

Trade plus Aid Trust Bank - Tatoli



The *Tatoli Trust Bank* is part of the Dili branch in East Timor. They meet in the home of the group leader. Each member of the group guarantees the loans of the others. This has led to a strong sense of community and co-operation in this group. Most of the members are currently managing their second loan from *Opportunity & Trade plus Aid*

The group consist mainly of Catholic women with the exception of a few men. Most of the members are married while several are single or widowed. They represent a broad age group, ranging from twenty-nine to sixty-four years old.

For most of the *Tatoli* group, an education beyond primary school was not a possibility. There are a few members with a high school education and a number who are illiterate. Most of their children are attending school however, as school fees (of about one pound a month) are manageable at this stage. For one member of this group, however, the burden is too heavy. The school is approximately two to three hundred metres away.

The businesses represented by this group are mostly vegetable stalls at the busy Comoro Market in Dili. There are also a number of kiosks selling basic commodities such as rice, sugar, cigarettes, soft drinks (that are sold warm) and kerosene.

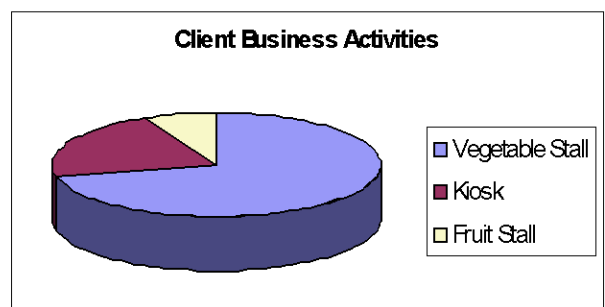
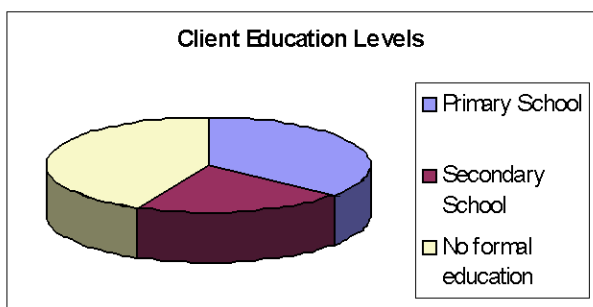
Some of the members of this group have been selling vegetables for many years while for others it is a new venture. On average the members make around two to six pounds a day. At times the kiosk business is very slow, due to the high number of kiosk businesses operating in competition, and members often struggle to make a profit. The *Trust Bank* is an attractive and viable option for these potential entrepreneurs. The training available is expanding their potential and will gradually increase their profit margin. They need capital to get their businesses up and running and they make payments at the end of each working week. This group have diligently repaid their loans so far although one member, in particular, has found this a challenge.

Members of the *Tatoli* group live in poor and humble conditions. They live in basic homes made from indigenous materials and thatch, as cement is too expensive. The majority of their homes need a lot of work to make them more liveable. They tend to be difficult to keep clean and have animals roaming in and around the houses. Most of the members have access to drinking water and electricity. However, some members can only access water from the single public pump or they borrow from their neighbours.

There are some serious health concerns faced regularly by the members of this group. One member's health is of particular concern and they are regularly unwell. The most frequent and basic problem faced is one of nutrient-deficiency. Lack of education has led to a lack of understanding about nutrient needs. The group tend to live on vegetables and rice with very little meat contained in their diet due to its high price. Medical care is provided free of charge at the local clinic and medications are supplied by the kiosks (without prescriptions). However, most of the members choose to be treated at home by their families before seeking professional care.

The group's name, *Tatoli*, means "order". At *Opportunity*, we are confident that the *Trade Plus Aid Trust Bank* program is helping to bring order into lives that have been shattered by chaos for many years. The members of the group are finding the loans manageable and are keen to continue with the program. We are hopeful that the lives of these entrepreneurs will be permanently affected as their businesses grow and prosper. The Trade plus Aid partnership with *Opportunity* is affecting this transformation and the children represented by this group are going to inherit the benefits for years to come.

Members	M/F	Business Activity	Number of Dependants
1. Selvina de Deus B.	F	Second-hand clothes	1
2. Gabriel Nuno	M	Fruits	3
3. Leonia da Costa	F	Vegetables	5
4. Ermelinda Madeira	F	Vegetables	7
5. Selestina de Orleian	F	Vegetables	2
6. Maria Amelia	F	Vegetables	3
7. Bernadete Henrique	F	Vegetables	2
8. Celina F da Silva	F	Vegetables	1
9. Etelvina Guterres	F	Kiosk	3
10. Letina S Alberto	F	Kiosk	3
11. Rosa Carlos R	F	Kiosk & Vegetables	
12. Judit M da Costa	F	Vegetables	
13. Palmira da Costa	F	Vegetables	1
14. Brigida de Jesus S	F	Kiosk	
15. Christina Florinda	F	Vegetables	



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Similar Businesses

The members of the Tatoli group are generally involved in one of two business activities: selling vegetables/fruit or operating kiosks. This unfortunately is a result of a copy-cat mentality which has arisen since the people won their independence in 1999. As people see others making a profit from running a particular business, they copy it, thinking that they will also make money from it. This is especially the case with kiosks and as a result, the market has been flooded with them.

The fact that the majority of the members are illiterate does not help them in understanding market strategies. Part of the training that they will receive through the weekly meetings will focus on skills of identifying market trends and needs, as well as identifying special skills or knowledge, which they can use to earn an income.

Bebak

Bebak is a building material common among the poor in tropical climates. It is made by stripping palm leaves and weaving the hardened stem into a strut. These individual struts are then woven together to form a panel, which is then inserted into the walls of the structure that is being built.

The photograph below shows a kiosk made with bebak walls and tin roof.



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TATOLI MEMBER STORY - Celina F. Da Silva

Celina is a forty-eight-year-old Catholic woman with two children. Her husband died about ten years ago from illness and she has remained a widow. Her children are adults and one is married. She still contributes financially to them. She became involved in the *Trust Bank* program to buy more products and expand her business. She diligently repaid her first loan from *Opportunity*, of seventy-five pounds, and is currently managing a second loan.

Celina had to remove her youngest child from school because she could not manage the fees. She regrets this decision at times when she watches other children go to school. Unfortunately, it was financially necessary for her.

For a few years Celina has lived with her daughter and son-in-law. She does not have a home of her own. Being widowed left Celina feeling lonely so she appreciates the company of her daughter. Their house has electricity and running water.

Celina's health is relatively good and she tends to treat herself with medicines purchased from the local kiosk. If she became seriously ill she would visit the local clinic for free treatment.

Celina has experienced much hardship in her lifetime. She was not evacuated from East Timor during the violence in 1999 and has seen a great deal of suffering and death. The *Trust Bank* group has provided her with a welcome change. The *Trust Bank* program is offering a future filled with hope, peace and knowledge. She has enjoyed being part of the strong community provided by the group.

For the last six months Celina has been running a business selling vegetables. Her loan allowed her to purchase produce in bulk thus increasing her profit. Her daily turnover is around three pounds.

Celina's day begins at four o'clock in the morning when she leaves for the market. Dili's Comoro Market is a bustling place with all kinds of industrious vendors setting up stalls and haggling with their customers.

Fruit and vegetables are arranged in small piles. Many of the vendors do not own scales so produce is sold by the pile rather than by weight. Celina tries to save approximately sixty pence a day. She uses some of this to make weekly payments on her loan and she also hopes to save extra money for future business activities.

Celina's days are long but she enjoys the company of her friends who run businesses around her. She is very keen to continue borrowing through the *Trust Bank* program. The loans have provided her with capital that has helped her business grow.



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On behalf of the Tatoli Trust Bank, Opportunity International thanks you for your visionary support.