

# Trade Plus Aid Trust Bank - Hidade



The *Hidade* group in East Timor has twenty members, ten men and ten women. The group meets weekly on Mondays at two o'clock in the afternoon in the homes of its members. The location of the *Trust Bank* is a promising one for business development as it is close to the market and the main road. Lambertus Teme is the field officer who leads the group and provides additional business and life skills training. He is working to equip this group with the skills they will need to begin and run successful, self-sustaining businesses. The group have also elected a chairperson, secretary and treasurer. Meetings begin with prayer and roll call and include various forms of business training. If an individual member is late or cannot make a repayment the group covers the payment for that week.

The members of the *Hidade* group participate in running kiosks stores selling kitchen tools. They earn an average of four pounds each day. Most members work at least ten hours every day and many of them have additional responsibilities to their families.

Eleven of the twenty members possess a basic school education and can read and write. There are some with no literacy skills at all. During Portuguese rule, education was generally only available to rich males. Indonesian rule improved things slightly but attendance rates were still low. Education is now being understood as increasingly important and most of the children associated with this group are attending school. The primary school is not far from home and costs around one pound per month. Books are an additional cost.

One factor that may influence change in a *Trust Bank* group, particularly in such a formative phase, are some of the conditions of the programme. Each member of the group co-guarantees the loans of the other members. If one member cannot pay the others are obliged to cover the repayment. If a member repeatedly fails to fulfil their obligation to attend weekly meetings and make timely repayments, the other members are empowered to expel this person from the group.

The *Hidade* group's name means "live in suffering". The members have been suffering for many years. Our hope is that through the work and progress of the *Trust Bank* in this area, the members will find a better life in the midst of the suffering around them. Their homes are basic cement buildings with tin roofs. They are equipped with electricity but no running water. Water is collected from a source, twenty to forty metres away. Access to useable water is the main difficulty faced by this group.

Poor health is also a pertinent issue for this group. Malaria is a constant threat in all their families. The members attribute this to the proliferation of mosquitoes in the region. There is a good health clinic close by that costs approximately two pounds a visit. A more equipped hospital is located a kilometre away. However, traditional medicine is usually used before taking a family member to the clinic or hospital.

The *Trust Bank* programme in East Timor is currently in a formative and vulnerable phase. Due to the instability of the economic and political climate it is difficult to predict the success of business ventures in the region. For the members of the *Hidade Trust Bank* this means that the group may change and members may come and go somewhat in the early phase of the programme. At Trade plus Aid, we are eager to support groups in East Timor as they find their feet in this post-crisis phase of their nation's history.

Members	M/F	Business Activity	H'hold size
1. Vitorino Gomes	M	Kiosk	3
2. Joaquina Gomes	F	Kiosk	-
3. Leao Alves	M	Kiosk	2
4. Amelia dos Reis	F	Kiosk	2
5. Veronica M. Soares	F	Kiosk	5
6. Filomeno dos Santos	M	Kitchen Tools	4
7. Mateus da Costa	M	Kiosk	3
	F	Kiosk	5
9. Cimplicio Freitas	M	Kiosk	4
10. Natercia de Jesus	F	Kiosk	4
11. Constantino Monis	M	Kitchen Tools	6
12. Margarida de Pereira	F	Kitchen Tools	6
13. Santana Mesquita	F	Kiosk	-
14. Lucio de Araujo	M	Kiosk	1
15. Aurelia Gomes	F	Kiosk	1
16. Angelia de Jesus	F	Kitchen Tools	-
17. Terezinha de Jesus Do N.	F	Kitchen Tools	-
18. Benjamin da Costa	M	Kiosk	5
19. Agapito Pereira	M	Kiosk	2
20. Marcos Alves	M	Kiosk	2

### Simple businesses

These businesses are some of the only options available to members due to their low skill level. They have a very small profit margin due to the competition in the market place. Opportunity International is trying to encourage members to consider diversifying their businesses and thinking more like an entrepreneur. Although this may be a long and arduous process, OI believes this will make for greater sustainability in future.

## HIDADE MEMBER STORY - Anjelia de Jesus



Anjelia de Jesus is twenty-three years old. She is organised and ambitious. She is a Catholic woman, married without children, and has a senior high school education. Anjelia's husband, Agapito Pereira is a merchant. Anjelia's income is supporting them both at this stage. She is currently managing her first loan of sixty pounds.

Anjelia and Agapito live in Luru-Mata. Anjelia has lived there for ten years. Their simple dwelling is made from cement and has a zinc roof. The house is supplied with electricity while water is accessed through an electrical pump. The biggest problem they face is floods during the wet season.

Malaria is also a constant adversary. Anjelia regularly battles illness, particularly malaria. She tends to treat herself at home using traditional medicines. There is a fairly good standard of health care provided at the nearest free clinic which is three kilometres away and the hospital which is five kilometres away.

Anjelia owns a kitchen tools business. Her business has been operating for three years. Twice a week she sells her stock in the district. She rents a car and drives from Dili, leaving at two am. These days are long, finishing at around midnight. Every other day she is responsible for cooking and cleaning.

Currently her business is doing well, turning over around six pounds a day. She uses this to buy more stock, rent a car and to make the repayments on her loan. Her business stocks buckets, sleeping mats and other household items.

Anjelia enjoys the weekly *Trust Bank* meetings because they are equipping her with the skills to improve her business, including marketing and money management skills.

Anjelia fled to Dare during the violence in 1999. She stayed there for two weeks before returning home and beginning the challenging process of rebuilding her life. We hope that, in partnership with Trade Plus Aid, *Opportunity* can support Anjelia and Agapito as they endeavour to do this.