



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

YOUR IMPACT

Making Christmas Special!

What's the best birthday present you ever received? Wouldn't it be interesting to ask Jesus that question?! Something tells me He would have referred to things like two very small copper coins or two fish and five loaves. How would you like to make this Christmas one where Jesus just might mention the gifts you give or receive as some of His favorites? We think we've come up with some winners in our **Online Gift Catalog** – you can reach it in one click from our website www.peerservants.org.

Giving a Woman a Micro-Loan

With \$50 or even less, you can enable a woman to start a small business through which she can provide for her family. As that woman repays her loan, other women can receive a loan. With an overall loan repayment rate in excess of 90%, PEER Servants partners keep your gift being given to many others!

Over 80% of the clients served by our microfinance partners are women – many trying to recover from war and abject poverty. They want to work hard if only given the opportunity. Your Christmas giving could do just that!

Giving a Young Person a Future

It's not easy being young and materially poor in our world these days. Youth without hope and a purpose are contributing to much of the instability in our world.

Counter that with teaching a young man how to learn a marketable trade or skill, providing a scholarship to a promising young woman,

or giving a teenager from the materially poor world an opportunity to participate in an international missions trip. Your Christmas giving could do just that!

Giving a Child an Education

Imagine being a child who can only dream of going to school, or a parent whose two dollars a day can't stretch far enough to pay for uniforms and books. A school term may only cost \$100-\$200. Picture the joy of a child skipping to school. Your Christmas giving could do just that!

How Does this Work?

We've made it real easy – and you can finish your Christmas shopping without having to pray for that parking space at the mall!

There are 18 life-transforming gift options from which you can choose at our **Online Gift Catalog**. Choose to give a family in Africa a micro-loan, a young person in Asia a better future, or a young child in Latin America an education. After you complete your transaction, we'll send you a link to provide the information to send an attractive personalized card with your own message to the person you are honoring with the gift. 100% of your gift will go to where you direct it, you'll receive a tax-deductible receipt for the gift, and you will have great joy that you honored Jesus' birthday with something He would put pretty high on His wish list!

In addition to your gift giving, you can use the **Online Gift Catalog** for your gift receiving (just send friends/family the URL) and even your own year-end directed giving.

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



Another Great Gift Option? - AGI

For 5+ years, Alternative Gifts International has chosen PEER Servants in their "Gifts Inspiring Change Catalog". AGI offers 30 gift options to choose from and also makes it very easy for you to give a very meaningful gift to the people on your list that you want to honor in a special way. **Check out the PEER Servants page** or scroll through the rest of their Catalog at altgifts.org. May your Christmas shopping inspire change this year!

WHAT TRANSFORMATION LOOKS LIKE

**More than a Sri Lankan Grocery**

Given Sri Lanka's long civil war, Kohiladevi was widowed at a very young age with two children. Through micro-loans she received from HEED, she moved her small grocery store to a busier road and increased her revenue more than tenfold. She was innovative and offered the village's first mobile phone reload facility. With hard work and HEED's services, she is much more optimistic about the future she can provide for her children.

**Four More Jobs in Kolkata, India**

Thanks to the hard work of Bharati Mondal and 8 loans from Christian Service Society, 4 more of those who were materially poor have jobs on the outskirts of Kolkata, India. Bharati is an expert seamstress and clothes designer. She makes and sells clothes in the market. Her quality is so much in demand that she has grown from 1 sewing machine to 4, and with that, hired 4 workers. She is 1 of CSS's 27,000+ clients, 99% of whom are Hindu or Muslim.

THE VALUE OF VOLUNTEERS



That's PEER Servants volunteer Chisom Amaechi (far right) with Que and Elizabeth of PEER Teens Boston on their summer trip to Guatemala at the invitation of Teens there to help communicate the love of Christ to children. Chisom excels at working with young people and equipping them to embrace and experience the kingdom while extending the kingdom to others.

FOR MORE INFORMATION

We'd love to hear from you!

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Patrick Obiga (left), Executive Director of CAFEEC in Uganda, teaching Zhingisa Luneta from CEMFIN in Zambia, how to use loan tracking software to make operations more efficient.

The Power of Reciprocity

Ask anyone who knows something about PEER Servants what word comes to mind, and one of their first answers is likely to be "reciprocity". It's amazing what God does when we enter each other's space expecting to receive what He has given us for each other rather than just give.

We value reciprocity not because it is the politically correct thing to do, but because our lives have been tremendously enriched through it. This kingdom of heaven on earth has material, social, and spiritual aspects to it. Some of us are strong in some areas and weak in others and when we share what God has given us with each other and are open to receive from each other, we all experience more of the "abundant life" Jesus sacrificed so much for us to have. That's true not only of the exchange between the global north and south or west and east, but within those parts of the world as well.

Ugandans and Zambians

Who do we turn to when our Zambian partner asks for the best training in loan tracking software? Ugandans. In September, we were so pleased with the outcome when a key staff member from our Zambian partner, CEMFIN, went to Uganda to learn loan tracking software from key staff at CAFEEC, our Ugandan partner. Patrick Obiga did a fantastic job providing the training, and Zhingisa Luneta went back to Zambia having really learned the practical aspects of the software at a fraction of the cost of other training alternatives.

That's not all. Zhingisa, a future leader of the Zambian program, went back inspired having seen another young African man effectively lead an organization. CAFEEC in Uganda praised God that He was lifting them up to effectively train others.

Peruvians and Guatemalans

So, who are we now turning to when our Guatemalan partner has asked for similar training? Peruvians. In November, two staff members from our Peruvian partner will head to Guatemala City to offer training to our Guatemalan partner in the same software. Given the proximity to our volunteer base, this time we'll also send a gifted PEER Servants volunteer from Seattle. And while in Guatemala, the Peruvians will see the work of a much larger indigenous Latin American organization doing much more to extend the kingdom of heaven to the materially poor than just microfinance. Lord willing, they will return to Peru inspired by what they have seen God do among other Latin Americans.

Filipinos and the World

PEER Servants commitment to reciprocity as a very practical way of enriching organizations and volunteers in our network goes far beyond computer software. For years we have partnered each November with CCT in the Philippines to offer training to Christian microfinance institutions from around the world. The training topics range from microfinance operations to effective governance and leadership, and the training has been so effective it now reaches far beyond just the PEER Servants network. In November, microfinance associates will gather from approximately 20 countries to learn from each other at Pagdiriwang, "celebration" in Tagalog, as we celebrate what we are already experiencing of the kingdom of heaven on earth and become better equipped to extend that kingdom to many others.

The power of reciprocity. Stepping away from someone's presence leaving them enriched, not impoverished. Just like Jesus.