



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

YOUR IMPACT

What We Did this Summer

The Back to School commercials are back. Soon school children will write their “What I Did this Summer” essays. With the fantastic summer we’ve had here at PEER Servants, we decided to write our own. We’ll focus on something we hope you can experience yourself – a trip to a partner – in this case, a 3+-week July trip with 16 people to 3 of our African partners. Buckle up for an adventure!

Experience #1 - Training

PEER Servants uses the majority of our partner trips to build the capacity of that partner through training. The training is done by a very diverse and gifted team of volunteers and board/staff members from other partners. On this trip we were able to...

- Provide CEMFIN/Zambia with training in governance, loan tracking software, credit risk management, internal controls, achieving sustainability, and other microfinance models. The governance and loan tracking software training was provided by the Board Chair and Executive Director of CAFEECC/Uganda while the credit risk management training was done by a volunteer from Burundi.
- Provide CAFEECC/Uganda with training in credit risk management, human resource management, preparing an annual report, using social media, and improving their Operations Manual.
- Provide JED/South Sudan with training in numerous topics needed to launch their MFI later this year. The CAFEECC/Uganda Executive Director was one of the primary trainers.

Experience #2 -Receiving

While every person went on the Africa trip to give, virtually every person returned having received far more. Our African partners have amazing, hardworking Christ-like staff with whom we became very close. We met many of their inspiring clients who encouraged us to embrace this great gift of dependency on God. We were served awesome African food, enjoyed African relational-centrism, were moved by their sincere and authentic worship of God, and fell in love with their countries’ beauty (hippos and all!) We came to appreciate that Africa is experiencing many social and spiritual aspects of the kingdom of heaven that are in much shorter supply back home. On the last morning of our trip, we discussed how our “mission” was just beginning as we returned to extend the kingdom wealth of Africa to our families, communities, work places, and churches.

Experience #3 - Overcoming

While our 3+-week trip to Africa was a rich, one-time (for most!) experience, it came with some setbacks. Mid-trip, instability broke out in South Sudan that kept JED from being able to launch their program and us to be able to enter the country. The JED team was amazing – if we couldn’t get to them, they would still get to us! We had a fantastic 5 days of training with them and, more importantly, were able to establish a strong foundation of fellowship for the future.

What will you do next summer (or before?!)? If you want to give a little, receive a lot, and enjoy a potentially life-changing experience, join us on a future adventure!

Celebrating 25 Years of Partnership!

How we thank God for 25 amazing years of extending more of the kingdom of heaven to earth! 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 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



Anniversary Celebration Banquet - October 29

We’re celebrating 25 Years of Partnership, and given the role you have played, you have to join us! Our 25th Anniversary Celebration Banquet will be held at the

Chinese Bible Church of Greater Boston (149 Old Spring Road, Lexington, MA) on Saturday, October 29 from 5:30-8:30 pm. It will be a wonderful evening of praise, stories, culture, and food as we acknowledge how God has extended His kingdom in and through us in these first 25 years. Tickets are \$25/person for the dinner. There will also be an offering for PEER Servants.

WHAT TRANSFORMATION LOOKS LIKE



Creating Jobs in Kolkata

Dipika (right) has grown her undergarment wholesale business by accessing credit and services from Christian Service Society (CSS), PEER Servants' microfinance partner in Kolkata, India. The business has done well, and she has created jobs for her husband (left) and three others in the community while sending her children to better schools. She now has 6 sewing machines and plans to purchase 2 more, creating more jobs from among those she trains to sew for free.



From \$15 to \$3,000 in Uganda

Albert started his convenience store business in 2011 with \$15 in capital used to buy vegetables that he sold. A year later he heard about CAFECC, PEER Servants' Ugandan microfinance partner, and received a \$70 loan. He paid back that first micro-loan and has since received 7 more from CAFECC, the most recent for \$350. He has never missed an on-time repayment! His business now has \$3,000 in capital, he has 2 full-time employees, and he just built a new home for his family of 5!

THE VALUE OF VOLUNTEERS



That's Jimmy Lumago (right), CAFECC (Uganda) loan officer, with PEER Servants volunteers Pierre Nkuzabagenzi (middle) and George Bourie (left). Pierre led a team of volunteers completing credit risk assessments in Zambia and Uganda, thereby helping both MFIs enhance their loan portfolio quality and better serve their Zambian and Ugandan clients.

FOR MORE INFORMATION

We'd love to hear from you!

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Through PEER Servants' network of indigenous microfinance partners, hundreds of thousands of the materially poor have received micro-loans that have enabled them to grow small businesses, including Victor in Zambia, Wickneswary in Sri Lanka, and Saul in Guatemala. They are great examples of those who bless others as they are being blessed.

25 Years of Inspiring Entrepreneurs

We are days away from our 2016 Lydia Awards Celebration. By the time you are reading this, we will have announced the winner among these 3 finalists. (Check out our website or Facebook page for results.) We are recognizing some of the exceptional micro-entrepreneurs who stand out among hundreds of thousands who have been empowered in our first 25 years, and those served in 2016 are an impressive lot as well!

Victor, Zambian Carpenter
On a recent visit of PEER Servants volunteers, Zambian carpenter Victor Lishandu was overcome with praise and thanks to God. He fell to his knees in prayer, wondering why God had not only blessed him so, but enabled him to be a blessing to others in his community.

Victor loved working with his hands and he was really good at working with wood. While he had the talent, he didn't have the capital to grow his small carpentry shop. Then he heard about CEMFIN, a local Zambian microfinance institution. Victor was overjoyed when he found out CEMFIN offered not only capital, but business training and spiritual encouragement as well.

Victor received and paid back a number of micro-loans, enabling him to get a planing machine and more. As his business grew, he created much-needed jobs and was intentional in hiring the differently-abled, most especially mute young men. He now has 8 employees, 3 of whom are mute. They are being mentored and discipled by Victor Lishandu, a man after God's heart.

Wickneswary, Sri Lankan Tailor
Imagine facing such economic hardship that your husband has to seek a job in another country. Imagine you never hear

from him again after his departure. There was no imagining with Wickneswary. While devastating, she knew she needed to act quickly to provide for her two-year old son.

Wickneswary was a talented seamstress, but her equipment was simple and old. She was able to get a small loan for 3 manual sewing machines from HEED, a local Sri Lankan MFI, and employ 2 young girls. They would be the first of 40 that Wickneswary has trained since. As she grew her business and received larger micro-loans, she was able to get much more modern equipment. She expanded the tailoring services she could offer, opened a second shop, and now has 8 employees and trainees.

Wickneswary has been able to educate her son, now a bright young 14-year old in secondary school. She is a community leader, inspiring many young women that they can overcome their many challenges.

Saul, Guatemalan Artist

A successful entrepreneur sees what no one else sees. That is certainly the case with Saul Lopez who takes discarded items from the garbage dump community in which he lives in Guatemala City and recycles them into beautiful art. His work is now sold in tourist shops around the city.

But Saul also sees in people what few else see. He is finding many ways to bless his garbage dump community. He has created 3 jobs by opening a mini-laundromat in his home (with home delivery!) and the only internet café in the community. As he continues to partner with Vida Nueva, a local Guatemalan MFI, he is dreaming of the day when he can open an art gallery and school that will allow the children growing up in or near the garbage dump to express themselves through art.