



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

YOUR IMPACT

25 Years!

It all started with a \$100 micro-loan to Claudio, a fruit seller in Mexico City. Now, hundreds of thousands of micro-loans later, we can only thank God for what He has done by working through people like you to bless and empower the families of micro-entrepreneurs around the world. As we celebrate these 25 years, here are three of the most important lessons we have learned about the people we have tried to serve.

The Poor Have a Very High ROI

When those first loans were made in Mexico City, our Mexican partner questioned whether they'd ever be repaid. How pleasantly surprised they and we were when the loan repayment rate ended up very close to 100%. The overall loan repayment rate on the hundreds of thousands of loans made since then has remained high - over 95%.

But the high return on investment (ROI) among the materially poor goes far beyond loan repayment. Women have made up over 80% of our microfinance partners' clients, and these women have educated and nurtured their children through their small business proceeds. Even beyond the family unit, we have been so impressed at how quick the materially poor have been to strengthen their communities and churches. They have created jobs desperately needed by others, supported their pastors and other church ministries, and even built roads, schools, and access to healthcare when they were lacking. The materially poor know best what their communities need, and microfinance offers them a means to address those needs in very cost-effective ways.

The Poor Have Much to Offer Us

It may just sound politically correct to say, but the truth is we all have much to learn from and be enriched by the materially poor. It starts with joy amidst having so little materially. As we have sought to identify the source of their joy, we have concluded it is tied to their valuing other people and God. The great news for all of us is we have access to those same sources of joy. As we walk with and among the materially poor, we are encouraged to more closely embrace our own family and friends. We are even learning how to embrace our dependence on God rather than trying to remain independent from Him. We have learned that when we enter the presence of the extreme poor, we should expect to receive something from them, and that posture empowers them even before they get their first micro-loan.

The Poor are Treasured by God

Be it in the Old Testament, the Gospels, or the Epistles, we are reminded time and time again at how much God treasures those who are materially poor. He is quick to defend the cause of the poor and needy and beckons us to join Him in extending more of His kingdom to them. He gets quite upset with us when we become so self-absorbed and forget them or refuse to share what He has provided to empower them.

We are grateful for a tool like microfinance to effectively and sustainably empower the materially poor and create a bridge for all of us to appreciate what each of us has to give to the other. It has made for a very rich and rewarding first 25 years.

Celebrating 25 Years of Partnership!

How we thank God for 25 amazing years of extending more of the kingdom of heaven to earth! Through your prayers and financial support, God is at work enabling tens of thousands of the materially poor and non-poor to experience economic, social, and spiritual transformation. Thank you!

If you would like to send a tax-deductible donation to PEER Servants, you can direct 100% of your gift to any of our Microfinance Partner Funds. See the back side of the newsletter for contact info. Thank you for your generosity. **God bless you!**

Todd G. Engelsen

Todd G. Engelsen
President



25th Anniversary Matching Fund

What's one way to celebrate and thank God for the first 25 years of empowering the materially poor? A small group of our donors have created a \$25,000 Matching

Fund that will match your donation dollar for dollar given through December 31, 2016 and directed to the 25th Anniversary Fund. You can give online (http://peerservants.org/by_credit_card.html) or send your check made out to PEER Servants to PEER Servants, PO Box 258, Woburn, MA 01801. Just include a note stating "Anniversary Fund". Thank you!

WHAT TRANSFORMATION LOOKS LIKE



PEER Teens at AKT 1

AKT 1 (Advancing the Kingdom Together) was held in August as the first global gathering of PEER Teens affiliates – a global community of young people who are learning together how to experience God's kingdom and extend His kingdom to others. Delegates from host Asia (the Philippines), Africa, and North America learned more about the strengths that each of their countries have and forged new relationships so fundamental to effective future ministry partnership in the years ahead.



Lydia Award in Sri Lanka

Thirunavukkarasu Wickneswary (center in green) was recently celebrated in Northern Sri Lanka as the recipient of PEER Servants' 2016 Lydia Award. Wickneswary overcame significant personal challenges to establish a strong tailoring business through which she has trained over 40 young women, most of whom were not able to complete their education. Joining in the celebration are local community officials and staff from YGro-HEED, PEER Servants' Sri Lankan partner.

THE VALUE OF VOLUNTEERS



Check the fingerprints on your newsletter and they are likely to be those of some very faithful volunteers who help us with our mailings. Maryangel Laduc, Marcia and Jim Balducci, Roberta Raftery, and Carol Mostrom are just a few of those who are quick to lend a helping hand. At PEER Servants, volunteers do just about everything! Email volunteer@peerservants.org to find your place.

FOR MORE INFORMATION

We'd love to hear from you!

Web: www.peerservants.org

E-Mail: info@peerservants.org

Mail: PO Box 258, Woburn, MA 01801

Phone: 781-245-4059



A young child who used to live on the streets in the Philippines, now living in a safe and nurturing environment and getting an excellent education. Many of our microfinance partners, including CCT in the Philippines, are adding to their efforts to extend the kingdom of heaven beyond microfinance and are asking PEER Servants to partner with them.

Beyond 25 - Beyond Microfinance

Microfinance has remained at the core of what PEER Servants and its global partners have used to empower the materially poor. That's not changing as we step beyond these first 25 years into the years ahead. What has already started to change and will accelerate in the years ahead are requests from our microfinance partners to walk with them beyond microfinance.

First Up - Education

PEER Servants and our microfinance partners are taking steps to limit the demand for microfinance a generation from now. How? Through education. As children are equipped from a young age to have the skillset for the jobs of tomorrow, our hope is that they won't need the microfinance products and services so valued and needed by their parents.

PEER Servants is supporting CCT in the Philippines as they educate the children of their microfinance clients – even those clients who used to live on the streets and are in one of CCT's rehabilitation programs. CSS in India and Potter's House in Guatemala also offer education and tutoring initiatives for pre-primary, primary, and secondary school children and PEER Servants may increase its support of these programs in the years ahead. We are helping these organizations network and learn from each other. Beyond financial support and networking, we would like to offer technical support through a volunteer team of professional educators. Interested? Reach out to us at volunteer@peerservants.org.

Next Up - Mobilizing Youth

Much of the rest of the world has a tremendous asset in their youth. The median age in Uganda is 15 years old! As the

world's youngest country, is it any wonder that Uganda gave birth to PEER Teens?

While these young people can be a tremendous asset, left idle they can also become a huge liability and threat to their communities. Far too many of the world's young people don't have much to do.

That has led our Ugandan microfinance partner, CAFECC, to take the lead with PEER Servants in establishing and supporting PEER Teens Uganda. Now upwards of 100 young people gather to extend the kingdom of heaven to Northern Uganda by visiting prisons, hospitals, the elderly, and secondary schools to communicate God's love in creative and fun ways. They have a dance group that has become quite famous in Northern Uganda! And they are inspiring young people in Zambia, the Philippines, Guatemala, and Boston to do the same. You have to see it to fully believe it! The Teens gathered in the Philippines in August for AKT 1 (Advancing the Kingdom Together) for a week of sharing and inspiring each other while getting to know each other better so that they can more effectively partner globally as well as locally. PEER Servants was pleased to be the primary sponsor of AKT 1.

And Next...?

The success of these education initiatives and PEER Teens has kept us very open to what additional opportunities we have beyond microfinance to extend the kingdom. Microfinance will remain at the core and we will work through the network of indigenous Christian microfinance institutions. They have great levels of trust and credibility in their communities and offer us a very strategic means to accomplish far more good beyond these first 25 years.