



FARMS International, Inc.
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***Doing good
that is good!***

FARMS International and Voice of the Martyrs - Canada are partnering together!

We are partnering together in our India and Nepal programs to help Christians that specifically have suffered economic loss due to their conversion to Christianity.

Voice of the Martyrs has expanded our programs by financially supporting the loan funds to help Christians start agricultural or small businesses projects. They also funded training programs for loan recipients in India. All of these believers are connected with the local church, and they agree to tithe back out of their project profits.

When the church is financially strong, it can efficiently carry out evangelism. We have seen a direct correlation between churches that are self-supported through its tithing members and evangelism. Locally funded evangelism is very cost effective.

Our prayer is that those who participate in the program will be good testimonies to their unbelieving family members. We have seen this happen many times; where those that have persecuted are the ones that will turn and embrace the Gospel when they see and hear it.

Pray for this partnership!

—Nathan McLaughlin



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In Honor of:	From:
Gunhild Miller	Beverly K Rosengren
In Memory of:	From:
George Bisbee	Mrs. Roland Brown
Judith Duncan	Mrs. Richard Teague
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Bertil Holm	Mr. and Mrs. Edward Mickelson
	Dr. and Mrs. Lew Mix
Gareth Miller	Inez Jenkins
Evelyn Richter	Belene and Nathan McLaughlin

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*A higher standard.
A higher purpose.*

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FARMS is able to accept credit card donations on our web site or by telephone. We trust this new service is of help to you.



AGRICULTURAL EVANGELISM

“Blessed is he that considereth the poor”



FARMS helps the persecuted church • December 2004

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

Dear Friends,

Warm greetings in the name of Jesus!

This is the season to remember. Yes, when we pause long enough, memories and thoughts fill our minds. Those who are special to us flood our hearts with joy. Those who are distanced are brought to mind and missed. Then there are others whom God wants us to remember because they are special to him.

“Remember them that are in bonds, as bond with them; and them which suffer adversity, as being yourselves also in the body.” Hebrews 13:3

FARMS works with those very people! The Joshua Project* recently ranked countries on a scale to reflect “Most Needy Unreached”. Of the top 35 most needy countries, we are working in four of them and will begin in two others soon. Several of those countries are also listed with severe persecution ratings. Yet, through your gracious support, we are able to help those who are in real need. This newsletter includes a paper I wrote on why the FARMS program is important to the church in “restricted” areas. God never forgets his children and we must remember them also.

After you read this letter, pause to remember those who suffer because they follow Jesus.

Blessings to all of you,

A handwritten signature in black ink that reads "Joseph E. Richter".

Joseph E. Richter

* www.joshuaproject.net

The Strategic Importance of Micro-credit in Hostile Environments

The command from our Lord Jesus to “Go ye therefore...” still is our charge today. Yet, hostility to Christ and the Gospel make going ever more tenuous. Nevertheless, one area of “doing good” that knows no boundaries is Christian micro-credit*. Just as God commanded us to “Go”, he also commanded us to “...do good...especially unto them who are of the household of faith.” Loan programs that strengthen the local church to effectively evangelize in hostile environments are doable and vital. In this article, I want to discuss why.



My first exposure to micro-credit came while serving as a church planter in a communist controlled tribal area of northern Luzon, Philippines. FARMS International partnered with us to start a micro-credit program for Christian families in the region. The active insurgency caused the U.S. Embassy to list the area we were serving in as “restricted” for Americans and residency was strongly discouraged! Certainly, this was a hostile environment.

Poverty, worsened by economic persecution by animistic relatives and the insurgency, severely impacted these new Christians. Following Jesus actually thrust them deeper into poverty. Therefore, it was no surprise that the self-help approach of FARMS was very appealing to them. These struggling Christians recognized that our ministry was God’s answer to their prayers for spiritual and economic help.

As the loan program grew, the tangible results were very evident! Families that were living in one-room huts were building new homes, and every aspect of life was changing for them. The churches were also benefiting. Tithing, which is a requirement to get a loan, rose dramatically. This enabled outreach in a much greater way. In addition,

the generosity of the believers opened many doors for witnessing. The church became a voice for beneficial change in the greater community. Even the insurgency lost its appeal.



Hand irrigation, Vietnam

continued on next page

Because our ministry was recognized as helping the poor, the whole community protected us, and prevented our family from being forced out of the area by the insurgents, as had happened to other missionaries and NGOs. Eventually, even the insurgents acknowledged that we were really helping the poor. We served there for eight very fruitful years. Furthermore, twenty years later the loan program is still in existence!

Since 1993, I have served as the Executive Director for the ministry of FARMS International. Presently, we have micro-credit programs in over a dozen countries and operate through over two dozen volunteer loan committees. The majority of our programs are in the 10/40 window and many of them operate where no direct western missionary activity is possible. The hostility to Christianity in most of these areas is extremely intense and economic persecution is a universal consequence. Therefore, the need for economic assistance is imperative.

Using micro-credit to strengthen local church outreach has great strategic importance. We have found that those living in restricted areas generally have a true openness to the Gospel, and a strong self-supported local church is the best way to reach them. This has always been God's design. Micro-credit programs, with a strong stewardship emphasis benefit the spiritual life of the whole church family. Therefore, it should be of no surprise, that locally funded outreach is very deliberate and effectual.

Let me clarify something here, **not all micro-credit is created equal!** There are numerous organizations

now offering micro-credit around the globe. Many are secular and some are Christian. As the popular axiom goes, "Follow the money!". A cursory look will discover that most micro-credit schemes follow the "for profit" model.

Project holder family, Bangladesh



Van rickshaw project, Bangladesh

**A "profitable portfolio" for us
is the successful evangelistic
outreach of the churches we serve.**

Generally, capital is secured for the program from a lending agency that needs to be repaid with interest. The money that is subsequently lent out to the poor needs to be recovered with enough interest to pay back the sponsoring financial institution or the stockholders, as well as to cover operational overhead. Loan recipients

are considered "clients" and the whole scenario resembles normal banking practices. Their expressed bottom line is a profitable portfolio! To achieve this, the loan recipients are charged from 25 to 50% interest. Although these rates may be

lower than the moneylender rate, they are still high and burdensome for the poor. In addition, in most cases, non-believers are a major part of the clientele!

Our approach is very different. Christian volunteers, greatly reducing overhead, run our committees. Each committee sets its own policy, based on local cultural peculiarities to ensure the success of the program. When the committee is trained and ready to run the program we donate the initial funding for their revolving loan fund. These funds stay with the committee. The loans are given without interest to church recommended families, but a small service fee is collected based on the face value of the loan to cover administration costs. Each loan recipient agrees to tithe out of their project profits to their church. This is crucial to the success of the program. Additional funds are periodically donated by us to increase the revolving fund as performance and need dictate. Local contributions to the loan fund are also encouraged. True local ownership is the result. Because the loans are revolved, the impact of our mission investment is ongoing. This approach is a powerful way to alleviate dependency

and to spur on effective local ministry. Hence, a “profitable portfolio” for us is the successful evangelistic outreach of the churches we serve.

Jesus said, “*For ye have the poor with you always, and whensoever ye will ye may do them good....*”. Paul later said, “... *let us do good unto all men, especially unto them who are of the household of faith.*” He also said, “*Bear ye one another's burdens...*”. Doing good and bearing one another's burdens are encapsulated in a distinctly Christian approach to micro-credit. Our help can reach deep into restricted areas of this world. David Greenlee (2002) wrote in, “Growing Churches in Resistant Areas”, that the churches he studied that were vigorous showed a real sense of community and burden bearing. This is especially true among churches helped by biblically based micro-credit. These churches naturally and effectively reach out to the “real” needs around them.

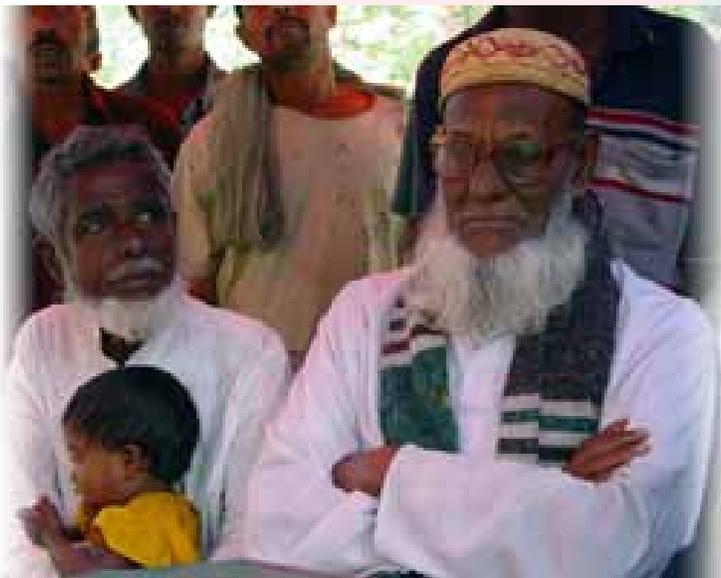
I began by saying that Christian micro-credit is doable and vital in hostile environments. In many places of the world, our brothers and sisters are suffering from both physical and economic persecution. To them, help in the form of a loan is seen as a real Godsend. Helping in this way does not negate the command to “Go”, but it does in great measure give us a tangible way to “do good...unto... the household of faith.” and to effectively “bear one another's burdens”. **When micro-credit is done to the glory of God, wonderful and miraculous things happen!**

Joseph Richter
Executive Director

* Christian micro-credit is used here to define a distinctly biblical approach to loan programs aimed at helping Christians out of poverty. Our loans range from \$150 to \$2,500 encompassing micro to enterprise loans.

References:

Greenlee, D. (2002) Growing Churches in Resistant Areas. Evangelical Missions Quarterly, Vol. 38, No. 4, October



Dishcloths for the poor!

Ladies help the poor in creative ways. Jan Carr and Kathy Hanson from Cohasset, MN take our responsibility to help the poor and persecuted church seriously. Jan and Kathy both came up with some innovative ideas.



Kathy Hanson

Kathy sent honorary Christmas gift cards to family and friends saying that poor families were helped with animal husbandry projects in their name. Jan Carr was a recipient of one of Kathy's “gifts”, and it encouraged her to crochet one hundred washcloths to sell for Mother's Day. With each washcloth, she included a bookmark and a picture card from FARMS describing how the proceeds were helping fund FARMS loan projects. Her church, West Cohasset Chapel, and Pastor Patten, graciously supported her in the effort. She made about \$400.00, which will be given for family projects in Romania and Moldova!

What a wonderful Christmas and Mothers Day for those who gave and those who received. In addition, these gifts keep on giving as the funds revolve.

A grand thank you to Jan and Kathy, enterprising women with even more plans to equip the poor with the means to overcome poverty.



Jan Carr

As Jan says, “Let God use you!”. Kathy and I have related our desire to encourage others to think outside the box in ways to help the poor. We look forward to spending eternity with those we encourage and help.

—Pat Richter