

newsletter of FARMS International Formally AGRICULTURAL EVANGELIS

New program has great beginning in Bangladesh - August 2007

Providing revolving entrepreneurial loans to poor Christian families - Galatians 6:10

Dear Friends in Christ,

esus said, "... That if two of you shall agree on earth as touching any thing that they shall ask, it shall be done for them of my Father which is in heaven."

A dear friend and former missionary doctor to Bangladesh had previously helped us start two FARMS programs in South

East Asia. His latest proposed joint venture was in southern Bangladesh, near the Sundarbar region, well known for its vast mangrove swamps and the Bengal tiger. He invited me to coordinate a visit with him to this area during January of 2006, to evaluate the feasibility of starting a new FARMS International loan program. This region is crisscrossed with large muddy rivers cutting through the ever-changing delta. Most of the useable land is built up by making fishponds and using the soil to gain a little elevation above the virtual sea level. I was surprised by the noticeably strong tide 30 miles upstream from the



Churches are experiencing exciting growth

Bay of Bengal. Seeing a massive river flowing in reverse at high tide is quite a site for a boy from Minnesota!

The people of the area are culturally Hindu, howev-

er there is a great openness to the Gospel. Hundreds of Bengalis have come to know the Lord Jesus. The ministry we were visiting had conducted an extensive and effective evangelism program for the prior six years. Several churches were established and dozens of Bible studies were on going. I was greatly impressed with the integrity of the ministry and the dedication of the "laborers".

This church planting group has some minimal outside assistance, but now had grown beyond the ability and desire of its sponsors to provide increased assis-



tance. They now were discipling hundreds of believers, yet because of poverty, their churches were under-supported. My friend felt the time was ripe for this local ministry to work towards self-sufficiency. Initially, there was a strong resistance to the suggestion that "just the tithing" generated by family projects could set the

whole ministry on a path towards self-support. Never the less, as I shared the testimonies from other FARMS programs and related how a local program could help hundreds of Christian families and their churches, a light went on. Before I ended my visit, there was great enthusiasm for a partnership with FARMS. I have learned that unless the local leadership "buy into the program" the program will not succeed. I was delighted with the breakthrough and so was my missionary friend.

Dependency is a difficult mindset to break. Because of this, we find that establishing a revolving loan program early in the life of a church planting ministry is the most effective approach to self-sufficiency. Our biblical approach to poverty alleviation and ministry support through tithing is a refreshing and proven one. We are so thankful for partners like you that make the dreams of the poor come true.

In this newsletter, I will share some of the great testimonies of these initial project holders. We have great

hope for this program. Recently, we were able to send a second grant for their revolving loan fund enabling the committee to help a greater number of applicants. Our goal is to see hundreds of families and individuals come out of poverty through this program.

Blessing in Jesus,

Joseph Richter **Executive Director**



Joe Richter shares at a church fellowship gathering

FARMS International, Inc. • P.O. Box 270 • Knife River, MN 55609 • (218) 834-2676 • 1-888-99FARMS E-mail: info@farmsinternational.com • Website: www.farmsinternational.com

ANY TIMES those that work in church ministries need to be "tent makers" to provide for themselves and their families. The FARMS loan program is a real blessing to these dedicated individuals. It allows them to remain in the ministry and to be a more effective witness. Most of the initial loans in this new program went to "church workers". These men and women have been faithful in the ministry for several years, but they lacked the income they needed to meet their needs. Following are a selection of their testimonies as they begin their projects. I am sure you will enjoy them.

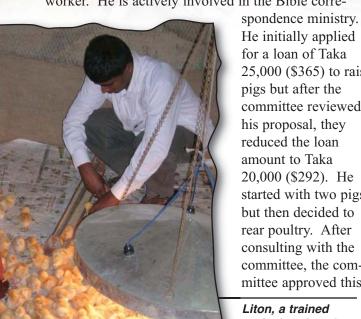


Juliet is thrilled with her poultry project which benefits her whole family

Juliet is a single lady and a dedicated church worker as well as a "free school" teacher (a school for children that cannot afford the regular school fees). She received a loan of Taka 20,000 (\$292) from the FARMS loan committee to start a poultry business. She began with 450 birds. She is now selling eggs to the market on a daily

basis. The committee reports that she is thrilled to have a poultry business and is very grateful to her church for recommending her for a loan. She says, "My dream became true when I started a poultry farm. Now I feel very proud. I can work in my farm. My mother helps me. I now can earn money to help my family. I thank God and thank the FARMS Program."

Liton is a young man and a dedicated church worker. He is actively involved in the Bible corre-



He initially applied for a loan of Taka 25,000 (\$365) to raise pigs but after the committee reviewed his proposal, they reduced the loan amount to Taka 20,000 (\$292). He started with two pigs, but then decided to rear poultry. After consulting with the committee, the committee approved this

agricultural worker, inspects his chicks

change. He also consulted with another church worker, Easter. She said that she also wanted to do poultry and that it might work well for them to partner. She then applied for a loan and was given Taka 25,000 (\$365). Liton and Easter now work jointly and share infrastruc-



Easter inspects one of her chicks.

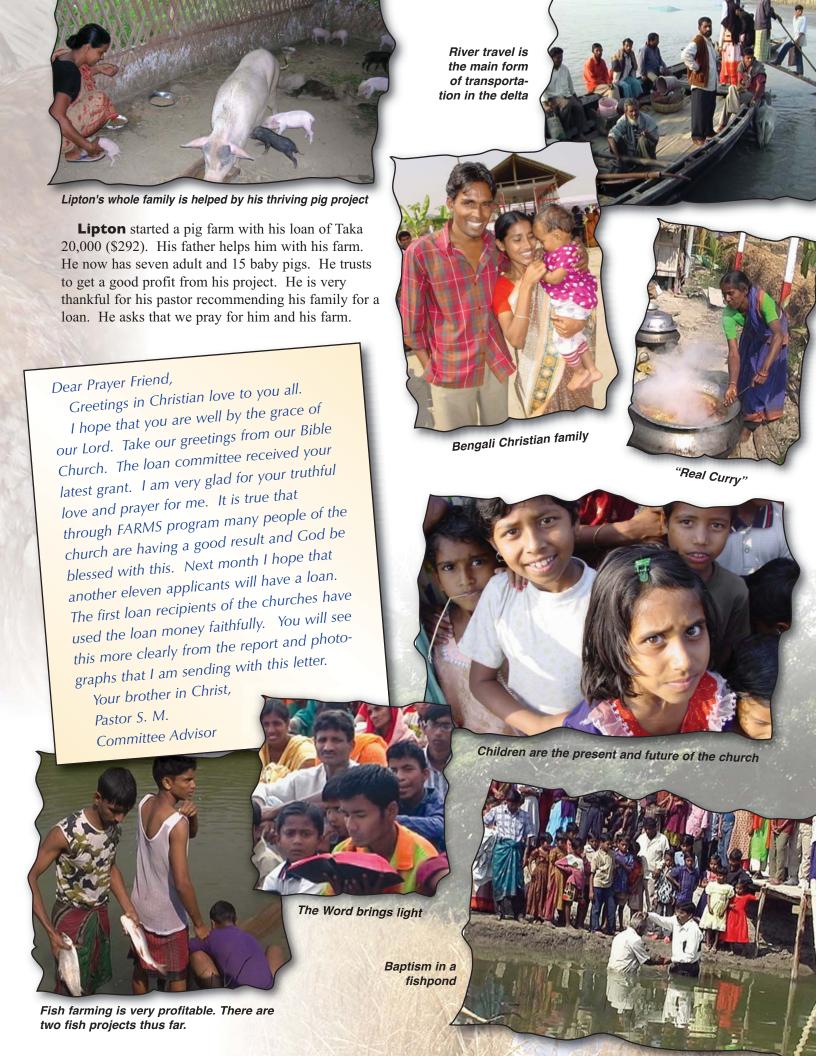
ture. They now have 500 layers and are selling eggs daily. They have already begun to repay their loans. They also are faithful to tithe to their church. The committee reports that they are very happy to have this opportunity and are setting an example in the church community of self-support.

I now can earn money to help my family. I thank God and thank the FARMS Program.

Noel is a church worker and very dedicated. When the FARMS program began, he shared the news with his wife Tia. Tia had a real desire to start a poultry. Noel discussed this possibility with his pastor and the pastor suggested that they make an application to the FARMS committee. They applied for a loan of Taka 22,000 (\$321). The committee visited their home and certified that they had the knowledge and the space to raise poultry. The final loan approval was for Taka 20,000 (\$292). Tia now operates the business. They started with 100 birds. They are very happy to have the poultry and thanked God for providing the loan through the FARMS program.



Noel and Tia with their new poultry project





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Velma Wiebe 1920-2007

Mom grew up on a farm in Illinois. After nurses training, she married Edward, my dad. In July, they would have been married 61 years. They started life together in eastern Oklahoma where dad taught in small country schools and preached in small churches. They moved to different churches but always had a heart for missions. As a boy, I remember mom often feeding and housing missionaries. Therefore, when I proposed to Nancy, who was from Illinois

and also serving in missions in Bolivia, it was no surprise to mom. When I began serving on the board of FARMS International, Inc., she took a keen interest in our ministry to poor Christians in underdeveloped countries. Until she died, some of her tithes went to FARMS. We as a family are thankful for the Christian legacy she left and are happy to designate memorial monies to FARMS.

-Gary Wiebe, FARMS Trustee



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