When Teachers Become Learners

One of our 2018 highlights was a very encouraging trip to South Asia to see the work of our Sri Lankan and Indian microfinance partners. Both partners have been active in their microfinance work for over 15 years and are sustainably serving thousands of the materially poor in challenging environments. Given this, they have all become experts in their respective fields and able to teach others. This trip was an opportunity for them to become learners as PEER Servants sponsored a networking exchange of key staff members. What resulted was a knowledge and kingdom exchange that went far beyond expectations as teachers became learners.

Sri Lankans as Teachers
The first stop on our South Asian trip was Jaffna, Sri Lanka – the largest branch in the HEED microfinance program, PEER Servants’ partner in the country. There we met extremely impressive micro-entrepreneurs – potters, farmers, tailors, and more. The Jaffna team has done an exceptional job serving these clients amidst tsunamis, civil war, and the long-term impact of war on their community.

HEED staff gathered from around the country to learn from the Jaffna staff. Joining them were staff from CSS, PEER Servants’ Indian microfinance partner. The primary training topic was credit risk management. The Jaffna staff has done an exceptional job in getting loans repaid despite making them to extremely poor clients – many of them single mothers widowed in the war. They bring a very “high touch” approach to serving their clients that communicates that they really care about them and are willing to invest in their personal transformation.

Indians as Teachers
Fresh off the Sri Lankan learning experience, the Indians were eager to teach what they had learned to the Sri Lankans. Joined by some of the Sri Lankan staff, they launched a week of visiting not only micro-entrepreneurs, but children who had access to education given funding from the interest the micro-entrepreneurs were paying on their loans.

The CSS program has the lowest average loan size of any of PEER’s partners, yet it generates one of the largest interest surplus that is invested in village education, pastor support, animal husbandry, and more. How does CSS do this? It’s not from a high interest rate – it’s from a very economical service model. CSS is changing the way they get to their clients – limiting the use of motorbikes and increasing the use of the Indian Railway. This significantly cuts their expenses and enhances their surplus, which leads to community transformation far beyond the individual micro-entrepreneurs.

All of Us as Learners
The Indians returned from Sri Lanka understanding better ways to manage risk. The Sri Lankans returned from India understanding more efficient operations to generate surplus. And what about the PEER Servants volunteers who made the trip? Teachers – yes. They provided very good training on management development. Learners – definitely yes! They learned not only more about risk management and operational efficiency, but the sacrificial commitment of the South Asian staff to serve their clients in a way that allows them to experience a bit more of heaven on earth.

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!

June 2: A Great Day for the Poor
Please join us Saturday, June 2 for our annual Walk for Economic Empowerment as we raise tens of thousands of dollars – 100% of which will go to our partners for their microfinance, education, and youth empowerment programs. Check out waeec.org for full details.
**What Transformation Looks Like**

**Inspiring Teens in Peru**
The youth in PEER Teens Peru saw the injustices against women and children, corruption, and poor stewardship of the environment in their country and they decided to do something about it. They successfully applied for a $100 “Social Entrepreneur Grant” from PEER Servants and headed to one of Cusco’s busiest squares with their message. Over 100 people agreed (even these police officers!), took their picture in the Teens’ picture frame, and received a chocolate with the verse Isaiah 1:17.

**Simple Ingenuity in India**
Indian micro-entrepreneurs are particularly ingenious. Our partner, CSS, serves over 30,000 of them in the Greater Kolkata area, including this woman. She takes old, clean newspapers and makes bags of various sizes out of them that are used to sell produce in the market. She works hard, maintaining her dignity, while providing for her family.

**How Africa Comes Together**

Internet access in rural Africa is improving, allowing Africans to share their wealth with each other and the rest of the world. PEER Servants is using these advancements in technology to create more frequent opportunities for our African partners and the volunteers who support them to come together.

**Cutting Days to Seconds**
For the most part, PEER Servants’ African microfinance partners are in the more rural areas of the continent, where the need for microfinance services is the greatest. This allows them to serve and empower the very, very poor, but it would also mean taking days for other African microfinance partners or PEER Servants volunteers to be able to meet with them face-to-face for networking, training, and encouragement.

Now, assuming “the network” is working (and, barring inclement weather, it is most of the time), face-to-face meetings can take place in a matter of seconds. Costs for internet access are also coming down and are much lower than what it would cost to meet in person. For a microfinance institution committed to sustainability and yet needing to be trained and wanting to train others, these videoconferencing options have been a godsend.

**Allowing Greater Impact**
Videoconferencing allows PEER Servants to offer all four of its services more effectively.

- **Capacity Building:** Training and consulting can be offered on an as-needed basis.
- **Networking:** We can bring our partners together regionally and globally to learn from and teach each other.
- **Encouragement:** We can spend more time together with our partners listening to their challenges and praying for them.
- **Resource Development:** We can direct more of our donations to the materially poor.

As technology improves, opportunities for extending the kingdom to more Africans are increasing, as are the opportunities for Africans to extend more of the kingdom beyond their shores to more of us.

**The Value of Volunteers**

Adults aren’t the only volunteers in PEER Servants – PEER Kids get in on the action as well! Patrice Jenkins (right) is interviewing three of the PEER Kids at a recent event wherein the kids got a micro-loan to sell Melon Bars. They made $200+ in profit and donated 100% of it to PEER’s partners. PEER Kids have donated thousands of dollars through their “microenterprises.”

**FOR MORE INFORMATION**

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