



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

FARMS & Workplace Giving Programs

One way to maximize your involvement with FARMS can be to take a moment to explore your company's workplace giving programs. Many companies have programs which encourage your involvement with organizations like FARMS even if you have retired. We hope you'll take a moment to explore this very beneficial way to increase your involvement with FARMS and hope you will contact us should you need additional help or information. A few examples of company sponsored programs include:

Matching Gifts

Donors are often unaware of a simple way they can double their financial support of FARMS.

FARMS DONOR

\$150

X 12 MONTHS

\$1,800 DONATION

FARMS MATCHING GIFT DONOR

\$300 (\$150 DONOR + 150 MATCH)

X 12 MONTHS

\$3,600 DONATION

Companies often set aside funds and resources to support non-profit charities. Your company may have a matching gift program that could multiply your gift to FARMS. Generally a simple form filled out by our FARMS office is all that is required to double your gift.

Company Grants

Companies often have funds and equipment set aside each year that can be distributed by their employees to organizations such as FARMS. We would appreciate being remembered when these special opportunities arise because they are only announced within the company. We are happy to provide the needed documentation required by the company in relation to our non-profit 501 (c)(3) status.

Workplace Campaigns

Workplace campaigns, sometimes called employee charitable fund drives, are charitable solicitation programs conducted at places of employment. FARMS would be delighted to set up a display at your place of employment during these fund drives. Often gifts are made in the form of pledges via automatic payroll deduction, where contributions are deducted from an employee's paycheck over the course of the next year or, in some cases one-time contributions.

Please contact Nathan McLaughlin with any questions regarding Workplace Giving or any of our other Planned Giving Options at 866-819-5295 or email nathan@hcctel.net

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

NEW!

AGRICULTURAL EVANGELISM

"Blessed is he that considereth the poor"



Bangladesh Trip Report - May 2004

Dear Brothers and Sisters,

Go ye into all the world...." Jesus gave this command before his final ascension into heaven and what a command it is. The command is clear, "...all the world...". Today this has special ramifications as hostilities increase and as persecution of Christians continues to rise alarmingly. Yet, the gospel is penetrating into areas many would think impossible.

The ministry of FARMS reaches into many such areas of turmoil and persecution effectively encouraging believers and their churches. "Normal" missionary activity is often absent or limited in many of the places we work. Bangladesh is one such place in which 140 million people live in a country the size of Wisconsin. Political and religious turmoil, as well as reoccurring natural disasters hinder real development. Yet, among this pervasive hopelessness, God is truly calling out many into the light of the Gospel. Through our three loan committees, we are effectively reaching into every district of the country helping thousands of believers help themselves.

Chittagong Hill Program, Bangladesh

My wife Pat and I were privileged to visit our programs in Bangladesh this past January. What



a trip it was! We began in the hilly southeast corner of the country known as the Chittagong Hills. This area is a restricted access area and can only be visited with special government permits. Very few foreigners are allowed to travel in this area because of an on going insurgency problem. The Chittagong Hills are home to a diverse array of tribal groups, probably the most diverse in the world. Many have become believers and we partner with an association of over 130 churches. During the past year 27 new churches were established. We began our program in 1996 and have since helped believers in over 50 churches, many of them very remote. The traditional livelihood for most was "slash and burn" agriculture, which is now

neither productive nor legal.



Tripura church

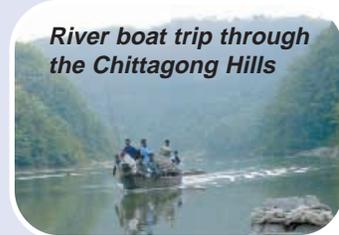
Recently, the government deeded about five acres of hillside land to each tribal family, but resources were scarce to develop the land. The FARMS committee used this opportunity to provide loans to establish short and long-term crops on this newly acquired land.

The loan committee planned a rigorous and informative excursion for us. We traveled by 4x4, foot, and riverboat to reach

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Tripura elder, oldest woman in village.



River boat trip through the Chittagong Hills



Tripura family pioneering new five acre plots as a FARMS project



Tripura believers gather to welcome us.



Marma evangelist. The Marma tribe is an unreached people group



Tripura family, with fruit orchard project



Dye plant project



Mru believer with hillside orchard



Chittagong Tribal FARMS loan committee



Marma believer with cattle project. Marmas are an unreached people group

villages helped by FARMS. We were given a tremendously festive welcome at each stop, and the obvious impact of FARMS warmed our hearts. Whole hillsides were planted in pineapples, bananas, and a variety of fruit and timber trees! These farms and orchards will provide long term economic stability for many families. At the same time, this form of agriculture makes for good land stewardship, preserving the topsoil and stabilizing the watershed. We also had the privilege of meeting an evangelist to the unreached Marma tribe. He also has a FARMS project that helps support his ministry. Several Christian families among the Marma now have FARMS projects. This is just one example of how FARMS reaches into very restricted areas. We plan to continue helping this program expand to reach more and more Christian families and tribal groups throughout the Chittagong Hills.

Bengali Program, Bangladesh

From the hill tribes program we moved on to visit our second program with Bengali believers. Again, this program, which is smaller, but no less strategic, is greatly impacting families in ten churches. The committee overseeing this program has recently formed a special subcommittee to reach out specifically to churches formed of converts from the majority religion. We are trusting that this new outreach will grow and effectively help



Bengali fruit tree and cattle project

these marginalized believers and their churches. Please pray for each of these programs as they expand and reach more and more believers economically as well as spiritually.

Central Bangladesh Program

In 1995, I met a “retired” missionary at ECHO’s Agriculture conference in Florida whom had served in Bangladesh for many years. He had shared during the conference how he had been invited back to Bangladesh to act as an advisor to what appeared to be the beginnings of a “people movement”*. Whole clans were coming to accept Jesus as the Messiah! Over 100 adult had been baptized and more were ready. I discussed with him how FARMS might be an ideal fit to help promote self-reliance and self-support of this new movement. My acquaintance was reluctant to the idea, due to his sad experiences with “American money” breeding dependency. We had a very lively discussion and promised to keep in touch. Surprisingly, we met again in Haiti and again in Bangladesh! While in Bangladesh, we visited some of our established FARMS projects in the Chittagong Hills. My friend was duly impressed and invited his Bengali counterpart to discuss working with FARMS. He also agreed that our program was just what this people movement needed. By that time, the number of adults baptized had reached over 1000!



Bengali family with rickshaw project



Joe test driving a rickshaw!

We began this third program with loan funds to establish 100 van rickshaw projects. The van rickshaw is an ever-present feature of Bengali life. These three-wheeled

cycles are used to carry people as well as freight of every sort imaginable. Each of these rickshaws cost about \$160 USD.

What was amazing, is that the loans were paid back in just a matter of a few months! Tithes were given and savings accounts were established by each family. The loans were recycled and much of



Diesel powered rice mill project. Same motor that powers irrigation pumps.



the tithing was poured back into the revolving fund. Whole families were helped and given tangible hope for a better future.

This process has now resulted in over 10,000 families with rickshaw projects! In addition to the rickshaw projects, we have also funded loans for diesel irrigation pumps in two areas of the country. Each of these projects cost about \$1000 USD, however each benefits many families. Second crops of rice are now possible during the dry season, freeing families from subsistence farming to enabling cash crop farming of rice. Excess irrigation water is gladly purchased by village mates creating great opportunities to witness to the love of Christ. In addition, the same



Diesel tiller project



Transplanting rice in irrigated fields, irrigation pump project.

diesel motor is also used to power tillers, rice mills and freight carts, creating additional income. We were thrilled at how God's blessings had transformed whole villages.

Reliable estimates now place the number of believers in this movement at over 200,000! Truly **Light** has come into a place of great darkness. You have made all this possible.

Pray with us as we consider a fourth program in this desperately needy country. We have partial funding for this new program promised, but if you or your church is interested in helping, please let us know.

Sincerely in Christ Jesus,

Joseph E. Richter

Joseph E. Richter
Executive Director



Bengali woman drying rice



Bengali family

* **People movement:** Phenomenon of a significant number of the people of one tribe, class, or caste converting to Christ together.



IN MEMORY

Board of Trustee and former board President,
Bertil K. Holm
1925 - 2004

Bertil went to be with the Lord April 15, 2004, the day before our annual board meeting at FARMS headquarters in Minnesota, and the full board learned of his death as the meeting opened in the morning of April 16. The news was greeted by all with silence, then expressions of loss, comments about Bertil, his character, his very significant contributions to the ministry of FARMS, and personal reminiscences. Bertil was remembered and commented upon throughout the day. In the evening at a dinner of the board, each member stood to tell something about himself and his history with FARMS. Bertil played prominently in the stories of most as the person responsible for introducing them to FARMS, for inviting them to join the board and the ministry, and for expressing the confidence

in them that led to the acceptance of vital responsibilities for carrying the ministry forward. It was remembered that after the death of Gareth Miller in 1991, and before Joe Richter accepted Bertil's call to become Executive Director, Bertil kept the ministry together by performing the functions of director and board chair for a challenging period of nearly two years. Bertil was a mover and initiator, an encourager, supporter, friend, and helper of those involved in implementing FARMS' ministry, and those who benefited from the ministry. Most importantly, and central to Bertil's life and character, he was an evangelist, a tireless worker to make his Savior known to all who had the privilege of rubbing shoulders with him as friend, acquaintance, or a passing encounter.

Bertil will not be forgotten. He will be a part of future discussions and deliberations by us concerning the ministry and future of FARMS, as we remember his contributions and follow in his footsteps. Bertil's life was lived very, very well for his Savior, and it was a life worthy of emulation by all of us.

A memorial fund has been established in Bertil's memory to help start new programs for FARMS International.