



# Doing Good That Is Good™

The newsletter of FARMS International

Philippines Update: June 2015

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

Dear Friends,

*Greetings in the precious name of Jesus!*

This update is featuring our program in the large province of Pangasinan, located in Central Luzon, Philippines. This province is noted for its agriculture, especially rice and corn. Bounded on the north by Lingayen Gulf, it also has a large aquaculture and marine fisheries industry. My wife, Pat, and I have a special place in our hearts for Pangasinan; it was there, in 1971, that we received our three-month training as US Peace Corps Volunteers.

Although the Philippines has prospered in many ways, the rural areas still face many economic hardships. This is very true of many of the remote villages in this part of the Philippines. We began our program in Pangasinan after being contacted by a predominantly Filipino church in Tom's River, NJ. The pastor of that church, Ernesto Arellano, asked if we could start a program in his birthplace to help the many disadvantaged Christians. Their church graciously helped fund the initial program and have continued to support FARMS over the years. Men from two of our existing Philippine programs traveled to Pangasinan to do the training.

This program has faced several difficulties, but has overcome them by prayer and obedience. The loan program is going well and the volunteer loan committee is showing real dedication and innovation. We have a great expectation as to how God will continue to use this program to help many families in need, as well as providing the means of self-support for their churches.

We will feature some of their heart-felt testimonies in this update. **I am sure you will enjoy them, and do remember to pray for all of the loan recipients and the loan committee in Pangasinan, Philippines. In Christ Jesus, Joe Richter, Executive Director**



Ermavie O. Estabillo

**Dear FARMS INTERNATIONAL,**

*I am Ermavie O. Estabillo, daughter of the late pastor Victoriano O. Estabillo Sr., senior pastor of Aguilar Christian Church for more than ten years and FARMS PANGASINAN Chairman for more than five years and also beneficiary of FARMS LOANS. I can say that I am a fruit of FARMS INTERNATIONAL Ministry because during the time my father is a recipient he was able to send me to college to finish my degree. I am now a professional teacher and have a regular job. Starting teachers in a public school here need to use their own finances to prepare their*

*classroom. I'm thankful to God and to FARMS INTERNATIONAL because it became possible for me to repaint my classroom and produce my teaching materials. Thank you so much for being a blessing to me, my family, and to our community. God bless you more richly.*

*Ermavie*



Newly painted and equipped classroom

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Dear FARMS INTERNATIONAL,  
 I am Pastor Gerardo 'Jerry' Agutaya of ***God is Gracious and Great Church***, Calaoagan, Laoac, Pangasinan. I thank God for the FARMS INTERNATIONAL for providing loans for my income generation project, "Tricycle Pangkabuhayan". It helps provide our family's daily needs and enables us to have means of transportation for house to house visitation and evangelism. Thank you so much to all the staff and supporters. May the Lord bless you more!

*Pastor Jerry*

**Note: This project was for a "rolling store". The vehicle is a motorcycle with a sidecar. Pastor Jerry is using it as a mobile store to service remote villages in his area. This loan was for \$1,130.00. This was his second loan from FARMS Pangasinan.**



**VICTORIANO & MELANIE ESTABILLO**  
 And their children

Dear FARMS INTERNATIONAL,  
 I thank God and FARMS INTERNATIONAL because I'm one of the beneficiaries and I don't have to work abroad/overseas to provide for my family's need. The FARMS loan is really a big help with my agribusiness. I can give more time doing my responsibilities in the church as a pastor and a father, so thanks to God and to the FARMS staff and supporters. You are an instrument of God to bless our lives.

*Pastor Vic Jr.*

**Note: Pastor Vic's project is rice and native hog production. His present loan is for \$455.**



Dear FARMS INTERNATIONAL,  
 I've been a local member of Farms Pangasinan since 2009 and it is my third time to apply for a loan. Because I had major heart surgery on July 7, 2010, I now on a maintenance medication. It is God's blessing that FARMS INTERNATIONAL provides financial assistance for income generation projects. My present project is a bedding and curtain business. **With the help of the Internet, I am able to post my items on my Facebook page and my friends and acquaintances are able to see and buy what they need and then just pick it up at my home.**

From my earnings now, I'm able to buy my medicines. Thanks to FARMS INTERNATIONAL, and all the supporters and staff. May the Lord bless and use you more until He comes! *Marivic*

**Note: Marivic Estabillo, has a degree primary education and is a teacher in Pamana Tutorial Learning Center. She is also actively involved in the music and children's ministry of her church. This loan of \$340 is making it possible for her to work from home.**



**Marivic's students, learning hygiene and health.**



Dear FARMS INTERNATIONAL,

I am Pastora Veronica Bueno, FARMS International recipient since 2004. Our livelihood projects are Rice Farming and Cattle Raising. During the past ten years, FARMS INTERNATIONAL was used by God to support



Teodoro and Veronica Bueno and their children, Teddy, Clarrisa Joy and Eunice.

our needs when we are raising our children. God blessed our projects and we were able to buy a second hand motorcycle that we used as our ride in going to church and for visitation and evangelism. At that time I was pastoring in a remote church in San Jose, Aguilar, Pangasinan. I now minister in Calsib. Through FARMS INTERNATIONAL our children were able to continue their studies especially my eldest son, Teddy. Two years ago by the grace of God he graduated Bachelor in Science in Education Major in Music at Philippine Normal University, Manila. He is now a regular teacher in public high school. Thank God for FARMS INTERNATIONAL! Truly when we are faithful in giving our tithes

and offering, God blesses the work of our hands. In behalf of my family we give thanks to all the staff of FARMS INTERNATIONAL headed by Pastor Joe Richer, to all the supporters, and to Pastor Ernesto Arellano whom always pray for us and show love and support. ***“For the administration of this service not only supplies the want of the saints, but is abundant also by many thanksgivings to God”***

2 Corinthians 9:12.

*Pastora Vicky*



Dear FARMS INTERNATIONAL,

Praise God because since I received a FARMS loan, my business capital increased as I earned more. It really helps provide for my family's daily needs. Thank you so much. May the Lord bless your ministry. To God be the glory. *Brother Cris*

**Note: This loan of \$454 is greatly helping the needs of this family. Cris is an assistant pastor.**

← Cris & Ruby Manuel with their “rolling store and food service”

## Memorial and Honor Gifts

In memory of:

Ruth Carlton  
Velma & Dennis Corson  
Dorothy M. Otto  
Gareth Miller

Gunhild Miller

In Honor of:

Ray Bolton

From:

Dr. & Mrs. Bob Pyle  
Dane & Hillary Wesenberg  
Robert C Otto  
Mrs. Inez Jenkins

Ann L Devine  
Mrs. Lena Groves  
Mrs. Inez Jenkins  
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Ruben and Marites Largo's  
Bake shop

## A pot of coffee for the poor!

Yes, your pot of coffee and your friendship can help the poor. FARMS would like you to consider having a "FARMS Coffee" at your home. It's simple. All you need to do is invite a few friends, that have an interest in self-help for the poor, over for coffee and dessert. We will provide you with a short video and some material explaining how FARMS helps the poor of this world come out of poverty. By inviting them, you are saying that you believe in the concept and thought they would too. It is that easy, and it will be fun.



Small gatherings are the best possible way to promote a ministry, so let's get started. Just email me at [joe@farmsinternational.com](mailto:joe@farmsinternational.com) and I will send you a packet of material and also answer any questions you might have. Your willingness to help in this way will help many more families find a way out of poverty! *God bless you! Joe Richter*

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