

Moldova Update Part 2 - "Doing Good That Is Good" June 2007

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

### Surprising Moldova: Part II

1 Corinthians 10:26

"The earth is the Lord's, and all its fullness." (NKJ)

JUST RETURNED from Moldova, and as always, with a renewed appreciation for the ministry of FARMS. No matter where my travels take me in this vast world, a few special verses of scripture come to mind.

In Corinthians we see God is in control with full dominion over the earth. This foundation drives

our approach to biblical stewardship. My recent visit to Moldova prompted anew how stewardship and tithing lead a Christian to economic and spiritual liberty.

"The earth is the Lord's...." reminds us that everything belongs to God. We are merely stewards of His creation. God has entrusted us with the spiritual and material items of daily life as a way of preparing us for our eternity with him.

Villages, churches, and lives are transformed beyond recognition because of a biblical concept.

FARMS operates within this concept, in that, we seek to provide the opportunities and support for Christians to

WWII style motorcycle reflects a country caught in the past.

use their own gifts and talents. We want to enable them to provide and be good stewards of God's blessings for their families and churches. This allows healthy growth in the family and church without creating a dependency on others.

Malachi 3:10

Bring all the tithes into the storehouse, that there may be food in My house, and prove Me now in this," says the Lord of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it. (NKJ)

FARMS requires that each participant in our program tithe

of their profits to their local church. Tithing is a unique

and often misunderstood principle laid out in scripture. But, if we look at from God's view we see a wonderful freeing truth.

As mentioned before, we know that the earth and everything in it are the Lords. Therefore, the concept of tithing would seem to be a strange requirement of one who owns everything, and thus is in need of nothing.

Decorative iron works/stainedglass made for a new home.

Certainly our Lord does not need our money or offerings if he owns and controls all.

As I reflected on this truth and continued my conversations with our Moldova loan committee an economic principle came to mind which brought these ideas together.

Entrepreneurialism has its foundation in the principles governing God's economy. A free flow of capital is needed for successful businesses. Deuteronomy is our starting point for the biblical principles of creating wealth. Scripture clearly teaches that use of money becomes a heart issue. Our values and faith in God are often reflected in how we use our money. The practice of

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### (Surprising Moldova, Continued)

tithing is the method God decided upon to have us show him we understand his words and by faith practice them. Jesus said: "If you love me you will keep my commandments."

A common US statistic used in economic development is that 1 dollar circulating in the local economy will create three additional dollars of growth through the purchase of goods and services. In addition those dollars become leveraged or attract other (capital) money as they are received and placed back in the local economy. This has a tremendous compounding effect from a purely economic standpoint.

You can see that the FARMS revolving loan funds create a tremendous economic impact in a very short

period of time. We have missionaries and loan recipients who substantiate that villages, churches, and lives are transformed beyond recognition because of a biblical concept.

Success in our programs is realized when tithing is viewed as a blessing and opportunity. It is easy for all of us to get lost in the actual principle and miss the true blessing. It is always heart warming and humbling to visit a FARMS program and see the tremendous joy that is expressed because of a life of tithing and stewardship.

Nathan McLaughlin

# "Doing Good That Is Good"

ARMS IS PRAYING about a second FARMS loan committee in the capital city of Chisinau, Moldova. A group of Christian business men are excited to see this program start because it will fill the traditional FARMS role of developing entrepreneurial family projects. However, it will be unique because it will also fill the needs of Christian businesses that have been in operation for years.

I traveled to a metal fabrication shop which has been in existence for six years. It had very humble beginnings starting out of a garage, but has expanded to provide jobs and a unique product. They create works of art in metal fabricated fireplaces, window treatments, gates, and other products that are highly prized in the building industry.

Sadly, because the owner is a Christian there are hurdles. The Christians in Moldova face persecution on a subtle level in many areas of the country. The former communist government and their atheistic beliefs still have a hold on this country and true change comes slow. The

belief in a Savior still creates challenges on a daily basis for Christian businesses, families, and churches.

One such challenge facing a particular business owner is being locked out of any short term credit to continue



successful business operations. The owner of this metal shop said "I could double my work force and profits if I had a short term credit line to buy the metal and supplies for my next job." As it stands right now he has to finish one job and get paid before he can start the next. This creates missed opportunities for his business, employees, family, and church.





It is not a matter of bad credit or having a poor businesses plan; it is merely because he is known as a Christian. The FARMS committee is working on how to incorporate this need into their operations, and how it can benefit the loan program as a whole.

We appreciate those churches and donors who have supported and prayed for our new program in Moldova. The start-up costs for this new program will be \$10,000. If you are interested in learning more please contact Nathan McLaughlin at: <a href="mailto:nathan@hcctel.net">nathan@hcctel.net</a> or 218-756-2124.





# FARMS International: Fostering Creativity and Innovation

HE PICTURE OF THIS CHRISTIAN brother holding a box of apples does not seem like an exciting FARMS project on the surface. However, when you get the full story it shows how an opportunity provided by FARMS enabled a poor family to use an innovative idea to prosper.



Moldova is a large agricultural area known as the "bread basket" of Eastern Europe. The former communist system created market centers and cities far away from one another. Combine that with a crumbling transportation system, and you have a real challenge with delivering goods effectively and profitably to market.

He wanted me to tell all of you "Thank You".

A FARMS loan allowed this project holder to purchase a reliable car and materials to build a trailer. It also gave him the "seed" funds to begin the purchase of seasonal agricultural products like grapes, apples, walnuts, etc.

The project follows basic supply and demand principles in making a profit. He purchases apples, or other agricultural products, while they are in season. The products are stored in a cellar until they are out of season and the supply is scarce.

He delivers the products to market when they can then be sold for a profit. Also, during this time he contracts with farmers helping to deliver their products to market for sale. It is a full time job for him as every season brings a new product.

He wanted me to tell all of you "Thank You". It is through your prayers and support that they now can look to the future to see what God has in store for them as they serve him.

-Nathan McLaughlin



A family that is able to remain together is a strong testimony.



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