indonesia. Once joining the group, Maya learned how to save and has taken out two small loans. She now sells ladies purses and sandals door-to-door. With her business profits, she has been able to not only pay for Edelina's uniform, books and shoes but also treats her daughter to fried rice with eggs and chocolate milk.

"Thank you GERHATI for helping my Mom so we can have better lives," Edelina said. "I'm happy that Lord Jesus loves my mom and me. I want to study harder, so I can become smart."



INDIA: Diocese of Madras The Diocese of Madras is running a savings-led program serving communities affected by the 2004 tsunami to the north and south of Chennai. It is a women-focused project (mainly Hindu) but the men and village elders are very supportive now that they have seen the

income generation and household improvements. Women are saving each month, and now the Five Talents fund is beginning to supplement their savings so that members can borrow small loan amounts within their Self-Help groups in order to develop their small trades.



India: Community Development Society Five Talents is supporting the Community Development Society in Nagpur, India. Its main objective is to promote economic, social, education and spiritual transformation for the most disadvantaged poor, including members of the dalit (untouchable) caste. This is achieved by providing microcredit, training and Self-Help Groups.

INDONESIA: The GERHATI Foundation is Five Talents' microfinance partner in Indonesia and is linked to All Saints Church in Jakarta. The project serves the poor populations in two suburbs on the edge of the city, Bekasi and Cipayung. The groups are mainly Muslim (80%) and women (90%) by self-selection. This project has an average initial loan size around \$53 and a repayment rate of 91% and the project is on track to be self-sustaining from the loan interest by 2012.

PHILIPPINES: The Center for Community Transformation (CCT) is based in Manila, and Five Talents has funded CCT microfinance branches in the suburbs of this huge city. The project is linked with the Diocese of Central Philippines, which lends their support to the project. Over the life of this program, CCT has served more than 28,000 clients and made more than 50,000 loans.



MISSION STATEMENT

Five Talents' mission is 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.

FROM THE EXECUTIVE DIRECTOR

Dear Friends,

I am especially grateful for those who have supported us for 10 years of transforming the lives of the poor – the many dioceses, churches and individuals who have helped create an organization that has assisted more than 100,000 poor entrepreneurs since operations began in 1999. In total, we have worked in 22 countries using a variety of services including loan programs, training and technical assistance. We had no idea when we started where we were headed. We are blessed to be where we are and blessed to have you with us as we move forward to live out Christ's commandment to serve the poor.



Five Talents-USA reached a fundraising goal of \$1 million for the first time in spite of the economic downturn. Combined with the UK office, we raised more than \$1.7 million and supported 20,000 poor entrepreneurs in 11 countries. It was a phenomenal year, and I'm grateful for the prayers that you shower upon us. They sustain us.

Craig Cole
Executive Director, Five Talents International

FIVE TALENTS' BEGINNINGS

Five Talents was created as a long-term response to the ravages of poverty that debilitate communities in developing countries. With nearly 3 billion people in the world living on less than \$2 a day, poverty threatens to destroy generations of families. Immediate relief with food, clothing and medical supplies are important but more is needed to make lasting changes and turn desperation to hope. The founders of Five Talents, including Anglican Church leaders, discussed these issues and the plight of the poor during the 1998 Lambeth Conference in which Five Talents was commended in a resolution passed by the Bishops of the worldwide Anglican Communion. They wanted to respond not only with assistance but to also guard the dignity of the poor by supporting them in small businesses.

Five Talents' name comes from a Biblical parable that teaches stewardship and wise investment. (Matthew 25:14-30.) Our mission is 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. Today, Five Talents is headquartered in Vienna, Virginia, outside Washington, D.C., with another office in London, England. We are supported by hundreds of volunteers and donors around the world.

“MASTER” *he said, “You have entrusted me with five talents. See, I have gained five more.” His master replied. “Well done, good and faithful servant! You have been faithful in a few things; I will put you in charge of many things. Enter into the joy of your master.” Matthew 25:20-21*



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UK Director
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UK Director of Development
Ms. Anna Pienaar
UK Programme Analyst and
Institutional Fundraiser
Ms. Katie Frank
UK Operations Manager

“AGAIN,”

*it will be like a man going on a journey,
who called his servants and entrusted his property to them. To one he gave
five talents of money, to another two talents, and to another one
talent, each according to his ability.” Matthew 25:14-15*



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