



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

Quarterly News

Second Quarter 2012



YOUR IMPACT

Thy Kingdom Come

Guessing how many times you have prayed The Lord's Prayer may be like guessing how many M&Ms are in the big jar. Every time you have prayed that prayer, you have repeated what many would consider Jesus' Vision Statement – "Thy kingdom come,...in earth, as it is in heaven." (Matthew 6:10, KJV) That's what Jesus wanted to see – the kingdom of heaven coming to earth. And that's what He gave His life for – proclaiming good news to the poor, freedom for the prisoners, recovery of sight for the blind, freedom for the oppressed, and the year of the Lord's favor (Luke 4).

A Gospel of the Kingdom

Have you ever read straight through the Gospels – Matthew, Mark, Luke, and John? If not, do it. There are many things that will strike you, but one of them is likely to be the fact that Jesus never referred to "the gospel of salvation"; he referred to "the gospel of the kingdom." And this kingdom wasn't just something reserved for some future age – it was "within" and "among."

Now any kingdom has to start with a king. That can be kind of hard for those of us in America to accept or understand – we threw off the king in pursuit of our independence and we have never had a king. But in the kingdom of heaven, Jesus reigns supreme and He is the king. If we are to experience the kingdom of heaven on earth, we must be "born again" – those were Jesus' words in John 3. We must believe Jesus is who He said He was. He's the King of this Kingdom and we need to honor and respect Him as such.

"Move that Bus!"

One of the best lines in modern day television comes from ABC's "Extreme Makeover – Home Edition." Some deserving family has a beautiful home constructed in a week. They return with a bus standing in front of it, and they get to see it when the huge crowd shouts "move that bus!" We are shown their emotional reaction to just seeing the new home, then see them even more amazed as they enter their new home, and finally follow them from room to room as they appreciate that all of this has been done very thoughtfully just for them.

With that in mind, head back to John 3. Jesus states that being "born again" allows us to "see" (verse 3) the kingdom and to "enter" (verse 5) the kingdom. We see and enter the kingdom through believing Jesus, as stated in John 3:16. But the kingdom doesn't stop there. That would be like allowing the family in the "Extreme Makeover" episode to see the house and look in through the door, but never live in and enjoy the house. No, the kingdom is fully experienced "within" us and "among" us as we follow the King in proclaiming good news to the poor. This is what compels PEER Servants and our 10 microfinance partners to serve over 170,000 materially poor clients, realizing Jesus' vision and extending the kingdom of heaven to them here on earth. Your further partnering with us will allow us to extend the kingdom of heaven to thousands of others as well.

Thank you for the privilege of partnering together to allow the Kingdom to come.

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 made out to "PEER Servants" or giving securely online. See the back side of the newsletter for contact info. We will send you a receipt and a thank you for your generosity. **Thank you!**

Todd G. Engelsen

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President



Annual Lydia Awards - June 23

One of our favorite annual events is when we gather to honor the very best of the clients served by our microfinance partners and pick the Lydia Award winner. Please join us – Saturday, June 23, 5-8 pm, Westgate Church (100 Winter Street, Weston, MA). There is no admission fee, but there is a silent auction and offering. Please RSVP at celebrate@peerservants.org.

WHAT TRANSFORMATION LOOKS LIKE



Philippines Innovation

Jon An and Armel Gregario, clients of CCT/Philippines, started with a \$75 loan in 2001; now, 15 loans later, they are receiving a \$10,000 loan for Armel's invention – the Kool Kalan charcoal stove. The business generates income for ten workers. The Gregarios still have time for their home Bible Study for workers and neighbors – it meets Fridays from 10 pm to Midnight!



Made in Moldova

Nicolaes Dunas is a master wood craftsman in his native Moldova, specializing in custom-made furniture. In 2008, his trade earned him \$1,000 – in 2011, \$20,000! His business grew through a series of loans from Invest Credit/Moldova. He now employs five and is preparing to export his products to Romania. The business growth supports his local church, where Nicolaes also preaches.

FAST FACTS

20%

The growth in 2012 over 2011 donations through 3/31 as PEER Servants attempts to raise its \$444,000 budget.

89%

The percentage of clients at CSS/India who are women.

FOR MORE INFORMATION

Question, suggestion, or concern?

We'd love to hear from you!
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David, client of HEED/Sri Lanka, growing onions in fields devastated by the 2004 tsunami.

Green Pastures in Sri Lanka

We awoke the morning of December 26, 2004 to terrible news from countries surrounding the Indian Ocean. A massive earthquake off the Indonesian coast created a deadly tsunami. The eastern and southern coasts of Sri Lanka took a direct hit. Thousands perished. And that was just the beginning.

Against All Odds

In the 5+ years that followed that tragic tsunami, Sri Lanka sank into bitter civil war, experienced record floods, and witnessed the creation of a government generally suspect of the non-profit organizations that had maintained neutrality during the war. As a result, many of the international NGOs pulled their operations out of Sri Lanka at a time when Sri Lankans needed them most.

Such was not the case with YGRO, the parent organization to HEED (Holistic Empowerment through Enterprise Development), PEER Servants' Sri Lankan microfinance partner. As a Sri Lankan Christian organization committed to extending God's Kingdom in Sri Lanka, YGRO knew they had to step up their game, even if the odds were stacked against them.

While maintaining all of their other national operations, YGRO chose a small village in eastern Sri Lanka to help recover from the tsunami. What started with food and water security eventually turned to housing and even income generation. Eventually HEED set up a microfinance branch in the area, from which they now serve over 400 clients.

Sustainable, Transformational

Given the events since the tsunami, it would be commendable if a Christian microfinance organization even survived. HEED thrived.

HEED achieved what up to 90% of microfinance institutions never do – it became sustainable. Simply put – that means it was able to cover all of its operating expenses, including a provision for bad debt, from the interest revenues it charged on its micro-loans. It didn't do this by charging high interest rates – to the contrary, HEED has some of the lowest interest rates among the indigenous Christian MFIs in the PEER Servants network. And it wasn't without its challenges - in 2009, the Sri Lankan government closed HEED's largest and most profitable branch. Just now the government is allowing that branch to reopen. HEED thrived because the hand of God was with it and worked through an amazing staff, including Chandran Williams, Executive Director (pictured here).



HEED now serves over 1,200 materially poor Sri Lankan clients through four branches. A fifth branch is being opened and PEER Servants wants to generously support this high-quality, strategic organization in its growth. The Buddhist, Hindu, Muslim, and Christian people of Sri Lanka are seeing more of the Kingdom. The pastures are turning green in Sri Lanka.