



Doing Good That Is Good™

The newsletter of FARMS International

Bangladesh-Bengali Update June 2013

Providing revolving entrepreneurial loans to poor Christian families - Galatians 6:10

Dear Friends of the poor,

Has anyone ever done something good for you? Was it insignificant? I believe your answer would be a resounding "No!" No good deed or help is ever insignificant to the recipient. You are the reason many in Bangladesh feel blessed, feel remembered, and feel loved.

You might feel overwhelmed because we can't help everyone everywhere. This is true, but God calls us to help regardless of our perceived impact. Even Jesus, while on earth, did not physically help everyone everywhere, but this did not stop him from going "**about doing good.**" I believe you agree with me, that the vastness of a problem should never stop us from "*Doing Good*."

The good news, is that you are doing good by helping many in Bangladesh, and that is significant. **In this newsletter I will share a glimpse of what you are accomplishing in this land of hardships.** You will travel to villages deep in the heart of Bangladesh where God is rescuing many from darkness. Together we are making a difference.

Our Bengali program is in the Banskhali region of southern Bangladesh. It is truly off the beaten path. Lying south of Chittagong, this region is full of villages trapped in poverty. Christianity is relatively new in the region, having its beginning in the early 90's. **Most of these Christians have come out of Hinduism**

to embrace Jesus as their savior. They are a minority inside a minority in this Moslem nation of 168 million.



FARMS began this program in 1998. Most of the people are farmers, so many of our loans are for agriculture. The loans are made for crops, as well as animal husbandry and fish farming. It was very encouraging to visit this area last year. I was able to see how through your help, FARMS is enabling Christians to prosper as well as their churches. The local volunteer committee is doing an excellent job administering the program.
Joseph Richter, Executive Director



Interview: My name is Pastor Kamal Dev and my wife's name is Dorothy. Our church is Gloria Baptist Church. FARMS International is good for us. My church has many poor farmers. So they need help and this is very good for us. We have six families that have loans. They are doing agriculture, goats, and fish ponds. My wife is a paramedic in our clinic. My son here is Luke, his brother is Rick.



Mr. Mustafa Borrowed 10,000 Taka (\$128) to plant popcorn! Popcorn is a high value commodity in Bangladesh, and it looked like he was going to have a great crop. Mustafa is an agriculturist.

Interview: Mrs. Datta wants to thank you for visiting us in Bangladesh. She is also glad to get a loan from the FARMS program. It has been a real benefit to her family. The money has helped her expand her vegetable farm and she hopes to expand more. She asked us to pray for her family and for her community also. She is Pastor Proshanto Datta's wife. Their church is Alohim Baptist.



L to R: Mr. & Mrs. Kajol Dev with their goat project, Dipu Dev in front of their home, Mr. Dev with his potato crop.



Mr. Das has a cattle fattening project. There is a good profit in raising cattle.



Mrs. Laxmi Dev is showing some of her beans that she inter-crops with other vegetables



Mrs. Chanda Dev, selling products at a Bengali fair



Pastor Proshanto's fish pond, his house is in the background

Micro Credit Interview:

I am Pastor Dev, I am a Christian. Other loan programs require a week by week repayment. But with FARMS International's loan, we pay yearly which is very helpful. FARMS has no interest but other NGO loan programs have high interest rates. For example if I receive a loan for 10,000 Taka, I would pay weekly 300 Taka, which is 1,200 monthly. But even though I pay weekly, I am charged interest on the 10,000 Taka for the whole year!



Joe: What is the interest rate of different programs?



Interest rates are 12% per month. This is the amount from local money lenders. But NGOs are charging 4 or 5% per month.

Joe: So that is 50-60% per year! That is a lot of money!

Yes! So, FARMS International is very helpful to our people, because of the **no interest and no weekly repayments**. We think this is a good opportunity that FARMS gives us.

Joe: What has been your experience with the Grameen Bank?

Yes, the Grameen Bank is giving loans to people, but the interest rates are very high. You must repay every week and every month. For those that are not able to repay their loans, the Grameen people come to their homes and take their assets!

Joe: Really?

Yes, their home things, maybe their cow or any asset that they can sell to pay on the loan. So, I don't know why Grameen Bank gets Nobel Prize? (Laughs)

Joe: I have been told here in Bangladesh that the Grameen Bank hurts some families. Is that true?

Ah, yes. Here in Bangladesh people will go to receive a first loan and then tell you that in order to pay for the loan they take out another loan. So, they take the other loan to pay the Grameen Bank.

Joe: So that makes their life more difficult!

Yes! And Grameen Bank has one system, one group has a loan and after they repay, the Grameen Bank pushes them to get another loan. If you are not interested to get another loan they cut your membership with the Grameen Bank.



Joe: Thank you for sharing.



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Here are some ways you can help:

- Encourage a friend to support this ministry
- Present FARMS International to your church's mission committee
- Give a gift of appreciated stock
- Consider supporting a specific program, several programs need funding at present
- Invite friends to a FARMS' Coffee at your home, we will provide materials and ideas



Bengali FARMS Committee

L to R: Chitto Dey, chair, Uttam Biswas, treas., and Pastor Palash Sharma, pres.

Pastor Sharma at his Hoshanna Baptist Church office

Bengali church service

Bengali believers love to sing!

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