



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES



Quarterly News

Fourth Quarter 2012

YOUR IMPACT

A Birthday Party Fit for a King

The world is buzzing with the anticipated birth of royalty. Even amidst the poor health of the child's mother and the tragedy concerning her caregiver, we get excited about such a special birth. Now imagine for just a second that you were invited to celebrate the birth of this future monarch. You show up having decided to bring gifts for your family and friends and with the expectation you'll get some good gifts out of it, but with no gift for the child. A bit awkward, eh?

A Different Kind of King

Now, compare the buzz concerning this future monarch's birth with the birth of Jesus. Jesus was not just any king; He was the King of kings. Despite this, He didn't opt for royal families or palaces – He chose to be born to a materially poor teenage virgin in nothing close to resembling a hospital ward. A few lowly shepherds showed up to welcome him. Pretty amazing, and yet what have we done with His birthday celebration? We start getting excited with Black Friday (if not the night before), get a bit more hyped with Cyber Monday, and we reach a feverish pitch with 11th hour sales a day or two before the big day. The birthday boy might get a fleeting thought from those who don't consider it politically incorrect to mention His name on such a day, but center stage on this day is reserved for our modern day gods.

How can we get Jesus back to being the focus of our Christmas celebrations? How can we make Christmas a birthday party fit for a King? What can we give Jesus for Christmas?

Jesus' Christmas List

You might suspect that one who never had a place to lay his own head and relied on the profits of a few women with small businesses to support His ministry might not have material items at the top of His birthday wish list. You'd be right.

What Jesus really, really, really wants for His birthday is you. All of you. He doesn't want you to pray a simple prayer of salvation and get on with your life; He wants you to follow Him and obey all of His teachings about denying yourself and giving away your life. He wants to be your King. He wants you to experience His Kingdom. And He wants you to extend His Kingdom to others. Jesus wants to see the kingdom of heaven extended to earth. It starts with your life, but then it should extend into the lives of many others – thirtyfold, sixtyfold, or more if you were found by Him to be good soil.

Jesus' ideal birthday party would probably have a lot less gift giving of the kind we do, and a lot more gift giving to people really in need who may be far from experiencing His Kingdom. The Indian women pictured above started some neat businesses with a \$20 loan from the Christian Service Society (CSS), our microfinance partner near Kolkata. We don't mean it to be self-serving, but we think Jesus would have such a gift pretty high on his wish list. (See www.givingoflife.com to bless women just like those above.)

May great joy be yours this Christmas as you make it a birthday party fit for a King.

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. Any gifts received/postmarked by December 31 will receive a 2012 tax receipt. See the back side of the newsletter for contact info. Thank you for your generosity. **God bless you!**

Todd G. Engelsen
President



World-class Microfinance Training

PEER Servants partners with The Center for Community Transformation (CCT) in the Philippines to offer world-class Christian microfinance training. These are just a few of our microfinance partners from Haiti, Moldova, Uganda, South Africa, Sri Lanka, India, and the Philippines who joined PEER Servants volunteers and board members in an April session on "Establishing and Multiplying Healthy Branches" and a November session on "Vision and Leadership". Our close partners at CCT eat, drink, and sleep effective Christian microfinance and are fantastic trainers. Want to be in the 2013 picture? Join us - October 12-20, 2013!

WHAT TRANSFORMATION LOOKS LIKE

**Zambia - 1 of a 100**

CEMFIN, PEER Servants' microfinance partner in Western Zambia, made its first loan in May of this year and has made 100 more loans since then. Men and women, like this retailer of beans, onions, and other food items, are excited about the opportunities to grow their businesses, provide for their families, and bless others through the services provided by CEMFIN.

**Moldova - Creating Jobs**

Ion Costiuc is quite a businessman. Given credit and business training he was able to access from Invest Credit, PEER Servants' Moldovan microfinance partner, he has established a nice hardware store in his village. He also has opened a temperature-controlled fruit and vegetable business. Through both of these businesses he is creating jobs, including those for young women. Moldova has one of the highest human trafficking rates in the world. Ion's desire to extend Jesus' kingdom means using his business skills to protect those at risk.

THE VALUE OF VOLUNTEERS



Dick Wilson, a senior executive at Bank of America, knows a bit about finance and risk management. So, where was he in November? Training Harriet and other CEMFIN staff in Western Zambia on risk management. Email us at volunteer@peerservants.org to join our team of 100+ volunteers just like you!

FOR MORE INFORMATION

We'd love to hear from you!

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Former streetdweller children in the Philippines, now attending Christian boarding school through the surplus generated by Christian microfinance.

Micro Loan, Mega Love, Mucho Impact

In and of itself, Christian microfinance can have significant impact in transforming the lives of the materially poor. Certainly that is true of the over 170,000 clients currently being served by our ten microfinance partners. But when does the impact of Christian microfinance increase exponentially to change a neighborhood or a village or a region? When the microfinance institution works with the materially poor not just as clients, but as partners in extending the transformation into their community.

Streetdwellers No More

Consider the story of the children pictured above. Not long before this picture was taken, they were living on the streets of Manila. The Center for Community Transformation (CCT) loved their streetdweller parent(s) just like Jesus and provided vocational training programs and discipleship in how they, too, could become followers of Jesus. The children were offered what they never dreamed of – boarding school education! CCT also offers vocational training to teenage boys living on the streets. Where does the funding come from for these programs? In part from the surplus generated by CCT's microfinance clients as they pay interest on their loans and premiums for their microinsurance.

Such stories of protecting and providing for children through the proceeds of microfinance are not limited to CCT. CSS in India has a home for 50 at-risk girls and 25 at-risk boys, funded through its microfinance clients. Microfinance partners in South Africa and Peru also care for at-risk children.

Clients Changing their World

Community transformation takes place not only through the MFIs using the proceeds of microfinance to fund programs for the poorest of the poor. It happens through the decisions and actions of individual clients as well. As they experience the love of Jesus, they want to extend that love to others.

Our September trip to Moldova led not only to meeting Ion (pictured far left) and his passion for creating jobs to protect those at-risk in his village, but a farmer who used the profits of his business to cover the costs of a home for the mentally disabled in his village, and a cheese manufacturer who built the first playground for children in his village.

Microentrepreneurs in Northern Uganda are donating to the Ugandan chapters of FOCUS and Scripture Union as they direct and offer hope to teenagers and college students.

Microentrepreneurs in Nigeria increased their monthly interest by 0.5% to send more Nigerian missionaries to Muslims in the northern part of their country. As PEER Servants President, Todd Engelsen, says: "In 20 years of trying to create great insurance products at John Hancock, I never once had an agent or a policyholder call to say they liked the product so much, we could increase their premium by 25%!"

What happens when you take the power of small loans, love the way Jesus loved, and encourage others to do the same? You see "mucho impact". You see the kingdom of heaven being extended to earth. You see Jesus and a bunch of other people smile.