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WHERE DOES FARMS HAVE PROGRAMS?

FARMS principles are simple and broadly applicable, being easily adapted to many cultural contexts. We currently have 25 active loan committees serving in 13 countries in the Caribbean, Eastern Europe, SE Asia, and Africa. We are also in the beginning stages of starting additional programs in Central America, Africa, and SE Asia.

2

ARE FARMS' LOANS AGRICULTURAL ONLY?

No! About 50% of our loans are agricultural, and 50% are other forms of small business such as motorcycle mechanics, bicycle taxis, retail shops, instrument makers, and many more! We work with the dreams and talents of the urban and the rural poor. Regardless of the specific loan, the focus is on developing income generation.

3

WOULDN'T IT BE BETTER JUST TO GIVE MONEY AS A GIFT INSTEAD OF A LOAN?

Although it may initially seem more generous to give out "free money," a loan is a better solution as it avoids harmful dependency, provides greater incentive to follow through, and is more sustainable as the loan is revolved to help more people!



4

WHAT ARE THE RESPONSIBILITIES OF THE LOCAL COMMITTEE??

- Choose high-quality loan participants.
 - Provide basic training to participants.
 - Disperse loans to participants.
 - Stay connected with participants and offer spiritual support and growth through prayer, troubleshooting, discipleship and more!
 - Collect loan repayments.
 - Ongoing Communication with FARMS, including an official annual report.
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5

WHY DO WE ONLY WORK WITH CHRISTIANS?

We see a clear principle throughout Scripture to begin with the Church. We empower our family in Christ to provide for themselves which also strengthens the local church for evangelism and good works within. This principle is succinctly stated in Galatians 6:10 “So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith.”

6

WHERE DOES FARMS INTERNATIONAL GET ITS FUNDING?

FARMS is a faith ministry and depends on the partnership of generous financial supporters. About 80 % of our support comes from individuals, and 20% comes from churches.

7

HOW DOES FARMS DEFINE SUCCESS?

FARMS relies on both quantitative and qualitative measures to evaluate success. The primary quantitative factor is the rate of loan repayment. Qualitatively, we look for impact stories of how business has empowered self, family, and church. Ultimately we strive for a view of success that aligns with how God defines success. This means we care deeply about whether the program is strengthening the local church and assisting disciple-making efforts.