



PARTNERING FOR ECONOMIC EMPOWERMENT AND RENEWAL – TRANSFORMING LIVES

Quarterly News

First Quarter 2012



YOUR IMPACT

Following Jesus in 2012

2012 is off to a great start at PEER Servants. There's LOTS going on, and all good stuff as we focus on ways we can enable tens of thousands of the materially poor and non-poor to experience economic, social, and spiritual transformation. One change we have made is to try to keep you much better informed at the impact your generosity is having in enabling us to achieve our mission. That's why we are combining your tax receipt and a short newsletter into one! It's our way of expressing how much YOU are an integral part of what God does through us. You'll receive this quarterly newsletter with your personal tax receipt in the upper right "Your Impact" section for every quarter in which you make a donation.

2012 Theme - Following Jesus Maybe one of the reasons we are so excited about 2012 is that our theme for the year is "Following Jesus" and we're appreciating what an adventure it is to follow Him! Jesus asked a lot from those who wanted to become his disciples – "those of you who do not give up everything you have cannot be my disciples." (Luke 14:33, NIV) Giving up everything we have may seem virtually impossible to do, but we're learning that when you start actually doing it (and we're only starting!), it's easier than you might think. Many of our volunteers are devoting significant time in being discipled and discipling others in following Jesus. We will also be starting a "Following Jesus" blog on our website with weekly posts – check it out at www.peerservants.org.

2012 Funding Priorities

Our 2012 budget is \$444,000. It may be our biggest investment yet in extending His Kingdom. What are our funding priorities?

- **Haiti - \$40,000+:** What Haiti really needs is strong local leadership and vision. ACLAM, our microfinance partner, has that and is already serving over 5,000 of the materially poor. We want to enable them to surpass 6,000 clients in 2012.
- **Philippines - \$25,000+:** CCT has 135 microfinance branches throughout the country. In 2012 they want to transition 30 of those into community centers offering holistic services to the materially poor (see picture and story, lower right).
- **Sri Lanka - \$30,000+:** HEED has survived tsunamis, civil war, and a very challenging environment serving over 1,000 clients in Sri Lanka. Many are still recovering from the civil war – HEED wants to empower hundreds more in 2012.
- **Moldova - \$28,000+:** Invest Credit is having a significant impact on Moldova, Europe's poorest nation. They have strong demand for their services and we want to invest in their growth.
- **India - \$21,300+:** CSS serves almost 20,000 of the very materially poor near Kolkata (Calcutta) with initial loans less than \$25, including those pictured above. Our funding will help establish a new branch that will serve hundreds more.
- **Partner Training - \$20,000:** CCT is very generously offering to train our other partners in what they have learned. These funds will cover their travel expenses.

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 made out to "PEER Servants" to PO Box 258, Woburn, MA 01801 or give securely online at www.peerservants.org. In either case, we will send you a receipt and a big thank you for your generosity.

Thanking God for you,

Todd G. Engelsen
President



Growing Deeper in the Philippines

PEER Servants is partnering with the Center for Community Transformation in the Philippines to go beyond microfinance and provide vocational training for men, pre-school education for children, healthcare for the family, and churches for the community.

WHAT TRANSFORMATION LOOKS LIKE



Sri Lanka Reopens Branch

Thanks to much prayer and hard work by the local Sri Lankan staff in working with local government officials, HEED has been able to reopen what had been their largest branch and start serving fishermen like these again. HEED had a great 2011 – surpassing 1,000 active clients and becoming operationally sustainable.



Greenhouses for God's Houses

Through the services offered by Invest Credit in Moldova, Victor Chifeac has been able to expand the number of greenhouses he uses to grow cucumbers, tomatoes, melons, and more. How did he use his extra profits? To join with three other men and build the first church in his village, which Victor also pastors and currently has 70 members.

FAST FACTS

91%

The percentage of 2011 donations PEER Servants directed to program services (not yet audited).

100%

The 2011 repayment rate on loans at HEED, our Sri Lankan microfinance partner.

FOR MORE INFORMATION

Have a question, suggestion, or concern? We'd love to hear from you!
 Web: www.peerservants.org
 E-Mail: info@peerservants.org
 Mail: PO Box 258, Woburn, MA 01801
 Phone: 781-592-4333



The ACLAM/Haiti Team at their January 2012 Strategic Planning Staff Retreat.

Envisioning a New Haiti

Even before the January 2010 earthquake, Haiti was struggling. What was once the 'Pearl of the Caribbean' had long been the materially poorest country in the Western Hemisphere. North American evangelical mission teams and mission agencies flocked to Haiti more than any other country in the world, and yet conditions seemed to get worse, not better. Why?

What Haiti Really Needs

You may find it surprising to read this, but one of the last things Haiti needs is one more foreign missions team or missions agency! What Haiti needs is effective Haitian leadership and vision, and the encouraging news is God has raised up some very effective Haitian leaders with Kingdom vision, if we will only step back and allow them to lead.

One of the unintended byproducts of all of the foreign missions teams and agencies is a spirit of dependency among many Haitians. We have come in with our vision and rarely stopped to ask Haitians what their vision is for their country. We have built many institutions that have contributed to the further breakdown of Haitian society as opposed to truly empowering the Haitian people. Effective community development starts with the community expressing their needs and vision and then identifying the assets God has given that community to realize their vision. We entered only seeing material poverty, and so we assumed we had to bring our own vision and assets to fix the problem.

Why We're Bullish on Haiti

PEER Servants has partnered with ACLAM, a Haitian-led microfinance organization, for a few years, but the partnership had grown more distant since the earthquake as the organization needed to focus on relief and rehabilitation more so than development.

Now is the time for development within Haiti, and ACLAM is refocusing on Christian microfinance as the primary means for that. PEER Servants co-sponsored ACLAM's Strategic Planning Staff Retreat in January 2012 that gathered their 35 staff from around the country to envision a new Haiti and a new ACLAM. In the months ahead, ACLAM will take the bold steps to spin off the microfinance activity into a separate legal institution so that it can attract the resources it needs to grow and become a significant contributor to extending God's Kingdom in Haiti. They have outstanding Haitian leadership – Christon Domond, their Executive Director (pictured above), is one of the most respected microfinance practitioners in Haiti and he is a close follower of Jesus. ACLAM does microfinance well - they are already serving over 5,000 clients throughout the country and doing it sustainably. But their vision is to serve thousands more. They have invited PEER Servants to partner with them. Not to lead, but to serve, and help Haitians empower other Haitians in the way they know best how to do.

