



POSSIBILITY
2024 IMPACT REPORT



What Was Impossible

“A goal Neema thought was impossible...”

These might be the most impactful words in this report. They echo a deeper truth that surfaces again and again in our work: that what seems impossible—especially in the face of deep poverty—is often not a lack of potential, but a lack of agency.

At Five Talents, we’ve had the joy of witnessing what happens when that barrier is removed. In community after community, men and women like Neema are stepping into the dignity of work, the power of entrepreneurship, and the beauty of a deeply bonded faith community. Their stories aren’t simply about

financial empowerment—they’re about the transformation of body and spirit: courage replacing fear, creativity overcoming despair, and hope that goes beyond circumstance.

2024 was a year of remarkable growth for Five Talents, both in breadth and depth. Over 18,746 new members joined our programs, for a total of 42,119 individuals currently learning, saving, launching businesses, and investing in each other’s dreams. This represented a growth of 32%, extending our work into the formation of 833 new Savings Groups. But behind each of these numbers is a real life person with a story, pressing forward in the face of adversity. These are not just statistics

to be admired, but lives to be celebrated.

Like the entrepreneurs in our programs, we are sustained by a community that believes the impossible is not beyond reach. Thank you for your faithfulness, your generosity, and your belief in a future of hope that—by God's grace—is already beginning to break through. With deep gratitude,

Liz

Elizabeth Kim Ha
CEO

“Now to Him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to Him be glory in the church and in Christ Jesus!” Eph. 3:20-21





302,536

Cumulative Savings Group members

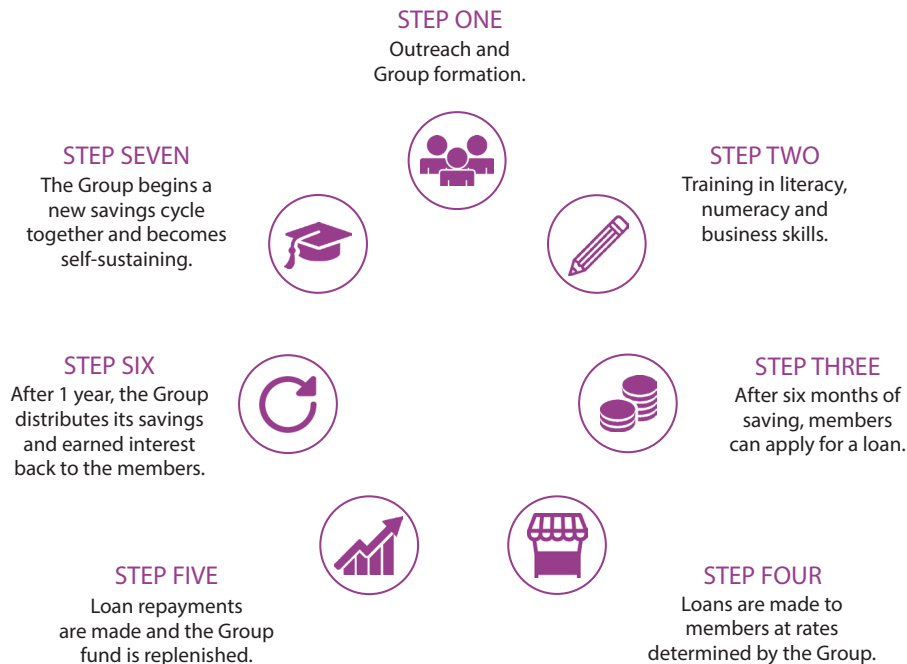
18,746

New Savings Group members in 2024

\$1,843,448

Total savings by Savings Group members in 2024

Our Model





Community Transformation in South Sudan

Five Talents' partnerships with local churches are essential to our programming. The local church remains rooted and active even during episodes of insecurity, meaning Five Talents can operate in communities experiencing conflict or the trauma of recent violence.

Knowing that many Savings Group participants live with the brokenness that conflict creates, we have included trauma-healing and peacebuilding training since 2019. Through peer-to-peer counseling and group sessions, the program helps participants heal from memories of war and the trauma of ongoing violence. It equips individuals to end cycles of violence and retribution and move toward forgiveness.

The results have been dramatic. In one community outside Terekeka, Savings Group members led their peers in a decision not to retaliate against a

neighboring community that attacked and destroyed their village. Instead, they reached out to reconcile with them. Those same neighbors who once incited violence agreed to restore peace and even helped rebuild the very church they had burned down.

Seeing how peacebuilding can transform communities, Five Talents launched a pilot program in South Sudan at the end of 2024 in a region deeply wounded by conflict. A decade ago, Malakal was devastated by fighting during South Sudan's civil war and almost the entire population was displaced. Malakal is positioned near the border with Sudan, in the Upper Nile region, which is now facing another displacement crisis as people flee the Sudanese civil war. Displacement destroys economic, spiritual, and community ties, and increases the likelihood of more conflict, particularly when combined with resource scarcity. Five Talents Savings Groups counter this

with training in skills that empower program participants to both build businesses and work toward peace.

National peace still remains tenuous and conflict is escalating. That makes it all the more timely that Five Talents and our partners are working to restore hope, economic opportunity, and relationships so that individuals can better cope with crises and create pathways to healing for themselves, their families, and their communities.



The village church being rebuilt

MEMBER VOICES

“Since joining a Savings Group, I don’t hesitate now to intervene in the mediation of people in conflict by using the word of God.”

– Gabrielle | Burundi



“I am proud of my Savings Group members. I am no longer alone. We visit each other and encourage everyone to stay in a safe environment.”

– Veneranda | Rwanda



“Praise be to the Lord because now, after being empowered, I live happily and peacefully with my children, my husband and neighbors.”

– Chantal | Burundi

If the Group was not here, the members would not be here. Some may have died, others would have been cattle rustlers, some would have left to seek employment elsewhere. The community who are not in the Savings Group are not jealous because we bring services into the community that were not there before.”

– Kizza | Uganda





78%

are better able to access **healthcare**

85%

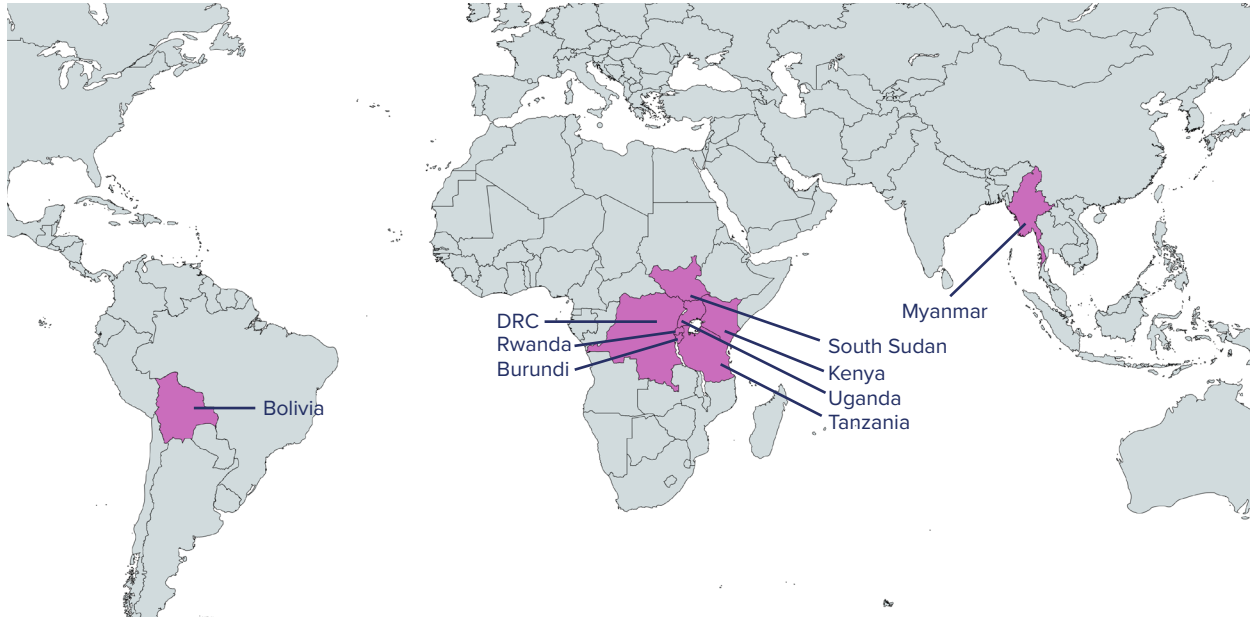
are better able to keep their children in **school**

97%

can afford **three meals a day** for their family



Where We Work







Savings Group members in Democratic Republic of the Congo

Possibility and New Life at Home

Five Talents always invites local church partners and participants to shape programming to their community's needs. In Burundi, program participants shared that family conflict was one significant contributor to keeping families in poverty.

To address this, parenting training was added to equip participants with skills that promote mutual support between parents and children and help to stabilize family life. In 2024, more than 7,000 learners participated in parenting training.

Arnaud initially joined a literacy group to learn reading and writing, but he soon saw his home life transformed as he began to take a closer look at his relationships with his wife and children through parenting training. During the classes, he realized

that poverty was driving him to make decisions that hurt his family. Without hope or plans for the future, he often spent his earnings on alcohol.

Parenting training helped Arnaud discover that he had been imitating his own father, who drank and disciplined his children harshly. Arnaud said he grew up thinking that a father had to be feared to be respected, and that it was the wife's job alone to raise and educate children. When the parenting training discussed another way, Arnaud felt they were talking directly to him. Convicted, he realized he needed to change and committed to starting a new life with his family where nonviolence, listening, and mutual support defined their relationships.

“Since I joined the program, our family has been living in peace. I support my wife in the education of my children, and she is involved in family decision-making. We plan to run a business together once I get a loan from the group. Now, I am consulted in my community because people have seen the great change in my life.”

– Arnaud | Burundi



Creating Possibility through Self-Sufficiency

Before joining her Five Talents Savings Group last year, Neema struggled with impulsive spending and often borrowed money from friends, leaving her ill-prepared for unexpected crises. Now, the determined 30-year-old is self-sufficient and setting her sights on new pathways to economic empowerment for herself and her family.

The group's weekly meetings, focused on tracking savings and encouraging accountability, have changed Neema's damaging habits and her life. She learned how to save with a specific goal and used her savings to buy a sewing machine, which empowered her to turn her skills as a seamstress into a small business, sewing kitenges (traditional fabrics) and colorful dresses. By the end of 2024, she had saved 500,000 Ugandan shillings (UGX) — the equivalent of \$135.62 USD —

a goal Neema thought was impossible!

With the profits from her sewing, Neema is expanding her business further and also dreaming of new projects. She has even started raising pigs and growing onions during the rainy season, helping her to increase her income as well as feed her family. Her diversified earnings and savings now cover her children's school fees and even support three orphaned nieces and nephews in her care.

Through her hard work and support from her Savings Group, Neema has built a safer and brighter future for her family. Looking ahead, she wants to save to buy a plot of land in the next year and will also multiply activities that can increase her earnings, such as expanding her pig farm and selling peanuts, tomatoes, and onions.

Neema's Savings Group has become much more than a place to save and grow her economic freedom; it is also a committed and loving support system. Members of her group share money for emergencies, celebrate life milestones, and help each other through difficult seasons, such as rebuilding homes after storms or paying medical bills. She says that her Savings Group not only taught her how to save, but also became her lifeline and helped her see her own potential beyond what she could imagine.



Experiencing Healing After Addiction

Rwanda's Butare Diocese has noticed a profound and positive impact of its Savings Groups — just started in July 2024 — on their local community. Five Talents programs in Rwanda are specifically for women in female-headed households and address food insecurity and malnutrition by planting vegetables and training participants on balanced diets. The diocese was so excited for this program, they began implementing these initiatives right away. The changes in the community are evident across the board, but particularly in the lives of the women who have seen their vegetable gardens flourish. These crops are not only contributing to improved nutrition for families by providing a more balanced diet, but they also present a valuable opportunity for income generation. The produce can be sold at local markets, enabling the community to

earn money and improve their economic well-being. This progress highlights the positive impact of agriculture in enhancing food security and fostering financial independence among women in the parish, as some groups have already started harvesting their vegetables.

In addition, many group members have started new businesses with the funds they've saved in their groups, leading to increased financial independence and stability, and those who were previously illiterate are now gaining valuable knowledge and skills through their group's literacy program. Even in these early stages of their program, they have witnessed positive transformation within their community, sparking hope for a brighter future ahead.

Bénédicte is one program participant in this community whose inspiring journey of transformation started when she joined her Savings Group. She says, *“I used to be a woman consumed by alcohol, spending my days in bars and neglecting my responsibilities as a mother. My behavior led to constant conflict with my husband, and eventually, he left me alone with our children. Even after that, I didn’t change my ways.*

“However, everything changed when I encountered the Word of God and accepted Jesus Christ as my Savior. Joining the Savings Group helped me transform my mindset. Now, I can properly care for my children, pray for them, and attend Sunday services. My life has been completely changed through Jesus, and I am proud to say I am born again.”



Uplifting Communities, Together

Two communities in Tanzania are showing that economic empowerment matters beyond its impact on individuals and families. It reverberates through whole communities and its benefits are both material and spiritual.

In one town in the Diocese of Tabora, a group of women — all from economically disadvantaged backgrounds — formed a Savings Group, where they learned business skills, saved together, and helped one another start small businesses. Seeing the positive change in their lives, they wanted to thank God for His provision by giving back to their community.

With the earnings from their cycle of savings and loans, the group made a generous contribution to their church. Other members of the congregation

were inspired to see these women, who once had next to nothing, tithing to provide resources for their church's activities. The women even bought a new pulpit for use during services. Now, as the church community gathers each Sunday, the pulpit stands as a testimony to God's faithfulness, the power of generosity, and their commitment to spiritual growth together.

Further south, in the region of Njombe, another congregation launched a noteworthy project. Five Talents Savings Group members often work together on income-generating projects, such as making soap for sale or jointly operating shops, but this group in Njombe invested in the future of their community by planting a nursery. Together, they are planting more than 30,000 timber and fruit trees.

When mature, these trees will create a sustainable source of income and offer financial, nutritional, and environmental benefits for the church and the community as a whole. It will be a while before their first harvest, but the church members are excited because they have faith and hope for their community's future, and they believe their combined efforts will be the seed of lasting change.



The pulpit purchased by the group for preachers in the local church.

The nursery where members are planting a variety of timber and fruit trees.



2024 FIVE TALENTS USA FINANCIALS

For the year ending December 31, 2024 based on Form 990

INCOME	Individual Support	\$1,260,908
	Church Support	\$120,863
	Foundation & Other Support	\$435,000
	Investment & Other Income	\$7,907
	Total Income	\$1,824,678
EXPENSES	Program Services	\$1,141,568
	Fundraising/Outreach	\$243,443
	Management/General	\$164,970
	Total Expenses	\$1,549,981

Five Talents USA 2024 total net assets: \$1,105,513

FIVE TALENTS INTERNATIONAL COMBINED SUPPORT AND INCOME* \$4,175,432

*Five Talents USA is a member of the Five Talents International family, which includes sister organizations in the United Kingdom and Kenya.

OUR COMMITMENT TO YOU

Five Talents is committed to wise stewardship of its funding to empower those living in poverty worldwide. We view every donation as a sacred trust, and our programs operate with efficiency, transparency, and the highest standards of accountability. Our independently audited accounts, external accreditations, and top ratings from independent charity assessment organizations attest to our commitment.





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(through December 2024)

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Five Talents USA 2025
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Special thanks to Taking Pictures, Changing Lives Foundation for providing the photography in this report.

Names and other identifying details of Five Talents' program members are changed to protect their privacy and dignity.

Five Talents is a 501(c)3 organization and donations are tax deductible to the extent allowed by law.

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