



DOING GOOD THAT IS GOOD

October 2019: Holistic Ministry in the Philippines

Revolving Loans to Christians Promoting Self-Support - Galatians 6:10

Dear FARMS family,

The early church was filled with inspiring stories of spiritual transformation as people left their old lives in pursuit of Jesus. At the same time, there was an incredibly tight-knit church family where people cared for one another and even sold possessions to give to those in need among them. What a powerful picture, where both the spiritual and physical needs of a person were considered. This is the holistic approach that FARMS strives for. As income is generated through agriculture or small business loans from FARMS, the profits can fund improvements such as better transportation or improvements to living conditions. Additionally, the profits can provide the means to educate youth and give hope to the future generation. At the same time, when someone receives a loan they receive prayer, encouragement, and instruction in biblical principles from FARMS' committees and the local church. This results in individuals, families, and even communities who are both thankful and missional, who use their businesses as a platform for mission, and who give generously to the church and those in need around them. This is what we consider "Doing Good That is Good"!

This spring, I had the honor and pleasure of visiting the Philippines. I traveled there to visit the FARMS program in the Pangasinan region, as well as to meet with a new committee in Manila. The people I met were overwhelmingly hospitable and gracious hosts as they introduced me to their country. They were also fun loving and good natured with plenty of laughter to fill any room. As I travelled, I interviewed many people who had received a loan from the FARMS program and often heard a similar story: "Without FARMS the interest for a loan is too high, it is very difficult to get ahead." This is a common plight of the poor. Without collateral for reasonable loans, many resort to loan sharks. However, their loans are designed to make money and are very high interest. For a number of members I met with, these loans were equivalent to 150 percent interest annually. With these constraints, it is very difficult to escape the cycle of poverty. FARMS provides a different approach. Loans require endorsement from a pastor but do not require collateral. There is a small fee to cover administration, but there is no compounding interest. Among the most significant benefits, loans also come with the support of a group that cares about the success of an individual both physically and spiritually.

What a blessing to support our brothers and sisters in Christ by providing an opportunity to break free from the cycle of poverty and to hope for a brighter future. Thank you for taking part in this ministry!

In Christ, Scott Clifton



Committee Meeting in Pangasinan, Philippines

Pangisinan Program



Rice Fields Where Members Work



Casilagan Members - Pr. Chris is Front Left

In a town called Casilagan, I asked a group of believers how they came to faith in Christ. A few years ago Pastor Chris (pictured above) would travel around and sell fresh baked bread in the morning. However, he wasn't just selling bread, he was also sharing the gospel. This led a number of them out of their nominalism and into a genuine relationship with Jesus! It happened with enough people that they formed a Bible study, meeting under a mango tree to study the word of God. As they gathered they would invite friends and family, and the group increased. After being persecuted by relatives who were opposed to an evangelical faith, the group moved to meeting in a home, where they gather now for weekly services. This is a powerful example of how small business can provide a platform for evangelism.

This church is now being supported by FARMS. There are eight members with loans currently, and they all cultivate rice. They have a challenging situation because of the lack of rainfall. Other areas can plant three crops in a year, but here they can only plant one. Since they are able to receive loans through FARMS instead of loan sharks with high interest rates, they are able to earn beyond their most basic needs. They hope that they can expand to create multiple sources of income and further stabilize their living situation. Please pray with us that God would meet this need.

In the community of San Jose, Dominador Adaliga shows how high the flood waters can reach, nearly halfway up the first floor of his family's home! If a person has a loan from a typical lender, and then loses their crop, they would need to get another loan elsewhere just to pay back the original loan. This is a common occurrence, as major flooding occurs every couple of years. With FARMS, however, the committee allows a loan member to delay repayment of their loan until the next harvest which is a huge benefit and ministry of grace.



Pastora Veronica (left) with the Bachars

Pastora Veronica is the chairwoman of the Pangisinan committee. She is standing with Edmundo and Florentina Bachar in Calsib, Philippines. The Bachars have benefited from FARMS through hog raising and rice farming. Before the help of a FARMS loan, they had little and found it hard to give offerings to the church. When someone takes a loan, however, they agree to tithe to the church out of their profits. When the Bachars did this they experienced tremendous blessing. They were able to pour a cement floor in their home instead of the former earthen floor. They purchased a fridge, washing machine, a television, and furniture. They were also able to send their kids to school to receive a good education. All of this came after regular tithing and through the opportunity provided by FARMS. The Bachars are incredibly thankful to supporters of FARMS for the love and support shown to them.



Flood height in San Jose, Philippines



Roger Jovita - Peanut Butter



Gertrudes Rebano - Rental Room



Pastor Jicky Abola - T-shirt Printing

Manila Program

Pastora Elizabeth is the chairwoman of the new FARMS program based out of Manila. She was previously one of the members of the committee in Pangasinan and was able to use her experience in forming a new committee. This new program was created, out of a passion from the existing program, to multiply and help believing brothers and sisters in Manila – the initial funding was even given by the program in Pangasinan! I met with the committee to talk through important biblical and business principles relating to financial stewardship. We also discussed the practical differences of rural Pangasinan to urban Manila.

This new program is already off and running! The first loans were given in April. Since then, seven loans have been fully repaid, and the committee is revolving that money to give out new loans. A few examples of loan-supported businesses are a T-Shirt print shop, convenience store, and a peanut butter producer. Sister Rebano (pictured above) took out a loan for a rental property. She and her husband used the funds to fix up the property, and repaid their FARMS loan within one month. Since their first loan was repaid quickly, they were able to take out a second loan for a larger amount, and now have already repaid over half of that. Praise God!

The committee is very enthusiastic about this new FARMS program, as the nearby Pangasinan program has thrived and seen a large impact in their church and community. With the growth of this new program, the committee desires to pay it forward and multiply another program to a neighboring region. What a joy to partner with these co-laborers in Christ to bring spiritual and physical blessing to those in need.



Committee Meeting in Manila, Philippines



Marcos Villanueva - Convenience Store

If you are excited about what FARMS is doing around the world, would you prayerfully consider giving financially? Your gifts allow you to take part in the joy of helping your brothers and sisters in Christ. There are incredible opportunities, ripe for harvest, to fund new programs as well as expand existing programs, meeting the physical AND spiritual needs of many!



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