

## LOAN MINISTRY IS GOOD FOR THE POOR

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Poverty is a poor witness.

“A poor Christian can’t support his church and the church is the foundation for evangelism,” FARMS International director Joseph Richter told Religion Today. Churches in developing nations are often too poor to finance ministries for the sick and needy and pastors usually have to support themselves with part-time work, limiting their ability to evangelize and disciple new believers, Richter said.

Christians are often economically deprived in the countries where they are a minority. Christians are shut out of the job market and denied the ability to earn an income in predominantly Muslim, Hindu, and Buddhist nations, he said. Many families reject members that convert to Christianity, denying them an inheritance and other help in times of need. “I have seen in tribal situations where believers were completely cut off because they no longer followed the family religion,” he said.

Knife River, Minn.-based FARMS International helps by providing short-term loans to help Christians turn family farms and other small businesses into profit-making ventures. Rev. Gareth B. Miller, a former Navy chaplain who died in 1991, founded the ministry in 1961. Miller realized that helping poor Christians is a powerful testimony of God’s love and provision, Richter said.

When Christians begin to thrive with the help of other believers it shows that God knows and cares about their needs. Relatives are amazed when Christians begin to prosper despite their circumstances, Richter said. “Their testimony really shines because they can share that they are part of a bigger family and that it cares for their needs.”

“There are many, many stories of success,” Richter said. A man in Sri Lanka who started with one water buffalo has a dairy farm with more than 30 animals. Another man in India started a poultry farm with 200 chickens and now processes more than 2,000 a month. Some of the programs develop into their own ministries, Richter said. The Sri Lanka farm operates a large training program to teach people how to run a successful farming practice.

Once-poor churches are gaining a solid financial base and are beginning to impact their communities. A church in the Philippines increased its yearly tithe from \$10 to \$800 through the program, Richter said. Small loans allowed individual members to increase the output from their farms and other small businesses to where they could profit from the proceeds. From about two dozen projects, ranging from tomato farming to fishing, the congregation tithed enough to build a new church in two years.

The church also began reaching out to the community. A special fund takes care of doctor bills for the needy and some members anonymously pay for hospital bills. As the giving increased, church membership increased. “They have learned that they can’t outgive God because they have seen the blessings on them and their children,” Richter said. People have moved out of grass huts into homes with indoor plumbing and some of the children have gone on to get college degrees, he said.

More than 400 people became Christians in Bangladesh in 1996 through the witness of a FARMS- sponsored program. Christians in the region discovered how to grow vegetables out of season and began selling them in the marketplace, Mission Network News said. Villagers were astonished at the sight of vegetables in the middle of the monsoon season and asked the Christians how they grew them. “They began building up a relationship with people that way and eventually sharing the Gospel with them,” Richter said.

FARMS International has about \$250,000 in 800 projects in six countries. A local missionary who sees the need and opportunity for economic development usually invites the organization into an area. The focus is primarily on agriculture because that is the resource most available to people, Richter said. Most families live off of the food they can grow on their property, but with financial help those farms can be expanded to become a profit making enterprise, he said.

Once in the area, FARMS establishes a local volunteer committee to oversee the operation. The committee evaluates and approves loans of \$100 to \$500 and charges a 5% or 10% service fee to cover administrative costs. Each committee operates a “revolving fund” whereby money that is paid back is lent to others. More than 90% of loan recipients pay back the money.

The program stresses tithing and financial accountability, Richter said. A committee of local pastors, business, and community leaders evaluates the loan applicants and their business plan. Applicants must be members of a local fellowship and be recommended by their pastor. Before accepting the loan, the recipients pledge to tithe 10% of the profits from their business to the church and to repay the loan. Usually it is the first time the members have ever tithed, Richter said.

Loan recipients are disciplined in the process of acquiring and paying back the loans. Pastors and committee members work with them to be good stewards of their finances and to make long-term provisions for their families. “We bring up tough questions like, ‘What do you want for your children’s future? How do you intend to get a better home?’” Richter said. “This opens up real opportunities for discipling a whole family.”