



This week at St Mary's Sunday 9 December 2018

WHEN A LITTLE GOES A VERY LONG WAY

£200bn of aid has been poured into Africa over the last 50 years, without any improvement in average incomes. Five Talents, by providing small loans to groups of people working and saving together, has enabled group members to set up a business or expand an existing one, and has so helped 35,000 households improve their household income.

The Anglican church is both trusted locally and is present even in the most remote and deprived villages, and so the local Diocese will form a Community Development Trust with elected members which will hold savings and provide local oversight. Savings groups will usually be 50 – 100 strong, with their own constitution and an elected committee determining rules. Whilst some group members will only want to save to cover school fees, medical expenses and other household expenditure, others will want to take small loans.

A critical success factor is business skills training which is provided by locally appointed Five Talents staff who meet groups at least monthly and will assess each business plan with the potential borrower. Apart from local staff, there are five employees in London who carefully monitor all the programmes and provide an annual impact report.

The impact of the work has seen incomes increase which has also enabled households to be resilient to unexpected events such as crop failure, sickness or theft. New skills have been learnt through setting up businesses, stronger communities have been established through meeting and learning together and women, who are often the most active members, are being empowered and respected within the family and community.

Loans of approx. £17m have been granted over the years which is a remarkable achievement given that in some programmes 34% of members on joining live on less than US\$1.25 per day. Five Talents would like to reach 65,000 households by 2023 by starting two new programmes each year. Each new programme costs around £60,000 per year for 5 years which covers staff, capital and operational expenditure and governance costs. After 5 years the programmes are expected to be self-financing. Next year will see Five Talents working in Kenya, Tanzania, Uganda, Burundi, South Sudan and Rwanda.

DAVID COLE

David spoke recently at St Mary's. david.cole@fivetalents.org.uk. www.fivetalents.org.uk

DENIS TULLY, Emmanuel House's Chief Exec, we welcome with us as our preacher at the 10.45 Service today.

RAISING MONEY FOR EMMANUEL HOUSE. Having already raised £3,000 this year, we are aiming to boost this to over £5,000 in the run up to Christmas. See Beth Mitchell's article (4 November,) she is co-ordinating donations. Please either use the **envelopes on the Donations chest** by the south entrance or **pass contributions to her**. If you choose to make your donation **directly to Emmanuel House**, please let her know of your gift...

Christmas cards (100% of the £1 price goes to Emmanuel House - they have been designed, produced and sponsored with love at St Mary's) will be part of our final push - as a church - to raise this £5000 for Emmanuel House.

10% DISCOUNT AND 10% TO EMMANUEL HOUSE WHEN YOU BUY £25 WORTH OF SOCKS. All Sox Limited of Belper in Derbyshire, a family run business (Nick Turner worships at St Mary's) uses the finest natural fibres blended with just enough technical yarns for luxurious quality, hidden durability and supreme comfort. Their award-winning designer has produced a stunning range which balances a contemporary look with traditional styles. The directors have generously agreed that on sock orders (min order £25) made through <http://turnerandsons.co.uk> 10% will be donated to Emmanuel House. You will also personally benefit from a 10% discount on your order. Include coupon reference **EmHse18** in the appropriate box when invited to do so. Pass it on to your friends and colleagues so that they may also support the Emmanuel House Appeal. Offer lasts till 31/3/19.

Please note that the coupon cannot be used in conjunction with any other offer. The current discount value to purchasers is 10% but the Directors may vary or withdraw the offer immediately, without notice, if this is deemed necessary. Donation to charity is net of VAT and carriage costs.

(There are also some boxes of heavily discounted socks remaining from Tuesday's service available in the Church on request – See Di or volunteers)

Praying for £47,000 Please join with us in praying that we will more than bridge the gap of the 2018 projected deficit (see TWASM 30/9/18). If you feel you would like to be part of the answer to these prayers by either making a one-off donation, or by setting up or increasing a Standing Order to St Mary's, this would be very much appreciated. **Complete one of the One Off Donations or Standing Order Forms** (on the display board behind the Donations Chest given by the Friends) to participate, and put it in one of the envelopes marked for the Treasurer.

HELPING ON SUNDAY MORNINGS. We need to increase the number of people who help by preparing the Altar Table on a Sunday morning. It would involve arriving at about 10.00 and getting everything out and arranged. Simple training. Please could you contact Di if you'd like to consider it.

St Mary's Christmas Tree Festival Saturday 8 December – Friday 21 December. This year we are again holding a Christmas tree Festival, with all profits being donated to Emmanuel House. Please spread the word to friends and family to visit our beautiful church during this period. Donations can be made either during the festival (there will be a special box) or through the parish office.

Silver Smartie Appeal From Advent Sunday tubes of Smarties will be available for members of the congregation to collect 20p pieces in aid of the Overseas Committee support of Five Talents, CARF, and our CMS partners.

Advent & Christmas Services

Friday 21 Dec 1pm Lace Market Carol Service

Monday 24 Dec 7pm Christmas Eve Nine Lessons & Carols

Monday 24 Dec 11.30pm Midnight Communion

Tuesday 25 Dec 10.45am Christmas Day Sung Eucharist

Community Services at St Mary's

Tuesday 11 December 6.30pm Nottingham Civic Service

Wednesday 19 December 7.30pm Nottingham High School Carol Service

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**Please continue to pray for**

Estelle Barks

Debbie Butler

Daniel Hanson

Pauline Miller

Harry Palmer

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This Week's Services

Sunday 10.45am Sung Eucharist

Sunday 6.30pm Evensong

Wednesday 8.30am Holy Communion

Wednesday 6.15pm Choral Evensong

Thursday 1.15pm Holy Communion



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