



# Doing Good That Is Good™

The newsletter of FARMS International Formerly AGRICULTURAL EVANGELISM

Special Report: Chittagong Hills, Bangladesh • September 2008

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

**Dear Brothers and Sisters,**  
Greetings in Christ Jesus!

For nearly forty-seven years FARMS has been able to write to you as **Brothers and Sisters!** This is a privilege and a testimony to the Christian foundation of FARMS International. Our founder, Reverend Gareth Miller, had a vision to keep the mission biblically based and Christ centered. I also share this vision and have endeavored for the past fifteen years to preserve our call to the poor and persecuted of Christ's kingdom. This has not come without a price. FARMS could be much larger if we would accept government grants or gifts from those that would want us to water down our Christian message. This we will never do, and I am sure that you appreciate our commitment.



*The FARMS loan was use to cultivate our rice paddy. Enough grain was harvested so that they have repaid the installments on time. He expressed his gratitude for the revolving fund.*

A friend of ours recently told us that he could no longer represent a mission that began as a Christian mission, but now could not proclaim the gospel due to funding restrictions of various donors. He is now helping FARMS through farm shows and presentations. He delights in the fact that we truly are a "Christian" organization that freely shares the Good News of Jesus Christ. In contrast, another micro-credit mission that clearly began with a Christian emphasis has now grown to be a very large organization. However, a quick look at their recent annual report discovered not even a word about Jesus or a biblical reference! They have received large government grants and now have a very secular list of donors and vi-

*(Greetings, Continued on next page)*



Chittagong Hills

F I E L D R E P O R T

## Chittagong Hills Committee Report:

THE LOCAL CHURCHES AND VILLAGES of the Chittagong Hill Tracts where the program is being conducted are remote, hilly, and some are almost inaccessible. Still the FARMS International program is helping the neediest members of the local churches in the area. The program is run among the people who are almost constantly in adverse situations due to geographical and socio-economic conditions. This year the explosion of the rat population due to the fifty year bamboo flowering and seed production has greatly impacted food crops. Also, the flooding of rice fields in the rest of the country made the situation worse than ever before. The food crisis is at an alarming stage. This year (April'07-March'08) the revolving funds were given to rear animals (goats, cows, pigs, poultry), and to do fruit and vegetable gardens. Loans were

*(Continued on next page)*

*We received the FARMS loan to rear cows which would not have been possible had we not been given the loan. We expect to get calf from it and be able to increase the number in future. Thank you FARMS International.*



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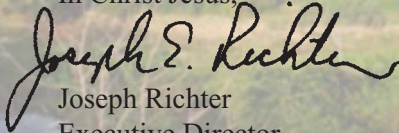
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sion. **Brothers and Sisters**, we will always, by God's grace, proclaim the Savior Jesus Christ and God's word, while helping those that follow him.

In this issue we are reporting on our program in the Chittagong Hills. This area is a fascinating place. It purports to have one of the most diverse tribal assemblages in the world. The people we work with live on a narrow strip of land bordering Myanmar of the east and the Bay of Bengal on the west. Very few roads transect the region and most travel is by foot or by boat. The hills are really hills, never reaching over 2,000 feet. The region is rich in wildlife such as elephants and tigers. However, our purpose is to help the thousands living there that have found Christ. We have partnered with an indigenous tribal church association since 1996 to provide income generating loans for poor Christian families in those remote hills. We are very proud of the leadership of the association and the volunteer committee. These men work hard to share Christ in a very difficult and volatile part of the world. I am sure you will enjoy the photos and personal testimonies from our project holders. Please pray for them as you read; they do pray for you.

In Christ Jesus,



Joseph Richter  
Executive Director

## Chittagong Hills Report, Continued

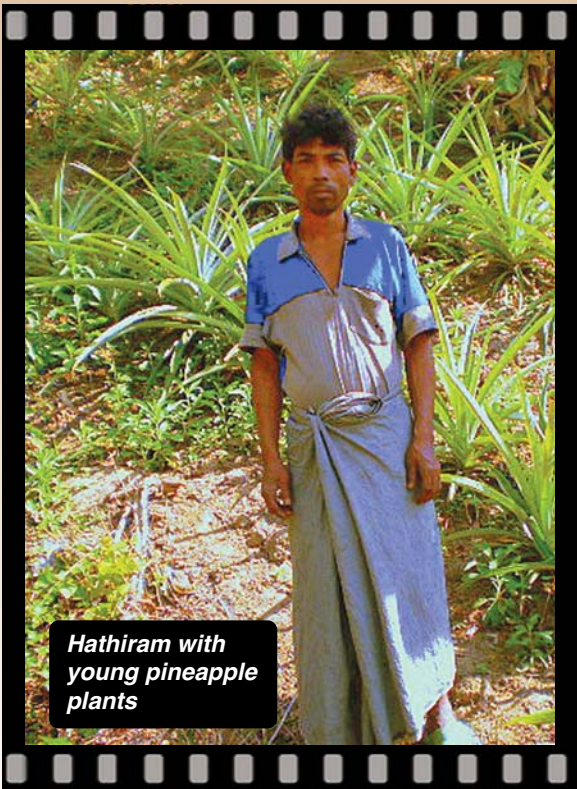
given to start small businesses, to recover mortgaged lands, to develop new farm land, and to cultivate rice and other crops.

Amidst the dire crisis of food and poverty the FARMS loan has been of great help for the people. Because of the loan opportunity the neediest people have a way of planting orchards of mangoes, oranges, and banana. They can produce paddy and other grains utilizing fallow lands, and recover mortgaged lands, make income from rearing animals and so forth all of which they would not have been able to do had there not been the FARMS loan program. We are consulting and training farmers who do gardens and other projects before giving loans.

Despite (some problems) church members are getting help regularly from the program which is contributing to advance their spiritual and economical conditions although in a small scale in comparison to the number of people in need. The program also strengthens the local churches every year (through the tithing)... We are earnestly and continuously trying to improve the program every year so that the church members can get highest benefit from the program.

The FARMS Committee and all of the church association members are giving hearty thanks to FARMS International for its co-operation and fellowship to us through this program.

May God bless you,  
Committee Chairman



Hathiram with  
young pineapple  
plants

**T**hanks to God that I can share the blessings and benefits from the FARMS loan program. My name is Hathiram Tripura. My wife and I have five children, two are married. Our village is on a ridge surrounded by beautiful scenery.

My FARMS loan project was papaya, banana and pineapple gardens. The banana and papaya gardens are in same place where I do my pineapple garden. From last year I was able to repay my loans from the papaya I sold. I hope to have pineapple (two year crop) next year and I am very hopeful with the banana garden. Before my loan, I was depending on slash and burn agriculture. But now, my project gives me hope.

Thank to God for this wonderful opportunity He arranged for me. I am also thankful to FARMS International and its entire donors whom donate for us. I am giving the tenth faithfully to my church.

I am always praying for you.





*Singnom, with a harvest of bananas*

"**A**ng Chuk Cha" means "I am greetings you all in the wonderful name of Jesus Christ". I'm Singnom Mru and I have 2 boys and 3 girls.

Our Mru tribe is the third largest tribe in the Chit-tagong Hill Tracts, but it is sad to say that there are only a few Mru Christians. Our tribe worships idols, trees and the sun. We need your prayer fellowship, so that one day all Mru will know Christ, and accept Him as their savior, the only living God.

Two years back I applied to the committee for a FARMS loan to have a banana garden. I am still unable to pay the full loan amount but paying it as installment. Last year it gave few fruits but this year I am hopeful to have blessings from the bananas and I am dreaming to have a profit from it. ... the income helps me to maintain family needs, which I never had before. Before I was doing day laboring, that never met our needs.

Thanks to Farms International for the loan program and thanks to donors for their faithful donation which are helping us.



*Nayanta and Silpi with their work cow*

**N**ayanta Barua and his wife Silpi have three sons. Nayanta works as a guard, yet his income was not enough to support his family. He said, "Despite (my job) many a time we face hardship to cover the family's food, children's educational expenses and other expenses. I received a loan to rear a good species of cow. With this cow we are plowing our land and we rent the cow to other farmers, so my neighbors are benefiting also. Every month I am repaying the installment of loan. We are grateful to the FARMS International for the loan program."

**I** am praising God for His blessings through FARMS. My name is Manik Chandra Tripura. I have two boys and a girl. My youngest son is in Medical College. My daughter is in University. My elder son is living with us and helping the family. Last year I applied to the FARMS committee for a loan to install a pharmacy. I am also a trained and certified Village Doctor. This loan is a blessing to my life and helps the community because many are needy families that can not get proper medication and treatment during illness. I am repaying my loan and faithfully giving my tithe to my church. Pray for me and my small business.



*Manik Chandra in his village pharmacy*



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Bertil Holm	Winnie Holm
Charles McDonald	Mary Sue McDonald
Charles McDonald	Joe and Pat Richter
Donald E Williams Sr.	Mrs. Terry Williams Plunket
David Worthington	Lea Worthington
Bruce Gray	Joanne Gray Crispell
In Honor of:	Given By:
David and Brenda Gilbertson's Wedding	Lee Byers
Steve and Diane Horan's 25th Wedding Anniversary	Paul and Connie Brownback
Randy and Michelle Schmidt's 26th Wedding Anniversary	Joe and Pat Richter
Sterling and Marian Newby's 66th Wedding Anniversary	Joe and Pat Richter

## Loving Gifts from VBS Children

**Dear Joe,**

... we will want to help minister to the needs of those in Nagaland, India...we are delighted to be sending at least a \$100.00 check for the program. One little boy, a 10 year old name Joseph, brought a bag full of pennies which he had been saving for quite some time. He finds pennies on the street and saves what he can. When he learned of our FARMS International project in VBS, he was only too happy to donate....Joseph had nearly 600 pennies and carried them by himself as he walked with his mother and siblings over 24 blocks to our church. I know, because I drove the family home each night. The following evening, Joseph was back with another \$3.50 cash to put in the offering. Others have given sacrificially, too.

May the Lord bless you richly in all that you do! I believe in the vision and work of FARMS International.

Grace and Peace,  
 Paul Housworth, Pastor



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**NEW!**  
 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!