



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

Microfinance Meets Innovation

They say necessity is the mother of invention. In the case of Armel and Jon An Gregorio, that statement couldn't be more true.

Back in 2006, Armel and Jon An were struggling raising their five daughters in Metro Manila, Philippines. All five had school fees to pay, and their daily living costs were increasing as the price of the liquefied petroleum gas, their main fuel source, was skyrocketing. Armel knew he had to find a cheaper alternative for their cooking needs. What he didn't know is that he was about to invent what millions of Filipinos needed.

Kool Kalan - A New Stove

What started with Armel playing around with some scrap metal turned into "Kool Kalan", a stove on the commercial market by 2008. The key? Armel invented a stove with a fan that was much easier to use than other charcoal stoves and could use alternative fuel sources ranging from coconut fiber to wood chips. He created two models –stainless steel and galvanized iron – and three settings – low, medium, and high. His work was so impressive that it led him to be admitted to the Filipino Inventors Society.

But Armel and Jon An had a huge challenge. Where could they access the capital to grow their Kool Kalan business? Jon An had built her party needs business through a series of loans she had received since 2001 from The Center for Community Transformation (CCT), PEER Servants' microfinance partner in the Philippines. They turned to CCT, and CCT came through for them.

CCT made increasingly larger amounts of capital available to the Gregorios to help them grow their businesses. What started as a \$75 loan for Jon An in 2001 is now over a \$10,000 loan to Armel to expand his business. As a result, Kool Kalan now employs 3 manufacturers, 3 exhibitors, and 3 dealers with more hiring ahead as they prepare to expand beyond their local area. They can sell up to 50 stoves at one exhibit. CCT made it possible for Armel and Jon An to keep their business in the family and not sell to investors who have lined up to buy them out. Speaking of the family, those daughters now help with marketing and exhibits.

Kool Kalan and the Kingdom

It's obvious the Gregorios are experiencing more of the kingdom of heaven on earth through their Kool Kalan business. What may not be so obvious is how much they are extending the kingdom to others.

Armel and Jon An are followers of Jesus and dedicated to using Kool Kalan to bless others. They are generous to their church and donate party supplies for local CCT celebrations. On her birthday, one of their daughters hosted a party for streetdwellers. They open their home to the community and host a Bible study every Friday from 10 pm to Midnight – it's the only time they could find in their busy schedule! They're excited about their future and so appreciative of God, CCT, and people like you who have empowered them to bless so many others. Not all microentrepreneurs make it into the Inventors Society. Armel Gregorio did.



Quarterly News

First Quarter 2013

YOUR IMPACT

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



You Have What it Takes!

We need and want you as a PEER Servants volunteer! We have volunteer opportunities that range from Assisting at a local fundraising event to Zambia website development (and lots in between, including great internship opportunities and a plethora of prayer gatherings). Want to hear more and enjoy great live music at the same time? Join us for our free **Concert for Economic Empowerment on Sat., March 9, 7-9 pm, at Revive Church** (111 Terrace Hall Ave in Burlington, MA). You'll get the info you need to decide if you're in and enjoy live worship music from around the world. Can't join us? Email us at volunteer@peerservants.org.

WHAT TRANSFORMATION LOOKS LIKE



An Indian Restaurant and a Dowry

Sikha Rani Kar now owns a medium sized restaurant on the outskirts of Kolkata serving 200 clients a day. Mix what was her husband's tea stall, Sikha's culinary talent, and loan capital and basic business training from CSS, PEER Servants' Indian partner, and you have a successful business that made it possible for one of her employees to afford her dowry and get married.



Employing and Educating in Haiti

Mary Edith Gerome felt far from experiencing the kingdom of heaven on earth when she gave birth to a baby girl and was then deserted by her husband. She reached out to ACLAM, PEER Servants' Haitian microfinance partner, and received a \$50 loan. ACLAM provided Mary with more loan capital, business training, health counseling, and Biblical encouragement. Now she is the owner of a grocery store that is employing two others and keeping her daughter in school.

THE VALUE OF VOLUNTEERS



Jake Mahon (right) is a freshman at King's College in Manhattan. He completed a 7-month internship with CAFECC, PEER Servants' Ugandan partner, and, while creating videos and updating websites, developed a deep respect and love for the Ugandan people. Email us at volunteer@peerservants.org to join Jake and the rest of our team of 100+ volunteers just like you!

FOR MORE INFORMATION

We'd love to hear from you!

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Meet Gheena Russu (far left) and his impressive staff team at Invest Credit, PEER Servants' microfinance partner in Moldova. Invest Credit is being used by God to extend His kingdom from heaven to Moldova.

It's More Fun in the Kingdom!

One of the best tourism advertisements we have seen is that currently being used by the government of the Philippines. Using the tagline "It's More Fun in the Philippines", catchy music, beautiful scenery, and footage of some of the friendliest people ever caught on camera (which is exactly what you'll experience in the Philippines), the ad leaves you ready to hop on the next flight to Manila. Check it out (the 2 minute, 42 second version) at Youtube. The ad is working – 2012 was a record year for number of tourists visiting this beautiful country.

That ad inspired more than tourism dollars spent in the Philippines. It inspired our 2013 theme at PEER Servants. You see, we really believe "It's More Fun in the Kingdom". That's why we and our microfinance partners around the world labor day and night to experience more of that kingdom ourselves, and to extend more of that kingdom to others.

So What is the Kingdom?

Jesus talked about the kingdom all the time. Read through the New Testament Book of Matthew and you will see Jesus talking about the "kingdom of heaven". Other gospel and epistle writers expressed it as the "kingdom of God". So what is it?

We have started a year-long journey at PEER Servants of defining the kingdom. We may end the year with an enhanced definition from that with which we started the year, and we would welcome your input regarding improvements to the definition, but we are starting the year with the following:

The kingdom is a place and time where Jesus reigns, and as a result, people honor and worship Him, live in right relationship with each other, live with sufficiency and dignity, have access to power to overcome forces of evil, and experience truly abundant life.

What do you think? Can you suggest some improvements? If so, please email them to us at info@peerservants.org. Thanks!

How Do You Spell Kingdom?

We're working on that one as well at PEER Servants, and here's what we have so far.

The Kingdom is...

K: ruled by a King
I: Inverted
N: Near and Now
G: Global
D: Difficult to enter
O: for the Obedient
M: like a Mustard seed

We will host a blog that you can access via our website by the end of February. Please check it out and join us in our year-long discovery of how we can all better experience and extend the kingdom.

While we're convinced "It's More Fun in the Kingdom", we do not imply life is just fun and games. We walk and pray alongside donors, volunteers, partners, and partners' clients through some very dark times in life, but we know living in the light of the kingdom brings hope and perspective even in those times.

Please join us as we experience and extend more of the kingdom in 2013.