

ORGANISATION PROFILE



700+ Full-time staff members



44% Female Staff members



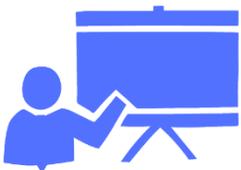
Located in **Kupang**, with branches across Eastern Indonesia



Founded in **1994**
Partnered with Amos Australia since **2017**



113,000+ Micro-finance loans for and low-income families (TLM Co-operative)



254 Villages supported through the Village Advocacy Program



14 Sustainable village businesses created

BACKGROUND

Tanaoba Lais Manekat, or TLM, was first established in 1994 as a small community-based initiative which aimed to improve the economic livelihoods of local church congregations in the city of Kupang. In the decades since, Pak Rozali and the TLM team have grown the organisation to offer a range of financial support services to some of the poorest and most marginalised members of society. Today, TLM play a pivotal role in the community development sector in Kupang and wider Nusa Tenggara Province.

Despite their significant expansion over the decades, TLM have not lost touch with their love for the poor and devotion to the gospel – ensuring this continues to drive all their hard work to this day.

Since partnering with Amos Australia in 2017, TLM have remained highly passionate and innovative in their approach to poverty alleviation. Through their community development initiatives, TLM seek to support and empower others, so that they can create the possibility for improved income generation and financial stability. The Village Advocacy Program for example, aims to provide financial and good governance training to local village leaders, whilst simultaneously advocating and assisting these villages to access significant amounts of central government funding.

Amos Australia has partnered with TLM on a range of other initiatives such as the Palu Earthquake and Tsunami Response Project, Cyclone Seroja Recovery efforts and a number of clean drinking water programs as well.

We love the big vision and entrepreneurial spirit TLM bring to their very daily work, and will continue to partner with them to bring creative and holistic responses to poverty.

ABOUT TLM

TLM was founded in 1994 as a means to improve the economic livelihoods of the local churches in Kupang, West Timor by providing small loans and financial skills training to congregation members.

Since then, TLM has expanded to encompass a number of different micro-financing and banking institutions, all of which work to assist the local community in accessing affordable financial services.

Just 2 years after inception, TLM opened an independent consumer cooperative to provide further financial support to the local community. Over the course of the next 10 years, TLM had seen significant success, establishing a for-profit rural bank, and expanding their micro-finance program nationally.

Today, TLM has more than 40 micro-finance branches across 3 Indonesian Provinces.

A large share of the profits from these various financial bodies is re-invested into the community through a range of community development initiatives. Here, Amos Australia works with TLM to provide a wide range of development projects, including clean water projects, village advocacy and financial skills sharing, agricultural programs, and community training.

VILLAGE ADVOCACY PROGRAM

As one of TLM's core initiatives, the Village Advocacy Program is a multifaceted project which seeks to equip village leaders with vital skills to deliver good governance and sustainable community development at the local level.

Since 2017 Amos Australia has supported TLM in the delivery of a range of training sessions and workshops to leaders from 254 villages across the Nusa Tenggara Timor Province. These workshops aim to assist local villages in accessing various grants and funding opportunities available from the Indonesian Government, including \$100,000 AUD allocated to every village in the country through the National Village Fund (Dana Desa). TLM helps leaders navigate this complex process, and advocates on behalf of the villages to ensure even the smallest communities are able to access their allocated funding.

Simultaneously, village leaders participate in a number of capacity building training sessions, teaching vital skills on topics such as budgeting, communication, good governance, strategic planning, business development, sustainability, and financial management.

Finally, TLM guides village leaders on the effective management of this village funding and ensures that a proportion of the allocated funds are invested into a community owned, income-generating project such as community gardens or cooperative stores. The profits from these projects are then reinvested into the community, ensuring that the initial funding provides ongoing local development.

“I've known TLM for over 18 years, and have always deeply admired their integrity and heart for the poor. Pak Rozali's entrepreneurial zeal and Zesley's steady leadership, entwined with a love for others, has formed TLM's culture of a hardworking, loving and trusted partner.”

Daniel Bosveld – Chair of the Amos Australia Board



Image 1: TLM's Village Advocacy Program.

PALU EARTHQUAKE AND TSUNAMI SUPPORT PROJECT

In the wake of the devastating earthquake and tsunami that struck Palu in 2018, a concentrated effort of international support quickly descended upon the small city. Eight months on however, Amos Australia and TLM staff visited Palu and found that while the immediate relief efforts greatly helped following the disaster, there remained a significant need for long term support, particularly those vulnerable communities on the margins of the city.

Together, TLM and Amos Australia helped coordinate a preliminary survey of local community needs and in late 2019, initiated a support project for some of the most vulnerable members of the community who were largely missed in the initial international response. The Palu Project provides financial training and business management workshops to small business owners and farmers displaced by the disaster, many of whom had lost their homes, land, and businesses. TLM also provides these participants with small micro-financed loans, to enable them to rebuild sufficient capital and access vital farming equipment.



Image 2: A Palu farmer, now participant in the Palu Project.

WATER ENGINEERS

As TLM began its community development program along-side of the micro-finance program, it quickly became clear that accessing water for drinking and agriculture was a significant issue for many rural communities. While Amos Australia provided some external engineering consultation on early projects, TLM soon realised having an in-house engineer with expertise in designing water systems would improve the overall quality and development of its water projects.

Amos Australia has provided funding for TLM's water engineer for the past three years.

Since joining the TLM team, Pak Oskar has been providing essential advice and expertise as a water engineer right across TLM's many water projects, and has also provided assistance with the design and installation of water projects from number of Amos Australia's other partner organisations.

With an ever-growing workload, Amos Australia has further supported TLM in recruiting a second water engineer, further strengthening the effectiveness and capacity of TLM's water programs.



Image 3: A celebration for the opening of a school water pump



Image 4: TLM's Pak Oskar and Phil in Waimarang.

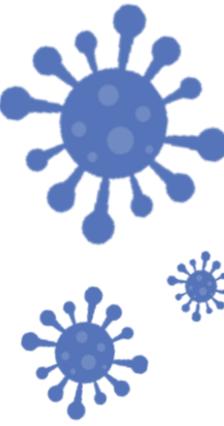
SHARED VALUES AND COMPLEXITIES



Pak Rozali started TLM out of a deep personal conviction that the gospel must include a practical and loving response to the plight of the economically poor, and TLM has been intentional about fostering that conviction in its staff through daily morning devotions across its branches. Many of TLM's staff live and serve in remote situations, often leaving family and loved ones on other islands. There's a blurring of the lines between work and life – it's not uncommon to travel with TLM staff and see them exhibit the generosity, gentleness, and kindness that comes from their faith convictions rather than their job descriptions. We love that about TLM, and are challenged by their example in this.

A key challenge for TLM has been working out the relationship between their micro-finance program and the community development programs. While the infrastructure for the micro-finance program (the network of branches, staff meeting rural communities daily and so on) is an excellent opportunity and resource for community development programs, the two work on quite different operating principles. For example, micro-finance involves giving community members resources on the condition that they return them at some point while the community development project often involves giving community members resources without expectation of return. Running both programs simultaneously in a community can be confusing for communities, or create tension between loan recipients and community development program participants, but TLM navigate this tension with grace and humility.

IMPACT AND RESPONSE TO COVID-19



Like all of our international partners, TLM's work was, and continues to be, heavily disrupted by the COVID-19 pandemic. The initial onset of restrictions heavily disrupted the livelihoods of many of TLM's clients, leading to many defaulting on micro-finance repayments as the wider economic conditions in Eastern Indonesia worsened. Funding from other external partners also started to slow as the entire international development sector ground to a halt.

Luckily, as our largest and most financially stable partner organisation, TLM were able to weather the sudden economic changes of the pandemic onset relatively well. However, many programs such as the Village Advocacy Program and the Palu Project were forced into hiatus as in-person trainings and travel were stopped.

However, showing the true ingenuity of TLM, the organisation was quickly able to adapt to these new conditions, adopting a work from home schedule and pivoting many of these community programs to be delivered through alternative means. For the Village Advocacy Program, TLM were able to prepare and distribute training materials, whilst the government permitted 30% of all village funds to be utilised for COVID-19 relief. TLM also worked in collaboration with the local Kupang university to support an initial COVID-19 health promotion effort.



SCAN ME

For more information:

Amos Australia's Website – <https://www.amosaustralia.org/tlm.html>

TLM Foundation Website - <http://tlmfoundation.or.id/en/home-page/>