



Doing Good That Is Good™

The newsletter of FARMS International Formerly AGRICULTURAL EVANGELISM

Rwanda Report: September 2009

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

Rwanda — Going Remote

FARMS International's ministry reaches into some very *remote* areas of this world. The word "*remote*" always takes on a dramatic meaning for Joe and me as we visit many of our twenty-three programs. I can assure you that my recent visit to each of our three program sites in Rwanda again gave new meaning to the word "*remote*".



these believers lived remotely, but not to God.

One would think just being in central Africa is *remote* enough. However, as we drove an additional eight hours from the capital of Rwanda through jungles and mountains to the border of Congo, I realized this FARMS program's location was going to enrich the meaning of our "much-loved" word again. Upon arrival, we hiked for another hour to a little village in the hills of Cyangugu, Rwanda, the site of our first loan program in Rwanda!

During my travels through Rwanda, I realized again, that God had opened up another unique opportunity for FARMS. These were areas where other organizations with similar programs were unable to operate at present. This fact illustrates why the unique indigenous approach of FARMS is so needed and necessary.

I was humbled as I gained a greater understanding of Psalms 139. The utter remoteness I experienced surely was not a hindrance to God's love. Yes, in human terms and from my perspective these believers lived remotely, **but not to God**. The believers shared how the FARMS program was an answer to their prayers. It had strengthened their families as well as their churches.

Yes, God hears His people anywhere in this world. No one is too far from his ears for him to hear, or from his hands to bless. Our concept of *remote* comes from an

earthly perspective. Yet God, no matter where we live or travel, hears our faithful prayers and praises! You are part of these Rwandan believers answer to prayer and they thank you for that.

Psalm 139

For the director of music. Of David. A psalm.

- ¹ O LORD, you have searched me and you know me.
- ² You know when I sit and when I rise; you perceive my thoughts from afar.
- ³ You discern my going out and my lying down; you are familiar with all my ways.
- ⁴ Before a word is on my tongue you know it completely, O LORD.
- ⁵ You hem me in—behind and before; you have laid your hand upon me.
- ⁶ Such knowledge is too wonderful for me, too lofty for me to attain.

I hope you enjoy this series of newsletters on Rwanda. If you want to travel with us to this "**remote**" corner of God's Kingdom, you can by viewing the video and other multi-media content on our blog. Check it out by going to farmsinternational.blogspot.com

—Nathan McLaughlin



Nolan McLaughlin being welcomed by the primary school children in the Cyangugu Church.

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

Bangladesh • Cambodia • Guatemala • Haiti • India • Moldova • Nepal • Philippines • Rwanda • Senegal • Thailand • Vietnam

Recession Affects Rwanda

THE RECESSION WE ARE EXPERIENCING in the United States has affected the rest of the world in dramatic ways. As large world banks try to sort out the credit crisis here in America and Europe, funds that used to flow to the developing world economies have all but stopped. On my recent trip to Rwanda, while driving through several large cities, we saw many banks with their lights out and their gates closed. In the outlying cities and towns the situation was even more accentuated.

Christians, as well as others, confirmed that access to any type of credit for personal or business purposes, is now harder than ever. The only sources that exist are programs like FARMS International.

One of the FARMS's committee members explained to us the process of getting credit through a traditional bank; even when times were good.

"The access to credit that Americans are accustomed to is not remotely possible for the average Rwandan. The paperwork and documentation required to just apply for a loan would cost more than anyone would be able to afford, even if one saved all their income for several years, which is impossible. He emphasized, that the banking system is not for the average person in Rwanda but for the elect."

"The only other option is the 'loan broker or loan shark.'" The loan shark interest rates in Rwanda were between 30% and 50%."

The FARMS program is a true answer to prayer for the Rwandan churches. The unique way they have found to operate the program will be the subject of our next newsletter. Interestingly, the repayment rate to the FARMS loan fund has been a consistent 100%. The pastors testified to the increased tithing, gifts of musical equipment, bibles, and other materials needed for their churches that were made possible because of the FARMS program. Their report was a vivid testimony to what God is able to do, even in difficult places, when faithfully follow scriptural principles.

—Nathan McLaughlin



One year ago their church in Cyangugu was damaged by a level 8 earthquake, killing 19 members. It was repaired and again serves as a church as well as a primary school.



A FARMS sweet potato project that surrounds the newly rebuilt church.



Pastor Josh Anderson and Nolan McLaughlin standing by a famous bridge connecting Rwanda and the Congo.

Nathan McLaughlin with the project holders and committee members in Cyangugu, Rwanda.



Creative Ways to Help the Poor

YOUR FAITHFUL SUPPORT is vital to the mission of FARMS. In addition to regular giving, there are several unique options available.

Below is a list of ways that others have helped FARMS International and one may be a good fit for you. It is because of your prayers and support that we have been able to move into new areas around the world; Rwanda is just one example.

FARMS Monthly Partner Program:

A large percentage of supporters use this service to have their monthly donation deducted securely and automatically from their credit card, checking, or savings account.

FARMS Charitable Gift Annuities:

You make an irrevocable gift—generally using cash, maturing CDs, or securities—in exchange for lifetime guaranteed payments, the amount of which is based on the value of your gift and the age(s) of the payment recipients. In addition, the donor receives an immediate income tax deduction as well as a portion of each payment is income tax free!

Donation of Stocks & Mutual Funds:

The benefits of donating appreciated stocks or mutual funds can be a great benefit to both the donor and FARMS. As a donor of an appreciated stock or mutual fund, you are able to avoid paying capital gains tax on the appreciation of that asset. Also, as the donor of that security you get to deduct the full fair market value of the security at the time of gift if you have held the security for longer than 12-months.

Real Estate Donation:

The value of real estate can often greatly increase the size of your estate. A real estate donation entitles you to a significant current tax deduction and can reduce the value of your estate which can save or eliminate estate taxes.

Wills & Trust Bequests:

A bequest through a will or trust is the most popular form of planned giving. By remembering FARMS in a will or trust, you are looking past your own lifetime to further the work of the kingdom through FARMS. These gifts ensure that FARMS will always be ready to reach out to those Christians in need around the world.

Church Involvement & Sponsoring a program:

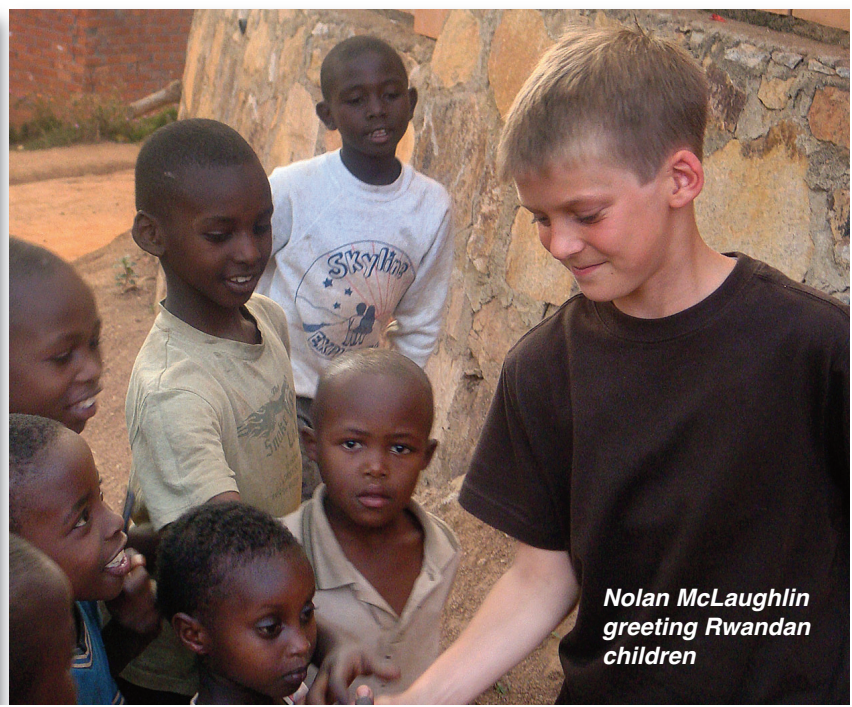
Over the years supporters have introduced FARMS to their churches, mission committees, Sunday school programs, and VBS programs. It is a great help when churches include FARMS in their regular mission budgets and when churches or mission groups sponsor a specific program.

Please consider talking to your church about the ministry of FARMS and about having Nathan or Joe do a presentation this fall. We are always happy to come and share about missions, the ministry of FARMS in places like Rwanda, and the role all Christians can have in world evangelism.

As always please check with your financial advisor before making any decision regarding tax deductibility and financial planning. Please contact Nathan McLaughlin at 218-834-2676 with any questions or email him at nathan@farmsinternational.com.



Kigali, Rwanda



Nolan McLaughlin
greeting Rwandan
children



FARMS International, Inc.
P.O. Box 270
Knife River, MN 55609

Return Service Requested



**NONPROFIT ORG
US POSTAGE
PAID
DULUTH, MN
PERMIT NO 40**

Please note our new address for donations is:

FARMS International
PO Box 177
Clarissa, MN 56440-0177

Please help: If you could send your e-mail address to pat@farmsinternational.com, this will greatly aid in our communication with you.

*Thank you
for faithfully supporting
the ministry of
FARMS International!*

FARMS Has a Blog!

Travel with FARMS by viewing video at:

 FARMSINTERNATIONAL.BLOGSPOT.COM



Moving or a change of address?

Please send us your new address. If you want to be removed from our mailing list, please let us know.



*A higher standard.
A higher purpose.*

AERD Members

Association of Evangelical Relief
and Development Organizations
220 I Street N.E. • Suite 270
Washington D.C. 20002

FARMS accepts credit card and electronic transfer donations by our web site or by phone. Also, automatic donations can now be set up on our web site. Thank you!

NEW!