



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

YOUR IMPACT

## Now I Can...

Whether it's spoken in English or through translation from one of the world's many languages, there is a common phrase we are hearing more and more micro-entrepreneurs say, and it's "Now I can..." Throughout 2014, we are visiting many of the places in which our microfinance partners operate to hear the "Now I can..." stories of the amazing people they serve. We have already visited Africa and Latin America. This quarter we head to Asia and to our partner in Kolkata, India – Christian Service Society (CSS).

### ...Create Jobs for Others

Kolkata, India is a beautiful city in many ways, but it is no stranger to material poverty. Millions live in extreme poverty in and around the bustling city. Over 23,000 of them are served by CSS with initial loans of less than \$50.

One of those CSS clients is Sohagi Mallick. Sohagi never received much of a formal education, but she is an amazing entrepreneur – intelligent, hard-working, and innovative. Over many years, she has established a very successful garbage recycling business. What you or I might look at as garbage, Sohagi sees much differently. She takes what may be old and broken and makes it new and attractive.

Sohagi knows that jobs for those without formal education are very much needed in and around Kolkata. Through her recycling business, she has created over 40 jobs. The picture above captures CEO Sohagi with just some of her workers. **Now Sohagi can create jobs for others.**

### ...Help the Poorest

Sohagi is surrounded by material poverty and she is very quick to help the poorest around her. If any of her workers can't afford housing, she provides it. During the many religious festivals, she shares food and clothing with those who have none. She maintains an extremely modest lifestyle so that she can be in a position to be generous to others. Sohagi is known in her community not only as a successful entrepreneur, but as a very generous person. **Now Sohagi can help the poorest in her community.**

### ...Know About God's Loves

Like 60% of CSS's clients, Sohagi is Muslim. She knows CSS is a Christian organization committed to serving her in a way that would truly honor Christ. From the love, care, and concern CSS shows in such practical ways, she is coming to know in an even deeper way that God is not only mindful of her, but He very much loves her. CSS is very careful not to suggest that one has to become a Christian to receive their services. For those clients who do want to know more about this God who loves them so much, CSS refers them to the local church. **Now Sohagi knows that she is loved by God.**

Sohagi is a hardworking, visionary, inspiring Bengali woman. We are so excited to be able to partner with CSS in India to serve thousands of others just like her. She is one of over 150,000 clients from around the world served by our microfinance partners who, thanks to God's work and your generosity, are now able to say "Now I can..."



## Quarterly News

Third Quarter 2014

**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



### Now YOU Can...

**Now YOU can join us on our next trip to one of our Asian partners – CCT in the Philippines!** You will see the kingdom of heaven coming to earth given God's work through CCT and their service to microentrepreneurs, former streetdweller children, factory workers, and more. You will also meet microfinance practitioners from around the world as they come to learn from CCT. Departure on Friday, November 7 with return on Sunday, November 16. Costs are \$800 plus airfare and include everything but personal spending money (two per room). Interested? Contact us by October 7 for a trip of a lifetime!

## WHAT TRANSFORMATION LOOKS LIKE



## Doing Real Business in Guatemala

Bianca started her jewelry business with the \$7 she had. She sold her earrings for 15 cents. Then she heard about Casa del Alfarero (Potter's House), PEER Servants' Guatemalan partner, and took advantage of business training and access to capital. She improved her product and opened her markets, now sells earrings for \$10 with a monthly income of \$600, business capital of \$2,000, and jobs created for three other people.



## Business Training in Zambia

Clients of CEMFIN, PEER Servants' partner in Mongu, Zambia, are eager to be trained well in business. That's why over 100 micro-entrepreneurs showed up for a recent training co-sponsored by CEMFIN and PEER Servants with a team of eight volunteers from the Charlotte, NC area.

## THE VALUE OF VOLUNTEERS



Bob Quinn from Birmingham, AL and Pierre Claver from Bujumbura, Burundi joined PEER Servants President, Todd Engelsen, on an August 2014 trip to CAFECC, PEER Servants' Ugandan partner. Bob is a financial expert and Pierre a microfinance executive. Pierre represents the future of PEER Servants volunteers – a global discipling community extending the kingdom.

## FOR MORE INFORMATION

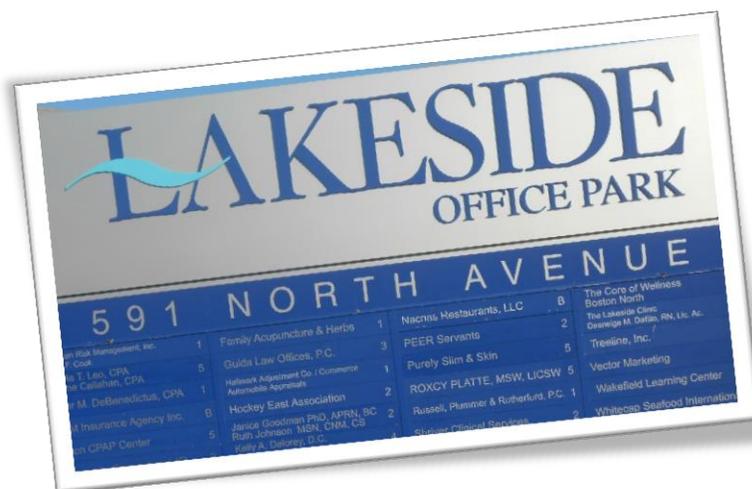
We'd love to hear from you!

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E-Mail: [info@peerservants.org](mailto:info@peerservants.org)

Mail: PO Box 258, Woburn, MA 01801

Phone: 781-245-4059



PEER Servants' new office is at 591 North Avenue in Wakefield, MA. Please stop by and see us! Enter through Door 2 (North Avenue side of the building) and come on up to the Second Floor.

## After 23 years...

These are exciting and even emotional days at PEER Servants. After 23 years of operating out of a home office, God has opened the door for us to move into a dedicated "real" office. As always, His timing and His provision have been perfect.

## Grown and Growing

What started as a group of five volunteers working with one microfinance organization serving a dozen micro-entrepreneurs has grown. PEER Servants now has over 125 amazing volunteers serving 10 microfinance partners around the world which, in turn, are serving over 150,000 micro-entrepreneurs. The home office served us well, but it had become limiting.

As we looked to the future and the opportunities we have to extend more of the kingdom of heaven to earth, we didn't see our growing slowing anytime soon. One of our greatest current needs is to attract volunteers who are able and willing to dedicate significant amounts of time to support our work and to be able to do so in a collaborative environment. A home office just couldn't provide the platform needed to support this kind of growth.

## Not a Penny from the Poor

Our greatest concern as we considered a new office is that we would divert funding from the materially poor. PEER Servants has always been committed to maintaining very low expenses – working out of a home office, working through pro-bono volunteers, attracting volunteer (no salary) full-time leadership for many years, and much more. These actions gave PEER Servants donors the ability to direct 100% of their donation to the materially poor, and that wasn't going to change.

This led PEER Servants' Board of Directors to make a very bold move – for the initial three-year lease, the only funds used to cover any office-related expenses would come from a restricted Office Fund. Donors had to intentionally direct their donation to the Office Fund. Not a penny of any other donation would go to cover office expenses.

## God's Provision

We have already been so blessed by God's provision in taking this step of faith. First, He provided a fantastic office – 700 square feet perfectly laid out for our needs in a great location. Then He provided a very generous landlord – three months of free rent, utilities covered, and even a move-in expense! Volunteers came forward with furniture and equipment to meet many of our needs.

The total three-year costs for our office – rent, internet/phone, and furniture/equipment – are \$40,000. Two long-term and very generous donors stepped forward to offer a \$20,000 match, leaving \$20,000 to raise. God is providing donors to meet that need. If He is leading you to help us take this very strategic step, please send your donation, marked "Office Fund" either as a check (made out to PEER Servants and sent to PO Box 258, Woburn, MA 01801) or via credit card at our website ([peerservants.org](http://peerservants.org)).

## Come to Our Open House

We are in the office and would love for you to come see it! Our Open House is Monday and Tuesday, September 29 and 30, from 4-8 pm. We'll have food and fun and you'll get to know more about our work. We're at 591 North Avenue, Door 2/Floor 2, in Wakefield, MA. We've enclosed an invitation with directions. Please join us as we thank God for this office and dedicate it to Him.