

# Opportunity International UK Trust Bank Programme

## Report for TradePlusAid December 2004

TRUST BANK NAME: Tatoli Trust Bank  
Trust Bank Location: East Timor



### Update on the Trust Bank Membership

For twelve months, the members of the *Tatoli Trust Bank* have been meeting together to encourage one another in their ongoing struggle to overcome poverty. The members are devoted to the group and to each other and the membership has changed little during the course of the last year. Two women left the group because their families have moved from the area. The remaining twelve women and one man are continuing with the program in the hope that it will bring long-term benefit to their families. The members represent a combined household of twenty-eight additional dependants.

The group meets once a week on Thursday mornings at eleven-thirty am. They have elected a chairperson, secretary and treasurer who facilitate the meetings and oversee the

loan repayments. The members enjoy the weekly meeting and have benefited greatly from the business and life-skills training provided by their field officer, Domingas (see notes).

The members are now managing larger loans, having successfully repaid previous loans to *Opportunity*. Most members are making use of US\$125 (GBP 68), while two members are on a US\$200 (GBP 109) loan. They continue to invest these loans into the growth and development of their businesses.

### **Business Activities**

There are four business types represented by this group, second-hand clothing sales, kiosks and fruit or vegetable vendors. Their daily activities vary between businesses but generally they work from around seven am through until eight o'clock in the evening. The working day usually includes domestic responsibilities as well, such as cooking and cleaning, and some members are involved in farming.

The members have been working hard to implement improvements to their businesses as a result of the *Trust Bank* training. One member has expanded her business by purchasing an oven and engaging in the sale of home-made cakes. On average the members' incomes vary between US\$2 (GBP 1.10 ) and US\$20 (GBP 11) daily.

### **Education**

Although the members' own education was largely limited by poverty, those with children are determined to provide them with the best quality schooling possible. The school-aged children in the group are attending the local primary school, costing US\$0.50 (GBP 0.27) monthly. Parents must also pay for uniforms and books. It is a huge expense but one of the utmost priority for these members.

### **Living Standards**

Members report that their living standards have improved since joining the Trust Bank. Although, few have made major improvements to their homes. They have generally focused on the development of their businesses, with a view to improve their houses in the future. They have electricity and collect water from the village pump daily. Every day, the families eat rice, vegetables and occasionally corn. Members report that they enjoy living in this area as it is close to town and major facilities. However, a source of constant frustration to the members is the frequent lack of adequate drinking water available, particularly during the dry season. This can be a common source of illness among the members and their families.

### **Health**

The nearest health clinic is a kilometre away from the members' homes. It is a free, non-government-run clinic that provides very basic care. There is also a hospital

approximately three kilometres away. Common illnesses in the community are malaria and fever. Some members still prefer traditional remedies over visits to the hospital or clinic. Although members have suffered from illness during the last year, none have needed to use their savings for treatment or medication.

The members are busy working at the development of their small businesses and do not have a lot of spare time. However, all of the members are committed to the local Catholic church community and take part in the regular religious activities associated with church.

It has been a privilege to partner with these courageous individuals over the course of the last twelve months. They are a close-knit group, committed to supporting one another in both their businesses and their personal lives. We anticipate that the coming year will bring further developments as the *Tatoli* members continue with the *Trust Bank* program.

	Members	M/F	Age	Business Activity	H'hold size
1	Bernadete Henrique Araujo	F	42	Selling vegetables	2
2	Selvina de Deus Babo	F	29	Second hand clothes	1
3	Rosa Clara Ribeiro	F	54	Kiosk & selling vegetables	-
4	Gabriel Nunu	M	30	Fruit vending	3
5	Etelvina Guterres	F	30	Kiosk	3
6	Maria Amelia	F	63	Selling vegetables	3
7	Judit Mendonca da Costa	F	33	Selling vegetables	-
8	Palmira da Costa Soares	F	45	Selling vegetables	1
9	Celestina de Orleans	F	64	Selling vegetables	2
10	Celina F da Silva	F	48	Selling vegetables	1
11	Ermelinda Madeira	F	48	Selling vegetables	7
12	Leonia da Costa	F	38	Selling vegetables	5
13	Brigilda de Jesus Silva	F	34	Kiosk	-

## **Your Trust Bank Field Officer Domingas**

Domingas is married with two daughters, aged two-and-a-half and eleven months. She has lived in Dili for three years, having moved there from the Los Palmas district of East Timor. She is a trained nurse and sings in the church choir.

Domingas has been a field officer with OTL for two and a half years. She had previously worked with refugees in West Timor.

Clearly, Domingas loves working with people. *“I like to be a part of people improving their lives,”* she says. *“It is important the groups always have a new challenge or a goal, otherwise things get staid.”*

Domingas' only worry is getting around to all the *Trust Banks*, as transportation is poor in East Timor. She often has no choice but to walk long distances in either searing heat or driving rain.

## **CLIENT PROFILE - Brigida de Jesus Silva BUSINESS - Kiosk**

Brigida de Jesus Silva is thirty-four years old. She is single and does not have any children. She joined the *Tatoli Trust Bank* hoping to develop a small business that would provide her with a regular income. She has now been running a small kiosk for two years.

Brigida is currently repaying her second loan from *Opportunity* of US\$125 (GBP 68). The loan has helped her stock and run her small convenience-style store. With the extra capital provided by the loans, Brigida has gradually increased the number of products her store stocks. Previously, she sold coffee, noodles, sugar and sweets. Now, the kiosk continues to stock these products, plus biscuits and soft drinks.

Generally, Brigida works long hours from six am until eight pm daily. The kiosk is attached to her house, enabling her to keep her home in order whilst running the business. On average, the kiosk earns up to US\$10 (GBP 5.50) daily. Before joining the *Trust Bank*, Brigida was earning around US\$35 (GBP 19) weekly. Her income has now increased to an average of US\$50 (GBP 27) a week. Brigida is also a midwife which provides her with a supplementary income.

Brigida attended school until the end of junior high school and can read and write well. She has greatly enjoyed the continuing education provided by the weekly training at the *Trust Bank* meetings. It is a rare opportunity for a poor women like herself to gain access to training and education.

Brigida has lived in this area of East Timor for most of her life. She lives in a simple home, made from cement, with a zinc roof and a tiled floor. The house has electricity connected, while water must be collected from the communal, village pump daily. Despite the busy-ness of her life, Brigida keeps both her business and her home in good order. During the course of the last year, she has been able to improve her living conditions by painting her house and purchasing a new chair.

Generally, Brigida is in good health. In times of occasional illness, she prefers to visit the local clinic rather than use traditional medicines. She finds the health care provided by the clinic and the hospital to be adequate for her needs.

Brigida takes part in her local church, particularly in the youth association. She enjoys socialising with others and this is her favourite element of the *Trust Bank*. She looks forward to the weekly meeting where she can hear about the successes of her friends and they can work together to overcome any difficulties they may be facing.

## **CLIENT PROFILE - Etelvina Guterres BUSINESS - Kiosk**

Etelvina is a thirty-year-old woman, married with three young children, Canizio (7), Elizio (6) and Milania (2). In addition to her own children, her sister and family have moved in with Etelvina in the last year. As a result, she presently supports eight people with her small income.

Etelvina is currently managing a second loan from *Opportunity* of US\$200 (GBP 109). The loans have helped her to improve her business in a number of ways. Before joining the *Trust Bank*, Etelvina sold cigarettes, noodles, sweets and sugar and the kiosk turned over around US\$30 (GBP 16.50) a day. Over the last year she has increased her stock and diversified her business. She now also sells coffee, biscuits, cooking oil, spices and milk, turning over up to US\$50 (GBP 27) daily. With the extra capital provided by the loans, Etelvina has been able to purchase stock in bulk, incurring a wholesale discount.

Every day, Etelvina works from five am until as late as ten o'clock at night. In addition to running the kiosk, she also cares for the needs of her family daily. She has diversified her business in the last year, adding the sale of home-made cakes and fried bananas to supplement her income. She sells the bananas for US\$0.05 (GBP 0.03) each and the cakes for US\$0.20 (GBP 0.11). This, in addition to improvements made to her kiosk, has increased Etelvina's income from around US\$70 (GBP 38) to US\$100 (GBP 55) weekly.

Etelvina attended senior high school and can read and write. All three of her children are currently attending primary school, costing US\$0.50 (GBP 0.27) each, plus books and uniforms. Etelvina hopes to see them graduate from high school and attend university when the time comes. She has been saving a small amount of her income every week toward this end.

The family live in a simple house that is in good condition. With her increased income, Etelvina has been able to finance some necessary repairs to their home, including fixing the walls and roof and painting the walls.

Thankfully, Etelvina and her family have enjoyed relatively good health this year, with the exception of minor, treatable ailments. Etelvina is less worried about her family becoming ill as she now has savings available for times of emergency.

Etelvina reports that she finds it very tiring, managing her businesses and her family. However, she is determined to continue as she has been very motivated by her success this year. She is not worried about the large amount of competition in the area. She remains focused on improving her own business and offering her customers the best service possible.

*Thank you for your continued support of the  
Tatoli Trust Bank.*