

New CEO

The management structure of YJHB/Bridge of Hope had always included the role of CEO, but this has only recently been filled. The new man is Yanto Sutianto, who took up his post in the early part of this year.

Efendi Poernomo will continue in his role as Executive Manager. Efendi has been effectively covering both positions for many years, as well as covering for the periodic loss of staff at lower levels of the organisation. His workload has clearly been too much and hopefully he will now be able to concentrate more on his core responsibilities and have a less stressful workload.

Micro Credit Program

This program had four branch offices at the beginning of 2009, three in North Sulawesi and the other one in North Maluku.

The vision is to reduce poverty through MED (Micro Enterprise Development), a holistic program with micro loans as the main instrument to empower low income communities. Lack of access to funding often leaves them no room to grow their small businesses. The situation grows worse whenever they face adversity. In great need for financial relief they have no option but to run to the money lenders who take advantage by charging them exorbitant rates.

The official statistics of the local government showed a downward trend of people living under poverty in North Sulawesi in 2008, from 250,000 to 223,000 people. However, the number is on the rise again in 2009 as a result of external forces such as declining palm oil prices. Accordingly, many of the partners who were in farming suffered a blow. At the same time, the rising political climate during the presidential election affected the balance in the community, with provocative campaigns which were harmful to the unity of the people.

Instead of expanding, BOH suffered a setback and was unable to grow its micro finance outreach program to other needy micro businesses. While it was planned to have 7295 micro finance partners, the actual number was only 4213.

The combination of declining loans and the other external factors produced an overwhelming situation which caused fatigue and weariness to both field and office staff. Nine staff resigned during the last six months of 2009 with most of them moving to a career that did not demand strict rules or pressures. The Human Resources department has made a considerable effort to find replacements and nearly all of the vacant positions have been filled.

Community Involvement

Despite the many difficulties with the MED, the organisation has continued its involvement in community training. Two of the programs provided are:

Seminar on women and children's rights

One of the sources of problems for poor communities is inequality of rights and the abuse of women or children in the family. The findings BOH obtained from discussions with the head of a local village is not surprising. About 30% of the neighbourhood experience marriage problems which often lead to marital unfaithfulness or even violence in the family.



Sometimes step-parents will neglect the rights of the children. They can stop the children from going to school, put them out to work and keep the wages earned for their own benefit. This is modern day slavery.

For this reason BOH gathered the parents and children living in the area for a one day seminar in September. The aim was to educate and enlighten both the parents and the children on the importance of the children's rights. The presentation also touched on equality for women and the right for women to defend themselves from abuse. About 60 women and children attended the seminar on that day.

Bakery and Pastry Training

As many of our partners are women who run cake stalls, food and bakery is a regular training program, which is run in collaboration with a leading local bakery company. The aim is to teach the loan members a new recipe for a good value cake that can sell well in the market.

This time the venue for the training was one of the renowned hotels in Manado – it was funded by the bakery company. The training which was held in October was attended by about 20 selected loan members.



Morens Garaki: Chill out in a new chilly business!



It happened in 2008 when Ferdi Bona, our hard working field officer, came and introduced the BOH MED program in Makete village, West Galela, a village which is predominantly Moslem. It took him an hour to ride his motorbike everyday from the office to this new place.

In early August 2008, a group of 14 micro businesses got together to join the BOH program. It was the beginning of a new life to a group named Talitakum. But nothing seemed to happen and business was as usual.

A year after the program, Ferdi wanted to take note of the progress of the loan given. One of the findings he collected was the small

farming business of Morens Garaki, a farmer aged 47 years old with 5 children. In the past Morens was also a farmer with a relatively low earning. On average, he earned Rp. 200.000 (\$AU 25) per week from selling tomato produce and some coconuts.

Receiving the “seed fund” from BOH, he decided to use the money to buy chilli and tomato seeds and began to till the land. He was assured that this business would enable him to earn more income as tomato and chilli are farm produces that are rare, not grown in Maluku, and are normally imported from Manado. (The hard reality is the prices of vegetables in Maluku are, on average, twice as much as North Sulawesi).

“I am so happy to join BOH. Not only do I get an opportunity to grow chilli and tomato crops, but the weekly group meeting in prayer and short sermon has blessed my business, I reckon”, said Morens.



Please Pray:

- Pray for the new CEO Yanto Sutianto.
- Pray for the development of the relationship with CNEC.
- Praise for the efforts of Efendi Poernomo and other dedicated staff in the difficult times of past months.
- Praise for loan members, such as Morens Garaki, who have set up successful businesses with their loans.