



RESILIENCE
2025 IMPACT REPORT



Resilience That Restores

“Hope deferred makes the heart sick, but desire fulfilled is a tree of life.” Proverbs 13:12

At Five Talents, we see the truth of this proverb reflected in the lives of countless men and women bearing the heavy weight of poverty. To live under prolonged uncertain circumstances, where hopes and opportunities continually feel out of reach, would leave any person broken in spirit.

Yet alongside these hardships, we also witness something extraordinary: resilience. We see men and women continue to work, save, and persevere through immense challenges. This gives us an even deeper appreciation for the

human flourishing we are privileged to witness as individuals steadily work toward the fulfillment of their hopes.

In her book, *What Grows in Weary Lands*, writer Tish Harrison Warren describes perseverance as *“the most vital quality in a lifetime of discipleship”* and resilience as *“indispensable if we are to become who we are made to be.”*

The men and women in our programs embody this resilience and take courageous steps of faith to continue moving forward despite formidable obstacles. This is demonstrated in the story of Dembe, a single mother who was

able to steadily rebuild her life by continuing to diligently save and learn, and then go far outside her comfort zone to start a business. I won't spoil the story, but true to the proverb, a desire fulfilled does bring life.

This resilience is not built alone. Behind every business idea is a Savings Group collectively mentoring and encouraging one another. Behind every microloan is the hard-earned investment and disciplined savings of a committed community. Behind every person doubting their capability is a group of people saying, "We believe you are

made for more."

Thank you for being part of this extraordinary community of support. Because of your partnership, hope is sustained so personal agency can develop. Together, we are witnessing lives once marked by deferred hope begin to flourish as God intends, like a tree of life.

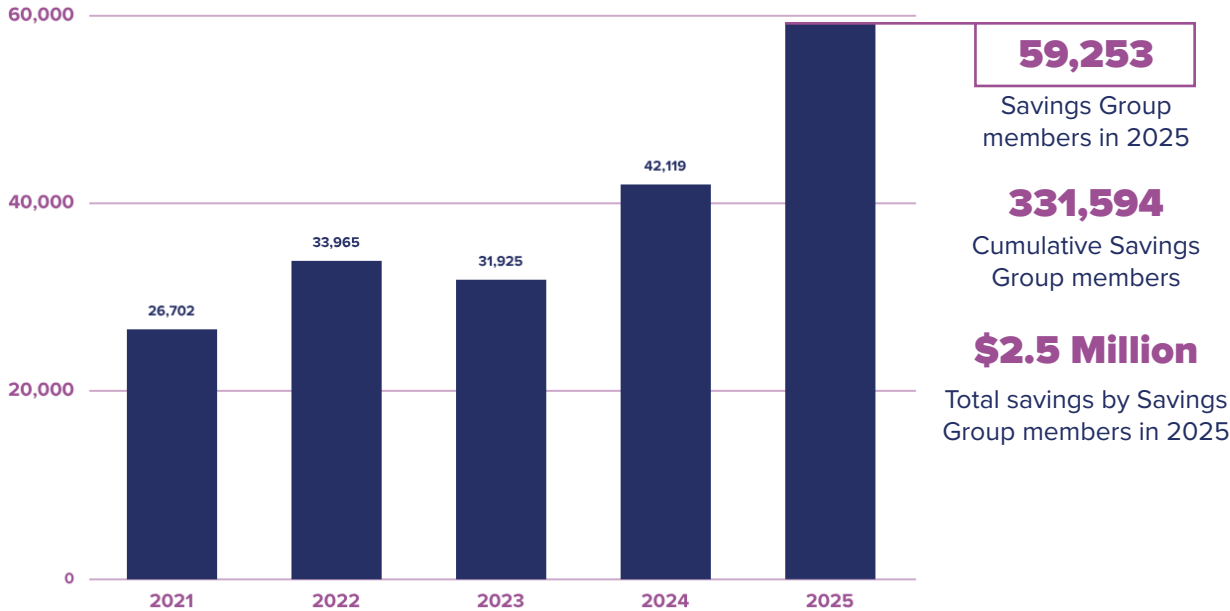
With heartfelt gratitude,



Elizabeth Kim Ha
President and CEO



Savings Group Membership Growth



Turning the Page on a New Chapter

Agathe grew up in the Democratic Republic of the Congo believing education wasn't meant for girls. Since her parents didn't think it was important, she never went to school and never learned the alphabet, which made it hard to learn much else. That left her without the confidence to express herself in public, even in small groups.

No education also meant no path to support herself, and without other opportunities in life, she was encouraged to marry at just 17. By the age of 20, she was the mother of two daughters. Soon her illiteracy became a source of strain in her family life. Her husband, a primary school teacher, grew frustrated and began to criticize her for not being educated.

Then, Agathe saw something new happening in her community. She says, *"Some of my friends were*

part of a literacy program in their Savings Group, and seeing them start reading, writing, and even singing at church moved me deeply. That's what motivated me to join the program, and I was the first one to sign up when a new Savings Group formed in my community. We studied literacy in my Savings Group for about nine months, and then the education coordinators gave us a test. I passed with a score of 85%, and that brought me so much joy. I even received a certificate! Now, I can read, write, and do basic math."

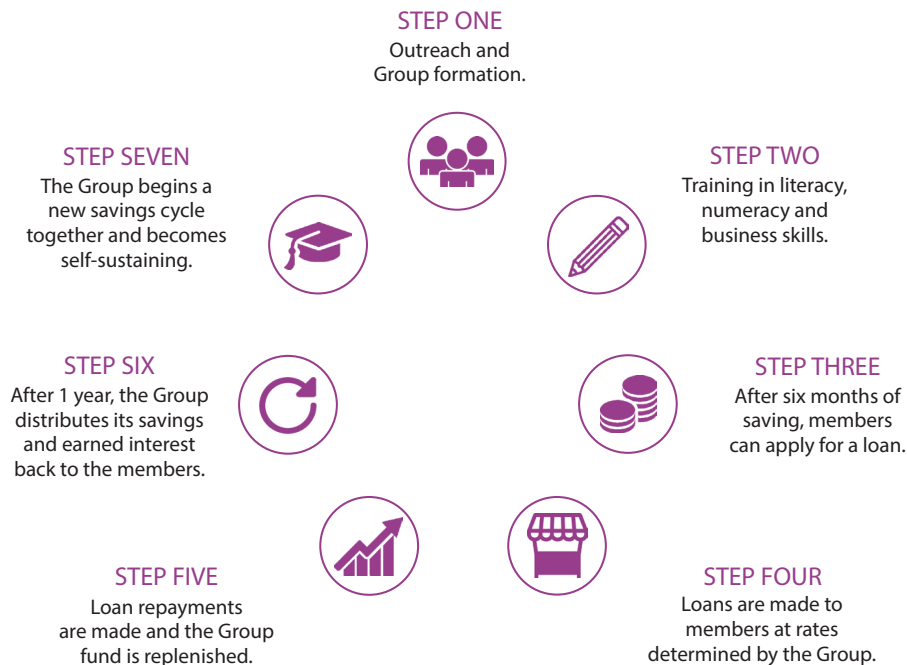
After being empowered to learn how to read and write by her Savings Group, Agathe has a newfound confidence and is now inspiring other women. She wants to become a trainer and help other mothers who did not have access to education growing up. Most importantly, she understands that education is a path to dignity and self-sufficiency. She is

determined to make sure her own daughters go to school. She says, *“I think all women should know how to read and write, and I encourage anyone who can to sign up for a literacy program. It can truly improve your life — in your family, in your community, and at church.”*



Pictured: Agathe

Our Model





Walking Together in Hope

“This Savings Group has given me hope. I can now plan, grow my business, and even help others. It’s not just about getting money; it’s about learning how to use it wisely.”

– Priscilla | Kenya



“At first, I was skeptical. I didn’t think a Savings Group in a church would work. But now I tell everyone: it’s one thing to hear someone talk about something, and another thing entirely to live it. We need trustworthy people around us, especially in these times. And what better place to find that than in the church?”

– Claudia | Bolivia



“The Five Talents Program activities have brought together communities that were previously in conflict, enabling them to share messages of peace, mutual trust, forgiveness, and reconciliation.”

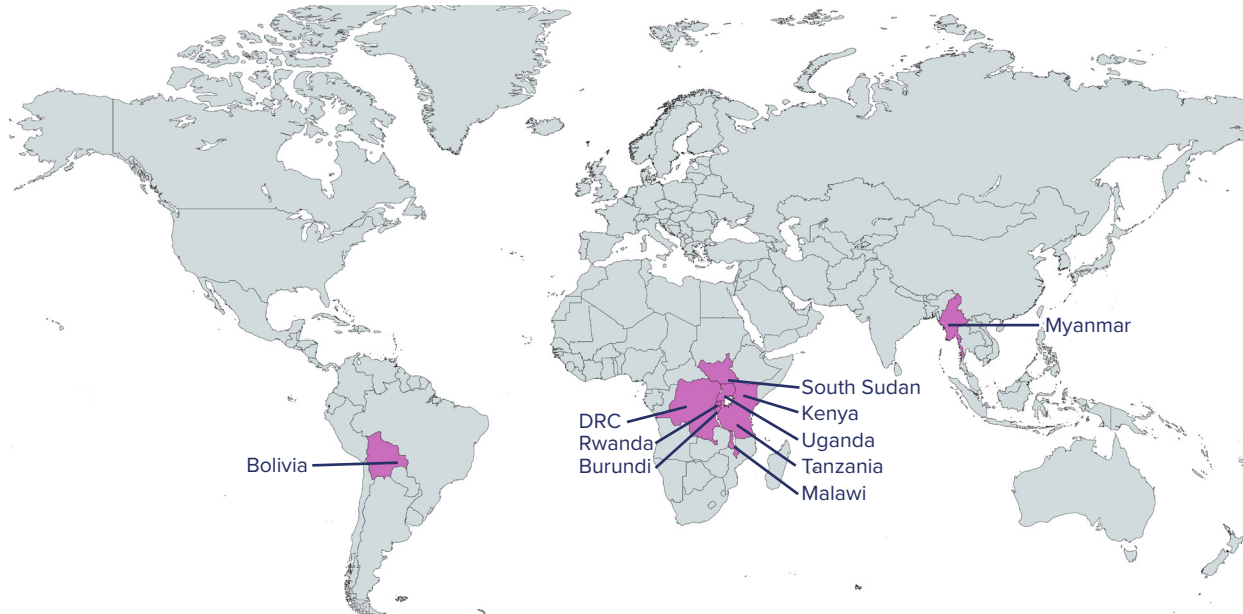
– Archbishop Joseph Garang, Upper Nile Internal Province | South Sudan

This group is so helpful for me as a business woman... Through my profit, I have bought my motorbike and I can repair it. I also support my mother, who is of poor health, and I can pay for my younger sister's education.

– Thandar | Myanmar



Where We Work



Planting Seeds of Resilience in Malawi



In February 2025, Malawi became the newest Five Talents country with the launch of our program in partnership with the Anglican Diocese of Upper Shire. Alongside high rates of poverty and illiteracy, communities in the diocese are challenged by climate shocks that are decreasing crop yields. Most families rely on agriculture for their income, but 59% of individuals noted that their outputs have decreased over the past three years. To address this concern identified by local communities, the Malawi program will incorporate agriculture instruction alongside Five Talents' core training in savings, literacy, and business skills.

Bishop William Mchombo believes that as the program takes root, it will be transformative for the people of his diocese. *"This is a ministry of hope and restoration. By empowering families to save, plan, and support one another, we strengthen the very fabric of our communities. This is mission in action."*

By the end of the year, Five Talents partners in Malawi started 22 Savings Groups and 10 literacy groups with 190 learners. Most of those members (84%) have school-age children, but only about a third (34%) said they could afford the cost of sending their children to school. Even though primary school has been free in Malawi for decades, the costs of school uniforms and supplies can be a hindrance to attending. This means that although enrollment nationally is 88%, a UNICEF study shows that there's only a 33% primary school completion rate. That means Savings Groups are pathways to education not only for the members themselves — most of whom missed out on formal schooling — but also for their children, who they hope to send to school as their new skills lead to increased household income and savings.





Savings Group members in Karamoja, Uganda

Making Their Own Way

In the Kenyan town of Voi, there is a new storefront where residents can get fresh-squeezed juice in a variety of tropical flavors. What makes this particular juice parlor unique is that it is managed and staffed by a Savings Group made up entirely of young members who are deaf — called the Deaf Self-Help Group.

All the members of the Deaf Self-Help Group attended school, but none advanced beyond secondary school because there is no tertiary education available in sign language. Without additional formal education, it can be extremely difficult to find employment. The group members are grateful to be part of the savings program and delighted that the trainers enrolled in a sign language course to ensure they could all communicate effectively together. Coming together

to learn, support each other, and start their own business has been life-changing.

With counsel from the Five Talents program team, the group is continuing to diversify their shared business endeavors and launch individual ones. One member makes and sells fries at the juice parlor. Another is a cook who has started selling fresh donuts — saving with the group and taking small loans has helped him buy the equipment he needs much faster than saving on his own.

Like other Savings Groups in the Tsavo region of Kenya, the Deaf Self-Help Group had an opportunity to train in climate literacy and smart agriculture alongside financial literacy and business skills. Afterwards, they started a second business — a tree nursery — and were even able to get a water tank to sustain the nursery during times of drought.

The group is continuing to invest in their businesses, and in time, they hope their juice parlor can grow into a café that employs other deaf people. They have also become advocates for deaf rights, working to change policies that are not inclusive. Coming together has strengthened their voice, and they are especially proud that their collective efforts contributed to establishing a national day recognizing the deaf community.

“We started to save just over a year ago and used the money to open the juice parlor. This juice business is very good and we continue to save our profits. For the deaf community, getting employed is difficult, so when we employ ourselves in business, it makes a way!” - Alvin, the group chair



Pictured: Members of the the Deaf Self-Help Group

“In the past it was very hard to find employment, but when we worked together, it made it easier to share ideas for having a business.” - Vincent, a group member

The Women No Longer Beg

As the facilitator for her local Savings Group in Burundi, Gloria has seen the transformation from dependence and need to dignity and self-sufficiency happen over and over again. Before she joined the group, she couldn't buy clothes or pay school fees for her children. However, after saving, training, and receiving a loan from the group, her life began to shift.

Eventually, Gloria was able to buy a plot of land and a cow that helped her develop a regular source of income. She sent her firstborn son all the way through secondary school and could afford for her daughter to attend school as well.

In her leadership role, Gloria has witnessed firsthand the change women in her community experience after joining Savings Groups.

*"In our community, it was common to see women wandering around asking everyone for help just to get salt and oil for cooking. **But for the women in the Savings Group program, there is no more begging.** Even though prices keep increasing because of the economic crisis, they can cope to get the basics. Our neighbors notice we have clothes for ourselves and our children.*

"When I look at my neighbors who are not part of a group, I see they have no chickens. They have not learned the skills to save and increase their income. We need more groups in our community so everyone can learn to provide for their families with these skills."

Learning, saving, and investing together has led to restored dignity and newfound financial stability for

members of Gloria's group. Many have even taken on positions of community leadership, including a woman who became treasurer in her church after the Savings Group training helped her become a skilled record-keeper.

Prior to joining a Savings Group, some of the women in the group had to resort to begging, but now the entire group tithes a portion of their profits. They have the trust and respect of their community, a new understanding of their God-given dignity, and confidence that they can face the challenges of the future.



Pictured: Gloria

Dembe's Harvest of Hope

Dembe, a single mother from Uganda, describes her transformation by saying, *"The Lord was able to pick me up from where he got me."* She had struggled deeply and spent much of her time drinking. Reflecting upon that time, Dembe shared, *"My life was not good...I would drink a lot. My mind was not sober, most of the time I was drunk."*

Gradually her life began to change, however, when she joined a local Savings Group and experienced the support of a faith community and began learning from the Bible how God had a better plan.

When she first joined the Savings Group, Dembe was intimidated because, *"I didn't know anything about business... it is the group that guided me and gave me the thought of doing business."*

With the training in entrepreneurship she received, Dembe started small, baking mandazis, a popular fried dough snack, and selling them for just UGX 100 (about 3 cents USD). Through the mentorship and encouragement of her Savings Group, she began to learn how to build a business and manage her money. She saved diligently, even when she felt nervous about her ability to repay her loan.

"Whatever I earned, I saved," she says.

After a period of saving, her group shared out their accumulated funds. With what Dembe received in the share-out, she placed the money on the table and earnestly prayed, *"God, what should I do with this?"*

She decided to invest in agriculture, so she hired

a tractor and cultivated two acres of land. She says, *“Now when I saw the crops, I saw God had blessed my harvest.”* Her harvest had produced an astonishing 10 bags of sorghum! With the income from her harvest, she was able to purchase a plot of land.

“I give glory to God for bringing this group to us,” Dembe says.

Today, her business continues to grow. She uses her earnings to support her family and pay school fees for her child, who is now in the fourth year of primary school. She has also rented a building to store her sorghum and hopes to expand her business even further.

“The Lord lifted me from where I was,” she says. *“My life was not good — by now, I might even have been dead. But Christ came into my life and transformed me.”*



Pictured: Dembe

From Rejection to Purpose: How God Rewrote Keza's Story

Keza is a 38-year-old wife and mother of four from Rwanda whose early life was shaped by profound hardship and loneliness. After losing her parents at a young age, she was the sole caregiver for her younger siblings without guidance or support. In her struggle to survive, she became involved in drug dealing, which brought repeated violence, imprisonment, and deep personal pain.

Over time, Keza became known in her community for all the wrong reasons. The stigma she carried left her feeling isolated, worthless, and ashamed. Poverty was a constant stressful presence in her household, and as the pressures mounted, her husband eventually left. Alone again, Keza sank into despair.

Her life began to change when she was invited to

join a women's Savings Group. Instead of judgement, she was welcomed into a loving faith community of support and trust. She received training in life and business skills, leadership development, and spiritual formation. Through this support, Keza came to faith in Christ and finally experienced true peace for the first time in her life.

"God rewrote my story — from rejection and despair to restoration and purpose."

Today, Keza describes her life as transformed. Her understanding of her value in her relationship with God, herself, and her community have brought healing and renewal.

Keza joyfully shares, *"God has transformed my life. I now have the wisdom to lead, to care for my*

family, and to live with dignity. My husband has returned, and we are rebuilding our home together with love and mutual respect. I was recently baptized and, having legalized my marriage, I celebrated a church wedding in August 2025.”

Keza now feels renewed both physically and spiritually. Grateful to God and to her Savings Group for walking alongside her, she sees their support as an instrument of restoration in her life. As a result of this transformation, she has been elected to serve as a village leader — a role she embraces with humility, gratitude, and a strong commitment to serving others.



Pictured: Keza

2025 FIVE TALENTS USA FINANCIALS

For the year ending December 31, 2025 based on Form 990

INCOME	Individual Support	\$1,261,596
	Church Support	\$168,122
	Foundation & Other Support	\$197,660
	Investment & Other Income	\$28,860
	Total Income	\$1,656,238
EXPENSES	Program Services	\$1,382,261
	Fundraising/Outreach	\$274,596
	Management/General	\$180,667
	Total Expenses	\$1,837,524

Five Talents USA 2025 total net assets: \$924,227

FIVE TALENTS INTERNATIONAL COMBINED SUPPORT AND INCOME* \$4,338,794

*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.





FIVE TALENTS USA STAFF



LIZ HA
President and
Chief Executive Officer



MARIA OWEN
Director of Program Partnerships



LONNI JACKSON
Director of Institutional
Partnerships



LILLIAN PINTO DE SÁ
Director of Development



SARAH NUÑEZ
Accountant



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Communications Manager



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Grants and Impact Specialist

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2025 IMPACT REPORT

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Five Talents USA 2025
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Five Talents is a 501(c)3 organization and donations are tax deductible to the extent allowed by law.

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.

Telephone: (703) 227-7166

Email: info@fivetalents.org

Facebook: Five Talents USA

X: @FiveTalents

Instagram: @fivetalents

LinkedIn: five-talents-usa

Postal Address:

P.O. Box 331
Vienna, VA 22183

Website: fivetalents.org