

# AGRICULTURAL EVANGELISM

*"Blessed is he that considereth the poor"*

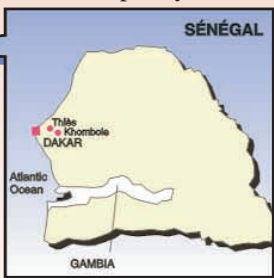


October 2006 • Senegal & Rwanda Program Update

Bangladesh • Guatemala • Haiti • India • Moldova • Nepal • Niger • Philippines • Rwanda • Senegal • Thailand • Vietnam

## Spotlight Africa: FARMS Senegal and Rwanda

**W**E ARE PLEASED TO HIGHLIGHT OUR new programs in Senegal and Rwanda. We are always intrigued at how each new program committee develops a plan to meet the unique needs of the Christians it serves. Rwanda and Senegal represent two very different situations in their religious and political make-up. Therefore, allowing each program the flexibility to write their own policy, is one reason FARMS is so successful.



**FARMS Senegal**, like many countries on the continent, is predominantly Muslim. Senegal has been stable politically, and generally is open to the presence of Christianity. However, the conservative Muslim political and religious leadership has brought about a desire to question the path the country is on. This honest inquiry is opening doors for missionaries and evangelism to be presented in a clear manner throughout the country. It is an opportune time for FARMS to help develop strong self-supported churches with a missionary zeal.

**FARMS Rwanda**, on the other hand, is a much different story. It is just coming out of a civil war that has created a huge population of orphans and widows. It has set the country back on every level and will take decades to recover. The FARMS program is being used by churches to rebuild families one at a time. We hope you will continue to pray for the people and missionaries in Rwanda because the need is great, and true healing and help can only come from above.

We should also note **we are still prayerful about a program in Niger**. Please pray for all of these programs as initial success is critical to their long term viability and support of local churches and families. Thank you!

—Nathan McLaughlin

### **Psalm 121**

*I lift up my eyes to the hills—  
where does my help come from?  
My help comes from the LORD,  
the Maker of heaven and earth.*



## FARMS Rwanda:

**DAVE AND DEBBY THOMAS** are missionaries who work with the FARMS Committee in Rwanda. The program is based in Kigali, the capital city, and is a partnership with the Evangelical Friends Mission.

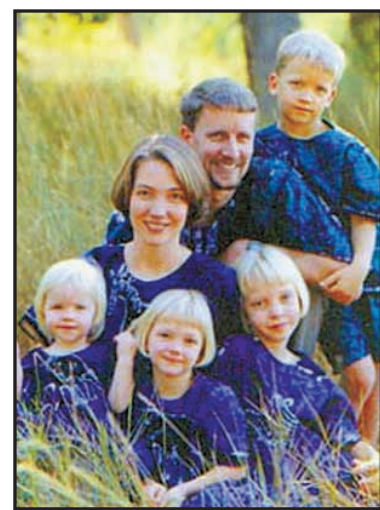
*Below is background provided by Debby Thomas:*

The FARMS Rwanda program was just funded last month after about a year and a half of planning. We will start with 6 churches in the city, and about 800 Christians in our 6 churches. The plan is then to expand to the 64 churches countrywide once the program is on firm footing and the funds are successfully revolved.

The initial funds will start with 20 to 30 families in its first phase with projects including such enterprises as: small animal husbandry projects, farming, and small industry producing items such as jams, sunflower oil, and juices.

The church was started in 1987. It was started by recruiting church leaders and building the first churches with outside funds. The church is now up to just under 5,000 attendees (64 churches). We are in a time of transition trying to become a fully Rwandan supported church. We are trying to have church congregations be responsible for their leaders and buildings, and the FARMS program is a key element in bringing about this change. We have made some progress and yet still have a long way to go.

Please join us in praying for the FARMS Rwanda program as the first loans are being distributed this month. Also, look for an update in our coming newsletters.



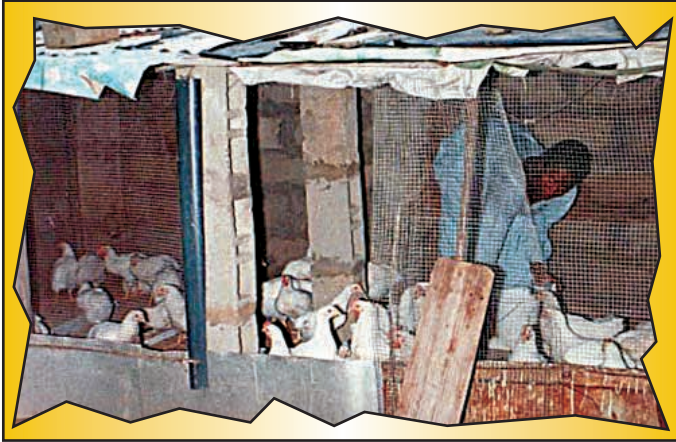
**Dave and Debbie Johnson with their children**



# Testimonies from Africa

## Irène DIATTA

**M**y name is Irène TENDENG. I am 38 years old, married to Raphael DIATTA. We have three sons. I got a loan of 250 000F CFA (\$454 USD) from FARMS-SENEGAL.



I started my business by raising and selling chickens. I made a profit from which I helped my husband to buy materials to help build our house in Dakar the capital of our country. I am still doing my business and I am very grateful to FARMS-INTERNATIONAL for this project. Now I am able to take care of my family and to give my tithe to the church.

## Nazaire MBEMBA

**I** am a Congolese man, I am 39 years old and I am single without children. I am a geologist in training. I have not yet exercised this activity. I was running a restaurant and FARMS has granted me a loan of 500 000F CFA (\$909 USD). This amount helped me to develop my business which works well and allows me to tithe to my church. I am happy to pay a tithe to my church. I am grateful to God through FARMS -INTERNATIONAL.



## Louis A. DJAKPA

**I** am 50 years old. I am married and I have a family. I am a farmer. I went through hardship in my activities. I failed in my project because of lack of financial help. With FARMS, I got a loan of 500 000F CFA (\$910 USD). This amount helped me start well my activities as a farmer. God is blessing me and I hope it will work well. The church members and the staff of FARMS SENEGAL are supporting through prayers.



## Marie Virginie SANGA

**I** am 26 years old and I am single without children. I am a dress maker. I got a loan of 200,000 F CFA (\$363 USD) from FARMS-SENEGAL. This amount helped me to develop my business. I buy and sell cloths. It help me to have break through, I am gradually reimbursing my loan. I am profiting from this business and pay my tithe to the church.

I praise God for the work of FARMS here in Senegal.



## Rose BLECK

**I** am 30 years old and I am married. I have a child. I am house wife by profession. I got a loan of 50 000F CFA(\$90 USD) from FARMS-SENEGAL. I have used this amount to sell cakes. This business works well and I am able to help my husband who is working as a medical nurse in a Christian hospital.

From my profit, I am able to pay back my loan and to give my tithe to my church. I am very grateful to God through FARMS-INTERNATIONAL.





# Planning Your Giving

## 6 TIPS FOR YEAR-END GIVING

I AM ALWAYS AMAZED AT HOW FAST A YEAR can go by. If you are like most people, much of your major giving to charities occurs toward the end of the year. Here are just a few tips from FARMS International on how to start to planning for the months ahead.

### 1. CALCULATE YOUR INCOME

Try to get a handle on your tax liability for the year. Did your unearned income increase? Did you sell any appreciated assets? Will you owe more taxes? This alone may motivate you to increase your giving before December 31, 2006. In fact, you may even want to move some of next year's giving to this current year in order to create a larger income tax deduction for this year. Non-itemizers may especially find this "grouping of gifts" useful to take possible advantage of an itemized tax return every other year.

### 2. REVIEW YOUR STOCKS

Many, if not most, of those who have stocks and mutual funds have seen their value appreciate over the past few years. Look at the stocks and mutual funds you have held for more than a year. Do they have a very low cost basis with significant appreciation? Which ones have appreciated the most? It may be prudent for you to make your year-end gift using one or more of these stocks. Here's the way to make the gift: If you sell the stock and touch the money, you would incur capital gains tax on the appreciation.

However, if you give the stock to FARMS and allow



us to sell it, no one pays tax. You will receive a charitable deduction for the full fair market value of the stock. What's more, if you can't use all of the charitable income tax deduction resulting from the gift, you can carry it forward for up to an additional five years.

### 3. CONSIDER A LIFE-INCOME GIFT

There are several life-income plans to fit your needs. You can make a gift now, obtain tax benefits and receive income for the rest of your life. It is possible for you to give \$10,000 or more in cash or appreciated securities and you will be paid an annuity for the rest of your life. The rate depends on your age. Another kind of life-income gift can be made using a Charitable Remainder Trust. If you are interested in these,

please let me know and we will send you a personalized illustration and printed material to assist you and your advisors.

### 4. DO YOUR GIVING EARLY

This is especially true if you want to make a gift of non-cash assets (Securities, real estate, etc.). It also applies to life-income gifts (Charitable Gift Annuities, Charitable Remainder Trusts, etc.). Some gift transactions will take more time to finalize than others, so we recommend that you complete your gift sooner rather than later.



### 5. TALK TO YOUR ADVISOR

Before making any significant gift, you should have your attorney, CPA or other advisor help you understand the impact of your gift on your income tax return or estate. FARMS wants your giving to be not only generous and joyful, but also as beneficial as possible to you.

### 6. UPDATE WILLS AND ESTATES PLANS

It is also a good time to review your Wills and Estate plans. Life can change a lot in a year and it is important to make sure your planning is up to date. We have received numerous will bequests over the years from faithful supporters. If you have any questions or need assistance please contact Nathan McLaughlin at the contact numbers listed below.

For more information about year-end giving opportunities please call me at (218) 756-2124 or write to me at FARMS International, PO Box 270, Knife River, MN 55609. You can also contact me by email at [nathan@hcctel.net](mailto:nathan@hcctel.net) or [info@farmsinternational.com](mailto:info@farmsinternational.com).





**FARMS International, Inc.**  
P.O. Box 270  
Knife River, MN 55609

**Return Service Requested**



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## Free FARMS DVD

**A** reminder about our FREE DVD which explains how Christian micro-credit benefits families and churches. It is great material for mission's conventions, Sunday school classes, or conferences. You may also want to pass on to missionaries and mission minded pastors that need assistance in this area of ministry.

It is also a great way for you to see the work of FARMS (with live onsite footage), and to share it with friends. If you know of others that would like to receive a free copy, please send us that information.

*Note: We want to thank all of you that have shared the names of your mission minded friends with us so that we could introduce them to FARMS. Our support and existence over the past four decades is really a grass roots effort by all of you, and is appreciated.*

*If you have not done this yet, please take this opportunity to do so. Your friends will receive a free information packet about the self-help ministry of FARMS.*



*Senegal Coastline*

## Memorial & Honor Gifts

### Memorial Gifts In Memory of:

### Given By:

Bertil Holm

Winnie Holm

Dorothy Ojard  
George Kaiser

Pat and Joe Richter

Mabel Osell  
William R. Shene  
Thyra Salminen

Emebet Davies

### Moving or a change of address?

Please send us your new address. If you want to be removed from our mailing list, please let us know.



*A higher standard.  
A higher purpose.*

**AERDO** Members  
Association of Evangelical Relief  
and Development Organizations  
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FARMS is able to accept credit card donations on our web site or by telephone. We trust this new service is of help to you.

**NEW!**