



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES



Quarterly News

Fourth Quarter 2013

YOUR IMPACT

Be Enriched by Them

We have a few taglines at PEER Servants. One of them is **“Volunteer with us...Be enriched by them.”** It speaks to what we call “reciprocity” at PEER Servants – the experience we have of receiving far more from the materially poor than we find ourselves giving to them.

We meet some of the most inspiring of these microentrepreneurs through our annual Lydia Awards. The Lydia Awards are given to those clients of our microfinance partners who, like the businesswomen Lydia of Acts 16, use their business to bless their community and/or church. When we see how they are doing so much with what we would still consider so little, it really inspires us to want to do more. That is just one way they enrich us, and we hope you as well.

Meet Najima Molla

The woman pictured above is Najima Molla, the owner of a concrete septic rings business just outside of Kolkata, India.

Najima is a client of Christian Service Society (CSS). She started with a CSS loan of less than \$50. Now, many loans later, she has a business employing eight full-time people.

A small group of PEER Servants volunteers had the privilege of visiting Najima in person in October. Her team was busy responding to a large order she had received from the government for hundreds of concrete septic rings. Their work is not easy. We were uncomfortable just walking in the hot Kolkata sun – they were working in it, and had been for hours before we arrived. The materially poor generally work very hard.

Just a few years ago, Najima and her family were going to bed hungry. She couldn't send her children to school. Access to microcredit has changed her life, and allowed her to change the lives of others – in her family, and in her community as well. Profits from Najima's business have enabled her to build a house for her family. She was also able to save the dowry needed to marry her daughter. One of Najima's eight employees used to be homeless. Najima provided him not only with a job, but she and her husband provided him a place to live. These are just the start to the list of the many ways Najima is giving back to her community.

There are Many More Najimas

Najima Molla inspires us. She makes us want to work harder at what we do and to give more to others from what we have. Of the clients served by CSS, 99% are either Muslim, as is Najima, or Hindu. How much more should those of us who follow Jesus learn from the materially poor and apply it to extend more of the kingdom of heaven to earth not only for the materially poor, but for the materially non-poor as well. We, as PEER Servants volunteers, are being enriched in many ways by learning from the 170,000 active clients of our microfinance partners.

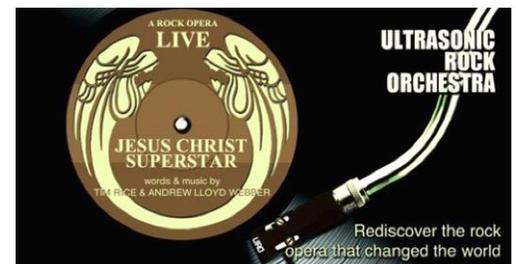
Najima's commitment to being an agent of transformation in her community led to her becoming a finalist for the 2013 Lydia Award and she took third place. The short stories of the first and second place 2013 Lydia Award recipients are told on the flip side of this newsletter. We thank God for how they are enriching our lives.

How we thank God for you, a very important part of our PEER Servants team! 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 do so by mailing a check, giving securely online, or gifting appreciated stock. 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

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President



Enjoy “Jesus Christ Superstar”!

PEER Servants has some very good friends at **The Regent Theatre in Arlington, MA**. They have set aside the Sunday, November 24, 2 pm live performance of “Jesus Christ Superstar” to benefit PEER Servants with a \$5,000 fundraising goal. Head on down to 7 Medford Street in Arlington for a great performance supporting a great cause. For more information and tickets, check out www.regenttheatre.com or call the box office at 781-646-4849. Thank you, friends of The Regent!

WHAT TRANSFORMATION LOOKS LIKE



Creating Jobs in Northern Uganda

Richard Candia started with a \$100 loan from CAF ECC, PEER Servants' Ugandan microfinance partner, to add stock to his small convenience store. He knew his store would never generate what those in his town needed – jobs. So he started a business that would generate jobs – cassava processing. Cassava is a staple food in the area. Richard worked with farmers to improve their crops and, over time and with access to larger amounts of credit from CAF ECC, created 10+ jobs for materially poor women in the area to help with processing the cassava into flour. His business success contributed to his becoming a leader in his community and church. He poured significant profits into giving hope to young people. PEER Servants was very pleased to honor Richard with first place in the 2013 Lydia Awards.



Sandals, Soap, and Filipino Spirit

Elisa Gomez's first business was sandal making – she used innovation, commitment to quality, and hard work to establish a thriving business. She applied those same factors to soap making and met with success. Her latest successful venture is women's accessories. Elisa has created lots of jobs and CCT, PEER Servants' microfinance partner in the Philippines, estimates that Elisa has helped 15 families start their own businesses. Her profits have allowed her husband to work full time in church ministry. All of these factors contributed to Elisa receiving second place in the 2013 Lydia Awards.

THE VALUE OF VOLUNTEERS



Sijo Cherian (left) just returned from Kolkata, India to see the work of CSS firsthand, meet inspiring clients like Najima (see cover story), and apply his IT expertise to build the capacity of CSS. Why not you?! Email us at volunteer@peerservants.org to join Sijo and the rest of our team of 100+ volunteers!

FOR MORE INFORMATION

We'd love to hear from you!

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Meet a few of the women business owners being served by Invest Credit in Moldova, one of the leading source nations for women trafficking in the world. Helping women succeed in business is a big step forward in doing away with human trafficking.

Empowering Moldovan Women

They own greenhouses, fabric stores, bakeries, card stores, and farms, to name but a few. They are a handful of the Moldovan women who now own their businesses as a result of the credit and business development services offered by Invest Credit, PEER Servants' Moldovan microfinance partner. They are gaining confidence, becoming community and church leaders, making home improvements, educating their children, and stabilizing their families. And, as a result, slowly but surely, they are decreasing the future supply of materially poor young women in Moldova who are at significant risk of being caught up in human trafficking.

The Moldovan Challenge

Moldova is Europe's materially poorest country. As a result, one or both parents in a family are often forced to seek employment abroad. In many cases, families become desperate. Young women, especially in rural areas, become targets for those who will offer transportation to a job in another country. They leave thinking they are going to be nannies, housekeepers, hotel workers, or possibly models, but upon arrival, their passports are confiscated and they are forced to repay their debts through prostitution.

These factors have contributed to Moldova becoming the primary "source" European country for trafficking of women to the Middle East, Africa, and the rest of Europe. Making things worse are allegations that human trafficking rings operate with impunity in Moldova and even experience government protection, rarely if ever charged with a crime for their actions. Some have claimed that prostitutes are now one of Moldova's leading exports.

Aliona - Successful Entrepreneur

Aliona faced challenges that many Moldovan women know firsthand. She and her husband couldn't generate the income needed to support their eight children, so he left for what he thought was employment in Russia. The income from that never lived up to expectations. Aliona had to take care of her children while thinking of some way to generate income.

For Aliona, Invest Credit became a life saver. It provided her a \$700 loan to purchase a greenhouse, and the greenhouse allowed her to grow produce that generated income while allowing her to watch her children. Aliona did well in business and she received a number of loans from Invest Credit, the most recent almost \$6,000. Now she has 5 greenhouses wherein she grows 3,000 tomato plants along with cucumbers and watermelons. She employs six people full-time and three more on a seasonal basis. She has made home improvements, covered her children's education and medical expenses, and created a secure environment that keeps her beautiful daughters from having to seek out alternatives.

The Moldovan Opportunity

Invest Credit has already empowered hundreds of women through the microfinance products and services it offers. In 2013 and 2014, Invest Credit and PEER Servants are partnering together to raise up to \$100,000 to enable 40-50 more women, especially those in rural areas, to become business owners, thereby significantly reducing the threat of their children becoming victims of human trafficking. 100% of your gift earmarked for "Moldova" will go towards this Fund.