

Dear FARMS Family,

Over and over again God takes something small and uses it to accomplish great things. One prominent example from scripture is Gideon. The book of Judges talks about Gideon and his army preparing for battle against the Midianites. The Lord told Gideon that his army was too numerous – just the opposite of conventional wisdom! The army was whittled down from 32,000 to just 300. God wanted it to be clear that the reason for the impending victory was not human strength. He used Gideon, the least of his family, in the weakest clan of Manasseh, conducting a small army of 300 men to accomplish something extraordinary and remind Israel that He is worthy to be praised.

In the new testament there is another story, familiar to many, where Jesus prays over a small provision of fish and bread and it is multiplied to feed more than 5,000 people. This event was about more than simply feeding a crowd. When Jesus took the small offering and prayed a blessing, he displayed the power of God and hinted at His Lordship. Everyone in attendance must have been absolutely amazed as they watched something so small become so abundant in the hands of God.

As individuals, we may sometimes feel lost in the sea of humanity or that our contributions are insignificant. In the hands of Almighty God, this couldn't be further from the



Getting to Know the Committee in Northern Thailand

truth. Every individual matters and every gift matters. If He can multiply the offering of bread and fish, then He is also able to multiply our offerings of time, talent, and treasure. If He can multiply the impact of 300 soldiers of Gideon to achieve victory over a vast army, then He is also able to multiply the impact of a collection of believers to experience victory against the crippling effects of poverty, all while displaying the power of God and the Lordship of Christ.



Meeting Hmong Believers in Northern Thailand

It is not just that God CAN... He already HAS! FARMS is a small organization, yet God has used the ministry in astounding ways and has multiplied the impact many times over. A great example of this is seen in the FARMS program of Northern Thailand. This program began 18 years ago with an initial funding of \$5,000. It has steadily grown to nearly \$90,000 and funds over 100 life-changing loans each year. The multiplication extends beyond that, however, as the FARMS program has played a part in many new disciples being made and many new churches being planted. Further still, the impact of this program has spread to surrounding regions by starting entirely new programs. These new programs would not exist without those in Thailand having hearts to help those around them; it is truly inspiring! Read on to hear how God is multiplying impact through the ministry of FARMS.

In Christ, Scott Clifton



Northern Thailand

In a village in Northern Thailand, several loan participants shared their personal testimonies as well as stories of how the FARMS program there has impacted their lives. Four local church leaders have received annual loans for the last four years; they have all invested their loans into cultivating coffee (shown in different stages above). One man, named Amay, shared that after only one year of cultivating coffee trees, he was able to repay his loan and earned enough profit to buy a motorcycle. After a second year, he had enough profit to buy a truck and then completely pay off the truck after his third year's profits. He has now received his fourth yearly loan, hopes to continue growing his coffee business, and believes he could have an even greater profit this year!

Along with his material profit through the FARMS revolving loan program, this man has also greatly matured spiritually through his involvement in a local church and is now a leader. When he came to the area five years ago, he identified as a Christian but had not really experienced any life change. He was married with kids, but was an alcoholic – "not serving anybody" – and was only interested in drinking. The Lord worked in his heart and he realized he needed to ask for forgiveness and for help; since that time, he said it has been "amazing...I have no desire to drink, no desire to do any of that anymore. It's a miracle!" Instead of being the drunk that many avoided he is now called "older uncle," a term of honor and endearment. He had so much joy explaining all that God has done and the help that FARMS has been: "It's just wonderful and I just want to bless the Lord!" Now he desires to do all that he can to serve others. As God has blessed him with a vehicle, he is "ready to go at all times" if he's asked to do something or hears of a need he can help meet. (Northern Thailand continued on next page)

Staff Introduction - Meet Anna Temple

Hello! My name is Anna Temple, and I joined staff with FARMS in June as a Grant Writer. I grew up in Minnesota and attended college in Duluth, where I earned a bachelor's degree in English and met my wonderful husband, David. We have been married for five years now and continue to make our home in Duluth; our daughter will turn two in March, and our second baby is due in December!

After college, I spent three years in grant writing and management. During that time, I saw firsthand how grants can contribute to truly meaningful work. However, as David and I finished paying off our college debt, we both very clearly felt the Lord call us to quit our jobs and move overseas for at least one year of full-time ministry. We obeyed, which opened many new doors to learn about stewardship and God's sovereignty from a ministry perspective! After our year overseas, we moved back to Duluth for an additional year of ministry—and since becoming a stay-at-home-mom, I have prayed



Anna Temple and Family

about how the Lord might use my skills and experiences to continue contributing to Kingdom work both inside and outside the home. Early this spring, I learned about the opportunity to work with FARMS as a grant writer. It felt like an answer to prayer to be able to use my previous work and ministry experience with FARMS in this way! Since June, I have been exploring and initiating applicable grant opportunities, as well as helping with other duties as needed. I am grateful to be working alongside a ministry to do "good that is good" for God's glory!

Northern Thailand (Continued)

Without FARMS, the people in this region would have very few options for work to support their families. They most likely would find a job as an employee with meager wages and never break out of the cycle of poverty—often living in bamboo structures with a dirt floor and grass roof. With the working of the Holy Spirit, the ministry of local churches, and the help of a FARMS program, we get to see stories like the testimony of Amay. Lives change dramatically, people experience joy, and blessings are multiplied as people bless others. Most importantly, the thankfulness of these believers is towards God, who is indeed the Giver of all of our blessings!



Amay and wife Sam Boun

Expanded Mission - New Programs



Local Church Leaders Meet to Discuss FARMS Program

As FARMS programs thrive, it is natural for them to multiply! The Thailand program has done just that. Committee members wanted to expand to more areas in need to share the blessing that they have witnessed. Two programs in Southeast Asia have been started in the previous five years, and now we are working to start a third in Cambodia. Another potential location has been expressed as well! They have taken tremendous initiative to be part of God's multiplying work.

One program in Southeast Asia began five years ago and supports 25 families, and another began just about a year ago and has six

families that are receiving loans. Loan recipients described the impact that these programs have had on individuals in only a few short years: "It has been really helpful... [without the program] it's been really hard for us to get by, to do anything really." Committee members shared that people give tithes and offerings to the local churches, but the amounts make it very difficult to gain momentum. Ministry-wise, they have lots of ideas but lack the money or resources (vehicles, etc.) to make them happen. Our revolving loan programs in this area have the opportunity to change that!

One recipient, who used his FARMS loan to purchase cows, said that his family has already been helped—their house is nicer, and he was able to buy a car—so he feels very thankful, always, for the program and has a "burden to help

the project and work alongside it too." Many more families in this region could benefit from this FARMS program, and the committee is eager to see this program grow and expand!

FARMS' revolving loan programs are a uniquely good fit for this region, in a political culture where quick success and wealth increase would be viewed problematically, but slow, incremental gains do not ruffle any feathers. It is also encouraging to see how the people here view their prosperity as a natural opportunity to bless others around them. These believers' generosity is both heart-warming and inspiring, as it shows their understanding that increased wealth and resources are not for their personal gain but rather to steward for God's glory and to multiply that blessing to others. (Continued on back)



Renovated Chicken Coop - Meeting Place for Believers

Doing Good That is Good!

(Continued) The newest program is just underway in Cambodia. Strong relationships, developed over many years, have paved the way for a FARMS program here. Pastor Ekapong (green shirt below) is a Thai missionary that has invested heavily in Cambodia for the past eight years. He has been longtime friends with Pastor Tawatchai (far left) and Missionary Mike Phillips (far right) and has invited them, along with FARMS, to invest in



Cambodian, Thai, and American United for the Gospel!

the Cambodian church. It has been an organic process and is evident that the Lord has been paving the way.

As with any new program, FARMS starts small and builds incrementally as the program is established, any challenges are addressed, and confidence is built. Then funds are increased so the program may multiply and help many. Our prayer is that this program would follow the example of the Thai program and help many

break free from poverty while also bolstering local ministry efforts. We know God is in the business of multiplying that which honors Him, and often the greatest impact comes from the most humble beginnings.

Thank you for your partnership with FARMS International. God is multiplying your prayers and financial support in unimaginable ways!







