



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES



## Quarterly News

First Quarter 2015

YOUR IMPACT

# Never Give Up

The bright gold letters on Wilma’s even brighter red shirt said it all – “Never Give Up”. Those three words capture the strength of tens of thousands of women and men who, though they are materially poor by our standards, work so hard amidst tremendous obstacles. With strength from God and the services provided by PEER Servants’ partners, they are creating brighter futures for their families and communities. As we step into 2015, we celebrate those who are certainly more than conquerors.

### Philippines - 1 Year Since...

Just over one year ago, Super Typhoon Haiyan slammed into the middle islands of the Philippines and ripped off the roofs of thousands of homes, including that of Wilma (pictured above). Thanks to the services offered by The Center for Community Transformation (CCT), PEER Servants’ Filipino partner, Wilma was in a financial position where she could repair her own roof – and the roof of her church that had been blown away as well.

Wilma is an extremely hard working woman. She starts each day at 3 or 4 am purchasing shellfish from four families and then selling them through eight workers. She has been so successful in that business that it has allowed her to start four other businesses and create many more jobs. The loan capital she has received from CCT has allowed her to pursue these business opportunities.

But Wilma is quick to credit CCT with offering her much more than loan capital. As she attended the weekly CCT Bible studies,

she desired to become more like Jesus. She used a significant portion of her business profits to provide an education to young women so that they would be prepared to handle the storms of life. Wilma grew up fatherless and very, very poor. Now she was not only experiencing the kingdom of heaven on earth – she was extending a bit of heaven to others. Through God’s strength, the bright gold letters on her shirt now boldly proclaim her life’s mission.

### Haiti - 5 Years Since...

Just over five years ago, in January 2010, a powerful earthquake needed just 30 seconds to take the lives of tens of thousands of Haitians and leave hundreds of thousands homeless. ACLAM, PEER Servants’ Haitian partner, sprang into action and today is using microfinance to empower the lives of thousands of families around the country.

### Sri Lanka - 10 Years Since...

Just over ten years ago, in late December 2004, a deadly tsunami took the lives of tens of thousands of Sri Lankans. YGro, PEER Servants Sri Lankan partner, responded so effectively that they were recognized nationally and internationally. YGro has made almost 10,000 micro-loans amidst tsunamis, civil war, and more.

“Never give up” not only characterizes the indomitable spirits of some amazing micro-entrepreneurs like Wilma. It characterizes the commitment of our organizational partners like CCT, ACLAM, and YGro that never give up in extending more and more of the kingdom of heaven to them.

**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*

Todd G. Engelsen  
President



### Come See It for Yourself!

**Have you wanted to see the amazing kingdom work of our indigenous partners with your own eyes?** Then mark November 8-14, 2015 on your calendar and plan to join us for “Pagdiriwang” (“celebration” in Tagalog), our next global conference, to be held in the Philippines. You’ll see multiple programs wherein the materially poor are experiencing more of the kingdom of heaven on earth while enjoying fantastic speakers and great fellowship that will encourage and challenge you in your own walk with God. Please email us for more info!

## WHAT TRANSFORMATION LOOKS LIKE



## Going International in Uganda

Monica, a seamstress served by CAFECC, PEER Servants' Ugandan microfinance partner, has gained such a great reputation for her work that she is now receiving orders all the way from South Sudan! Monica excels at her work and it has allowed her to not only educate her five children after her husband left her in 2009, but also help support the other six family members in the 12-member household.



## Experiencing Guatemalan Joy

One look at Fidelina, a cobbler served by Vida Nueva, the microfinance arm of Potter's House, PEER Servants' Guatemalan partner, and her warm smile would suggest life is good. However, this picture was taken shortly after Fidelina had been robbed of over \$1,000 she had just received from completing a large shoe order. According to Fidelina, God has never failed her, and that is the constant source of her joy.

## THE VALUE OF VOLUNTEERS



That's Eddie Callejas (third from left), PEER Servants Team Guatemala volunteer, recently back home in Guatemala encouraging the staff at Potter's House. Eddie is representative of a large portion of PEER Servants volunteers who are originally from the regions in which we partner. Eddie knows the Guatemalan language, culture, and has a great passion for extending more of the kingdom of heaven to his own people.

## FOR MORE INFORMATION

## We'd love to hear from you!

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*Pushpalogini (second from left) is one of hundreds of women who are the primary if not sole breadwinners in their homes following Sri Lanka's long and bitter civil war. Thanks to God using YGro-HEED, her family's future is much brighter.*

## Looking After Widows and Orphans

By even conservative estimates, Sri Lanka's 25-year civil war killed over 50,000. Most were men. And many more were disabled or forced into lifelong exile. What remains in Sri Lanka are thousands of families wherein the mother is the sole breadwinner. Supporting and empowering such women is the primary mission of YGro-HEED, PEER Servants' Sri Lankan microfinance partner.

*Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. James 1:27*

**Displaced and Disabled by War**  
Pushpalogini was born in the late 1970s, just before the civil war began in Sri Lanka. Growing up, her family was constantly being displaced by war and she was forced to drop out of school at the age of 16.

In the midst of the conflict, Pushpalogini was married and had three daughters. The pressures of the war were great on her husband and he became disabled due to his mental illness. She had to begin generating some income for her family to survive, so she started selling small items out of her sister's house and made as little as 40 cents a day.

Pushpalogini was so pleased when she heard YGro-HEED was offering a business development training program and micro-loans to people just like her. She attended the training, received and paid back a number of micro-loans, and her business began to grow so significantly that she was eventually earning around \$20 per day. She can support the education of her three daughters and, now that peace has returned to Sri Lanka, allow them to finish the education she never could.

## Deserted and Destitute by War

In many ways, Sumathy's story is similar to Pushpalogini's. She, too, had to drop out of her education at the age of 16 given the pressures of war, and she, too, married in the midst of the war. Just three days after the wedding ceremony, Sumathy's husband disappeared – likely abducted by either government or rebel forces in the war. Within weeks, Sumathy realized she was pregnant. She needed to develop a means to support herself and her child.

After two years, Sumathy's husband returned alive. They had a second child before the husband died suddenly in an accident. Sumathy had been able to get one cow from which she could sell the milk, but that would not meet her family's needs in the longer-term, especially since one of her children had become disabled.

That's when Sumathy approached YGro-HEED to get a micro-loan. She wanted to get a second cow, and with her first micro-loan, she did. She repaid that, qualified for larger loans, and now has six cows that are producing sufficient milk to meet her family's needs.

## Supporting the Sri Lanka Fund

PEER Servants has been supporting YGro-HEED for over 10 years and enabled them to grow their loan portfolio to many hundreds of thousands of dollars. We would like to make a grant of at least \$40,000 to YGro-HEED in 2015 that will allow them to start a new branch in an area heavily affected by the war. If you would like to contribute towards this Sri Lanka Fund, note "Sri Lanka Fund" with your donation made online at our website or via check sent to our PO Box (address to the left). Thank you!