



Doing Good That Is Good

The newsletter of FARMS International

May 2016 Thailand Update

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

Dear Brothers and Sisters,

Greetings in the precious name of Jesus!

Micro-credit was hailed as a cure-all for poverty. Nevertheless, several recent studies have documented the true picture. Little evidence was found for the illusory claims of reducing poverty. In fact, studies have shown that instead of the poor being released from poverty, **secular micro-credit** programs have encumbered the poor with layers of debt! This horrendous outcome is not surprising to me. Why? Because the whole scheme was built on the backs of the poor. The poor pay for this help, by supporting those running the programs as well as funding the cost of their credit, enabling the financiers to become richer and richer. This unbiblical approach to poverty, funded by interest rates of 35% and above, is a travesty. **One study reported that the poor paid over 21 billion dollars in micro-credit interest in 2012!**

The good news! FARMS International has a biblical approach to poverty. Local volunteers run our programs, so the cost is very low. **Also, we do not charge interest!** This fact alone gives the poor a real chance at making a decent profit, thus enabling them to come out of the poverty cycle. Above all, there is a tangible spiritual component missing in the many prominent micro-credit programs. **At the very core of our programs is the spiritual concept of giving your way out of poverty.** Jesus said, "Give, and it shall be given unto you..." **This biblical truth has supernatural outcomes when put into practice by God's children. Compare this to any secular agency. There is a stark difference.** As many of you know, those receiving a FARMS loan agree to tithe from their project profits back into their local church. This is revolutionary thinking! How can giving produce more for the poor? The answer is simple; God blesses the obedient giver in many subtle and even miraculous ways.

FARMS does not use the term "micro-credit" because micro-credit produces "loan clients". Small loans keep the borrower in perpetual need of the next loan, just to get by. **It is very profitable for "micro**

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Opium to Coffee!

Sun Ja Lurn village is nestled high in the mountains of Nan Province in northern Thailand. Here the Mien tribes make their home. They build their villages along the high ridges of this mountainous terrain. These industrious people have responded to the gospel in a marvelous way. However, Sun Ja Lurn village had a very notorious past; **many years ago it was known for its opium production.** The trade with this road less, remote village was so lucrative that during the 60's, helicopters were used to pick up the great quantities of opium. All that changed in the 70's, when the government decided to crack down on opium production. The village and its farmers faced financial ruin.

At this same time, they heard of a coffee project out of Japan and decided to try growing this new crop. **The coffee grew very well at the high altitudes and today this village has a production of about 300 tons a year!** Many have done exceedingly well due to this new crop.

Our partners out of Chiang Kham Bible Training Center began an out reach to this village about fifteen years ago. There was an openness, and now the village has a Mien church of over one hundred members! It is for these believers that the local committee in Chiang Kham provides FARMS project loans.



Mien in traditional dress



Village Life

I have included a few of their testimonies. I am sure you will enjoy hearing how you and FARMS has blessed their lives.



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finance organizations” to have a large clientele needing regular loans. Why would they ever want the poor to be free from the need of additional financing? A recent study found that the average yield of loan portfolios for micro finance institutions averaged 21.5%! *“He that oppreseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.”* Proverbs 22:16

Our approach is to give large enough loans to set a family or individual on a path out of poverty. On average our loans have a value similar to the yearly income of an average poor family in the region served. This amount is more than a family can realistically save, and opens tangible opportunities to use their God given talents to prosper. It is possible for a family to reach economic independence. In this update, we will highlight our program in northern Thailand among the Mien hill tribes. Some of these inspiring families had such good success with their first loan that the committee approved additional loans to expand their ventures. *Joseph Richter, Executive Director*



Sing and Chontida Saele

Sing and Chantida have two boys and one girl. This is the first time that they have used the FARMS loan program and they have agreed to pay the money back in a years’ time. Their loan was for 60,000 Baht or about \$1,715.

With their loan they are funding their coffee production, linchee fruit trees, and their yearly rice planting. They needed the loan to plant more trees, to buy adequate fertilizers and other items needed to increase their harvest.

The main reason for the expansion of their farm is to provide for their children’s college education. All three of their children are near college age. **Normally, higher education is only a dream for tribal families.** However, we see this dream come true for project holder’s children over, and over again. Your help makes this possible.



Su Yuan and Nan ti gan Saelee

Su Yuan and Nan ti gan have two young girls, 9 and 12 years old. They have been living in their parents home since they were married. They have a dream to build their own home.

This is actually their third loan from the FARMS

committee. This loan is for \$2,856, which is quite large, but because of their faithful repayment and work ethic, the committee approved their loan.

With their profit from previous projects they have been able to purchase a pickup truck. This time around they are continuing to expand their coffee farm. They are also using some of the funds for their yearly rice planting.



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Suntalee (L) and Kitti Safon



Suntalee (holding her four year old boy who was born deaf) has been a Christian for some time. Her husband came to know the Lord about seven years ago. They applied for their first loan with FARMS to improve their coffee crop. Their loan was for \$430. It is their hope, that they will earn enough from their project to send their little son to a school that teaches sign language. The mother is required to attend and the father is encouraged to attend also. The school is in a large city three hours away. Pray for this young family and for their little boy. Pray that God will bless the work of their hands and give them the desires of their hearts.



**Mr. Ying Farm and some family and friends
Mien ladies love to do cross stitch**

Ying and his wife Jiawseng have had several loans from FARMS. Their present loan is for \$1,715. They are using the loan to improve their coffee yield with fertilizer application and irrigation. They also will use part of their loan for their yearly rice crop. This family has been extremely faithful with their loans.

When asked how the FARMS project had helped them in their daily lives, they said, ***"It totally changed our life."*** They added, ***"Before we had nothing and were never able to get ahead. Now we have two trucks and we have been able to fix up our house. We also have been able to help with our children's education."*** I am sure they would love to thank all the supporters of FARMS for the blessing it has brought to their family.

In Memory:

Dr. Lewellyn Mix served on the FARMS board of trustees for about ten years. He was a great man of God and a wonderful friend. Lew, as we knew him, went to be with the Lord on January 21, 2016, he was 94. Lew received his PhD from the University of Minnesota in Animal Nutrition. His main field of interest was the dairy industry, which gave him the nick name of "Mr. Milk". Even in retirement he served with several overseas volunteer organizations. His expertise brought him to Turkey, Thailand, Hungary and Romania, where he worked to increase dairy and livestock productivity.

Lew was a great asset to the board of FARMS. His penetrating questions and wisdom were much appreciated. His wonderful wife of 67 years, Connie, lives in Virginia Beach, VA.





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Harvesting coffee



Mr. Lao Sue & Mrs. Pon tip Sae Fung
and their daughter



Mr. and Mrs. Sue have three children, two girls and a boy. The oldest daughter is studying in Bangkok and works in sales. Their second daughter is married and the youngest, a boy, is 17 years old. They have been Christians for about 15 years. They have taken out three loans over the years. Before FARMS helped this family, they said they had nothing. Our help enabled them to earn enough to buy a truck. They also were able to help their eldest daughter with her education. This year they received a loan of 30,000 Baht, about \$860. They will use these funds to improve their coffee farm. Their long term goal is to build a new house.

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