



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, Latin America, and Asia. This quarter we head to Eastern Europe and to our partner in Moldova – Invest Credit.

...Unite My Family

Like so many families in Moldova, that of Aliona Ostrov (pictured, in part, above) was fractured. Aliona's husband had gone to Russia looking for work to support Aliona and their 10 children (four of the youngest pictured). Aliona knew she, too, needed to create income, so she turned to Invest Credit, PEER Servants' Moldovan partner.

Invest Credit created a special product for these fractured families that allowed women to start greenhouse farming. It was a low-risk, high-return business that allowed Aliona to stay at home with her family while creating additional family income. Aliona started with a \$700 loan and used her first greenhouse to grow watermelons. She did extremely well, accessed larger and larger loans from Invest Credit, and eventually had five greenhouses, adding tomatoes and cucumbers to her crops. She also created six full-time and three seasonal jobs. Most importantly to Aliona, she could bring her husband home from Russia. **Now Aliona can unite her family.**

...Provide My Family Healthcare

One of Aliona's daughters suffers from epilepsy. It was very painful for her and her husband to watch her condition and not be able to afford the medical care and medication needed to control it. Her business profits now enable her to provide the healthcare she so longed to provide to her daughter. **Now Aliona can provide her family healthcare.**

...Protect My Children

Moldova is the leading source country in Europe for human trafficking, and where Aliona and her family live – in rural Moldova – is a primary target for those looking to lure young women and men into being trafficked. Aliona has a beautiful family, and she worked very hard to protect them from such threats.

Aliona's business success has allowed her to not only make sure all of her children – daughters and sons – could get a good education, but she has been able to make household improvements that make the house safe to live in. She wants her children to have a brighter future than she has had. By focusing so much on her family, she has created a "no fly zone" against human traffickers. **Now Aliona has been able to create an environment wherein her children are protected.**

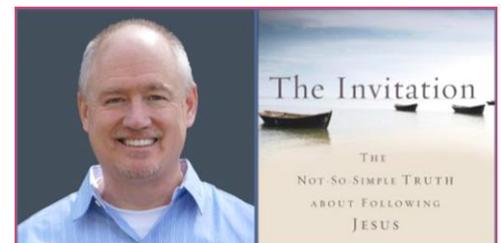
Aliona is a hardworking, inspiring Moldovan woman. We are so pleased to partner with Invest Credit in Moldova to serve hundreds of other women just like her who, thanks to God's work and your generosity, are now able to say "Now I can..."

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 for our Saturday, December 6 Annual Meeting! Pastor Greg Sidders, author of "The Invitation", will be our keynote speaker as we close our annual focus on the passages where Jesus told us to "Go – extend the kingdom." We'll start with an international potluck breakfast and have a fun day celebrating 2014 highlights while looking ahead to plans for 2015. If you'd like to learn more about PEER Servants, then please join us – 9 am to 2 pm, Grace Chapel's Adult Learning Center, Room 205, 2 Militia Drive, Lexington, MA.

WHAT TRANSFORMATION LOOKS LIKE

**Bigger Business - Bigger Stove!**

That's Anlyn Estrella, 2014 Lydia Award winner, from the Philippines showing the small stove she used to start her business and the current stove she uses to make almost 500 pizzas a day! Anlyn has been able to grow her business through the financial services provided by CCT, PEER Servants' partner in the Philippines. CCT offered much more than a micro-loan – their weekly Bible studies and spiritual support allowed Anlyn to appreciate just how much God loves her and gave her a desire to become a follower of Jesus.

**Recycling Plastic in Kolkata**

Sahin Rana has quite the plastic recycling business on the outskirts of Kolkata, India. She now employs not only her husband and son, but 12 other workers who turn out over 300 kgs of recycled plastic daily. Her business has enabled her to buy the land on which it operates while also sending her son to get an MBA.

THE VALUE OF VOLUNTEERS



Ashley Ondrick left a comfortable job in Boston to extend more of the kingdom of heaven to the materially poor. As a PEER Servants intern at CCT/Philippines, Ashley has helped with their typhoon response (pictured here with a family receiving their new house built by CCT), their scholarship program for former streetdweller children, and their global training program for microfinance practitioners. Great work, Ashley!

FOR MORE INFORMATION

We'd love to hear from you!

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The Indian Railway is one of the main means of transportation in the country. Reliable and very economical, it is opening up the means for CSS India to reach thousands more of the materially poor with their microfinance services.

A Better Model to Reach India's Poor

Good just wasn't good enough for the board and staff at Christian Service Society in India. As they celebrated 25 years of empowering the materially poor in and around Kolkata, they were eager to find better models that would allow them to more efficiently and effectively reach more of the materially poor in the years ahead.

From Bikes to Rails

CSS started out with their loan officers going by bicycle to reach their clients. Eventually they transitioned to motorbikes and were able to surpass 15,000 active clients. But the price of fuel was going through the roof and acquisition and maintenance expenses were high. CSS needed to reengineer their business model if they ever hoped to make progress on eventually serving over 50,000 clients.

That's when CSS started using one of India's main means of transportation – the railway. Microfinance branches were strategically placed near stops on one of the many lines leading in and out of Kolkata. Loan officers would hop on the train near their branch and travel to one of the stops in the more rural areas where they could go on foot and serve 100-200 clients within a 3-5 km radius of the train stop. Each day they would go to a different train stop and different village. By purchasing monthly Indian Railway passes for anywhere from \$2 to \$5, CSS was able to significantly cut their transportation expenses.

From 18,000 to 25,000+

In the 2+ years since CSS has pursued the Railway Initiative, it has increased the active number of clients from just over 18,000 to well over 25,000. CSS is on its way to being able to reach its target of

50,000+ active clients within the next 5-10 years. It is not only increasing the number of clients, but it is able to expand its client reach into more rural areas where access to microfinance is not as prevalent as it is closer to the city. Initial loans are less than \$50 and yet can have a tremendous impact on a very poor family.

Protecting More Children

CSS focuses so much on an efficient business model because it directs its surplus to protect very vulnerable children.

The outskirts of Kolkata are prime targets for human traffickers. This has led CSS to establish two Homes of Hope – one housing over 70 girls and the other for over 15 boys. Here the children not only get access to a safe environment and a good education, but CSS can bring them up in the knowledge that they are loved by God and that they have been made in His image.

The Railway Initiative allows CSS to generate more surplus per loan and offer more loans. This allows it to not only keep up with the increasing costs of running the two Homes for Hope, but expanding the number of children able to stay in the Homes. It is a creative, kingdom-extending model that is allowing the materially poor to fund services by repaying their micro-loans for those who are even more vulnerable.

Supporting the India Fund

PEER Servants would like to contribute \$40,000 to CSS before the end of 2014 to allow it to expand to more villages through the Railway Initiative. If you would like to contribute towards this Fund, note "India Fund" with your donation made online at our website or via check sent to our PO Box (address to the left). Thank you!