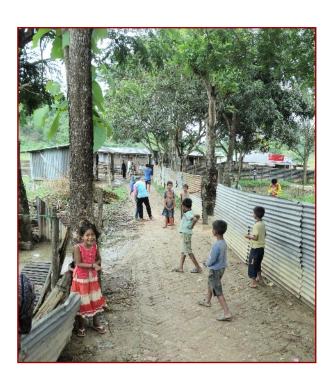
Dear FARMS family,

Have you ever looked up at the expanse of the heavens and all the glittering stars and suddenly felt small? The most impressive human beings, whether by stature, power, fame, or any other form are next to nothing compared to the vast expanse of the cosmos. Scripture tells us that God stretches out the heavens. To God, the galaxies of this universe are like a deck of cards being spread across a table. Our God is MASSIVE!

One of the great mysteries to me is why a God of such unimaginable power chooses to use vessels like you or me. He certainly doesn't need us. In Acts 17 Paul says "Nor is He worshiped with men's hands, as though He needed anything, since He gives to all life, breath, and all things." Why does God take the effort to involve us in what He is doing? In fact, why did God bring us into this world in the first place? While I don't comprehend this fully, I am a father and am struck by the analogous picture that is painted through the life of my family. My wife and I did not bring children into this world because we were lacking something and we needed children to fill the void. Rather, they were born out of a love that already existed. It is similar with our triune God, who lacking nothing, expressed perfect love in eternity past through relationship between Father, Son, and Holy Spirit. Not in need of love, but because of love, came the creation and involvement of mankind.



Children in Chittagong Hill Tracts

Sometimes it is easy for me to slip into a mindset based on performance. It becomes about what I have or have not accomplished, and my countenance rises or falls accordingly. However, when I consider an origin of love and further consider the life of Jesus, full of works yet motivated by love, it challenges me to reorient myself to view even the most mundane tasks through the lens of relationship. I desire to be like Jesus, with works that are pouring out in excess, stemming from a motivation of love.

All of this causes me to think of those of you who support FARMS generously, not out of obligation, but because of a joyful desire to share the love of Christ with our spiritual brothers and sisters around the world. It is both heartening and also quite humbling. I would encourage readers to know that it makes a difference. As the bondage of poverty is broken in the lives of individuals and families they too respond in joyful worship, investing their resources to further the gospel in love. Whether by the work of their hands or in their pursuits of ministry, they are being used by God as powerful vessels in their communities! Thank you for your prayers and support.

In Christ,

Scott Clifton, Executive Director

Doing Good that is Good

Southeast Bangladesh

Grassroots

FARMS revolving loan programs are built from grassroots elements! Every program operates on the same foundational principles, yet the structure is adaptable enough to allow for many different approaches based on each unique culture. Each program is overseen by local committees of dedicated volunteers. They create culturally relevant

policies, review business proposals, and have continual relationships with loan recipients. This grassroots model is a big reason why these programs can be so successful.

Bangladesh is a great example of the grassroots model in action. FARMS recently began a new program in the Tribal region of the Chittagong Hill Tracts. While it still holds to the principles of FARMS, it is a unique application tailored to the needs of the region. The program is in partnership with the Bangladesh Tribal Association of Baptists Churches, BTABC. They are using it to strengthen their Ministry Centers which serve an important role in ministry to their tribal communities.



Sunset in Bangladesh

Ministry Centers

In the Chittagong Hill Tracts, there is a very high rate of illiteracy. This, paired with extreme poverty and isolation, creates many hardships. These issues make it difficult for tribal groups to participate in the economic opportunities with the Bengali majority. Because of the illiteracy rate, tribal members also enter into poor contracts with Bengalis, resulting in a loss of ownership of their land. For this reason, educating the tribal youth is incredibly important. The BTABC oversees 8 ministry centers focusing on doing just that. At these centers, youth from ages 10-18 receive an



Ministry Center Facility

education that has the potential to change their future. FARMS is starting a pilot program with these centers, helping them to generate their own income. Students and staff will operate the projects at these centers, and this will also serve as part of the education curriculum for the youth. The Director of Education for the ministry centers expressed excitement for the partnership with FARMS and what it could mean for the ministry he oversees. If proven successful, these programs will allow for ministry expansion in the region. Please pray for this pilot program, that God would guide it to bear fruit and that it would further strengthen the active ministry of the BTABC.

In Places of Great Need

Tribal Program

The BTABC has a second committee overseeing an additional program in southeast Bangladesh. This program is longstanding and involves loans given to families and individuals in communities throughout the Chittagong Hill Tracts. The family pictured here initially took an agricultural loan through FARMS. Their earnings allowed them to invest in a motorcycle. They are able to generate income by renting out the motorcycle to others in need of temporary transportation. In this way, the family not only earns an income but also provides a valuable resource to the community.



Tribal Family in Chittagong Hill Tracts

Bengali Program

FARMS has been partnering with the Bangladesh Association of Baptists Churches, BABC, in the southeast region, since the early 2000's. During our travels in 2018 we were able to visit a local church, Berea Baptist, that receives FARMS' funding and distributes it to entrepreneurial church members. Berea Baptist was planted relatively recently in this area. Due to its location in a predominately Hindu region, some of the congregation members are Hindu converts. We met one man specifically who was previously a Hindu Priest. He now is a passionate follower of Christ and serves in the church as the secretary!

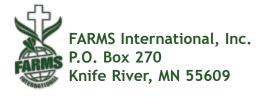
Families in this area receive loans for a variety of businesses. One man received a FARMS loan for a wood carving business which employs four people. Another community member, the woman pictured below, received a FARMS loan to operate a fishery. The building you see is her home and the fishery is nearby. The FARMS committee reverently talked about her strong faith and said that she is a light to her Hindu neighbors who live just a few feet away from her home. Through FARMS, individuals and families in places such as this are not only able to provide for their own physical needs, but expand their ministry outward into their community. We are thankful for the work of the Lord in Bangladesh!



Bengali Lady Operates Fishery



Bengali Man Polishing Woodcarving



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