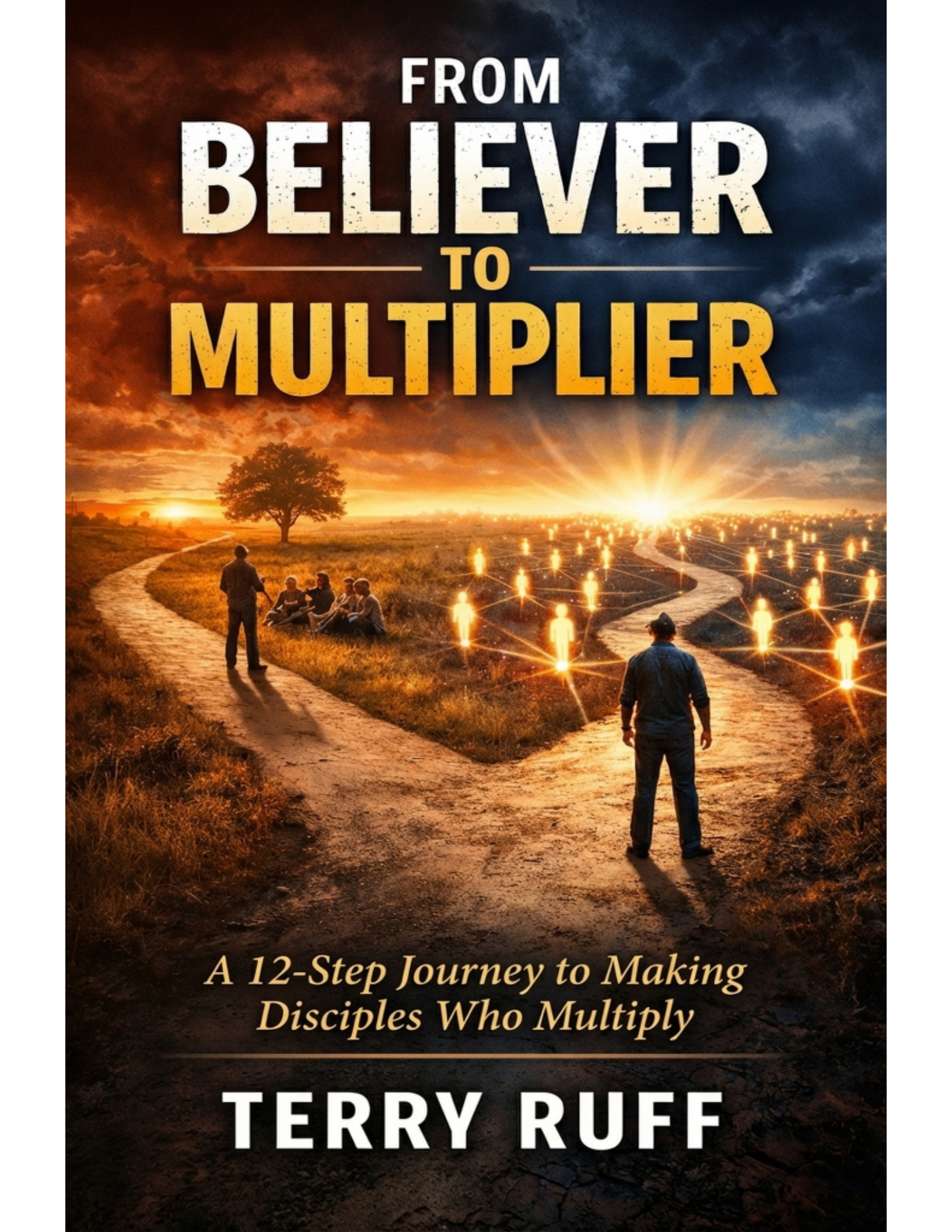




FROM **BELIEVER** — TO — **MULTIPLIER**

*A 12-Step Journey to Making
Disciples Who Multiply*

TERRY RUFF

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Terry Ruff

DMM Catalyst & Zume Trainer/Coach

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Terry Ruff

DMM Catalyst & Zume Trainer

Missionary at Northside Christian Church

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zume.training

Introduction

I never expected to watch 3,000 groups form.

When my wife Amy and I moved to northern Ghana, we weren't chasing a strategy. We were trying to be faithful. We had no idea that faithfulness, applied consistently over 14 years, would result in what we witnessed.

Today, nearly 20,000 ordinary people --- farmers, mothers, village elders --- gather weekly in Discovery Bible Study groups that require no building, no budget, and no professional staff. Groups that started with one ordinary person, who showed another ordinary person, who showed another.

That's not addition. That's multiplication.

And the tool at the heart of it all was simple: the Zume training framework.

This book is a 12-chapter journey through what that process looks like at the individual level --- not from the 30,000-foot view of movements, but from the ground level of a single believer deciding to take one step.

If you're a pastor wondering why your church grows but doesn't multiply... if you're a believer in Africa, India, Armenia, or anywhere in the world who knows you're called to more... if you've spent 25 years in church programs and still feel like something is missing...

This book is for you.

You don't need more knowledge. You don't need more training. You need a pathway.

This is that pathway. Let's begin.

--- Terry Ruff

DMM Catalyst & Zume Trainer

Chapter 1

Why Most Christians Never Multiply

Most Christians will never make a disciple.

Not because they don't care. Not because they don't love Jesus. Not because they don't believe the Great Commission.

They simply don't know how --- and no one ever expected them to try.

The Command We All Know

Jesus' final words were not complicated:

"Go and make disciples of all nations... --- Matthew 28:19"

Not pastors. Not missionaries. Not the "gifted few." All of us.

And yet --- if we're honest --- most believers never help even one person follow Jesus.

The Real Problem Isn't Passion

We don't have a passion problem. We've built a version of Christianity where:

Learning replaces obedience

Attending replaces going

Programs replace people

So people sit... Listen... Grow in knowledge... but never multiply.

A Real-Life Picture

I've met believers all over the world --- Africa, Asia, right here in the U.S.

Many are faithful. Many love Scripture. Many are deeply committed.

But when I ask: "Who are you discipling right now?"

There's usually silence. Not guilt. Not resistance. Just... uncertainty.

They've never been shown how simple it can be.

The Hidden Barrier

Somewhere along the way, we started believing a lie:

"I'm not ready yet."

I need more training

I need more knowledge

I need to grow more first

But Jesus didn't wait for perfect readiness.

In Luke 10, He sent ordinary people out immediately. Not after years of preparation. Not after theological training. Right away.

The Shift That Changes Everything

What if disciple-making isn't about being ready... but about being willing?

What if you don't need: a degree, a title, a platform? What if you just need: a few people, a simple approach, and a step of obedience?

It Starts Smaller Than You Think

You don't need to start a movement tomorrow. You just need to help one person take one step toward Jesus. That's it.

One conversation

One Scripture

One invitation

That's how every movement begins.

One Simple Practice

Think of 3 people in your life who are far from God --- a friend, a coworker, a family member. Now ask yourself: "Who can I start a simple spiritual conversation with this week?"

Not a sermon. Not a lesson. Just a conversation.

Final Thought

The world doesn't change when Christians know more. The world changes when Christians obey more.

You don't have to be ready. You just have to begin.

Chapter 2

The First Step: Obedience Over Knowledge

Most Christians don't need more teaching. They need a starting point. And that starting point is not more knowledge. It's obedience.

The Problem We Don't Talk About

We've created a culture where success looks like more Bible studies, more sermons, more information.

But Jesus never said: "Go into all the world and teach people everything you know." He said:

"Teach them to obey everything I have commanded you. (Matthew 28:20)"

That's different. Very different.

The Danger of Knowing Without Doing

We've all seen it. People who know Scripture, attend church regularly, and can explain theology... but aren't making disciples. Why?

Because knowledge without obedience creates stagnation. Jesus said it clearly:

"Anyone who hears these words of mine and does not put them into practice... (Matthew 7:26)"

Not ignorance. Disobedience.

The Shift That Changes Everything

Movements don't begin with experts. They begin with ordinary people who decide:

"I will do what Jesus says... today."

Not next week. Not after more training. Not when they feel ready. Today.

A Simple Example

Jesus says: "Love your neighbor." Obedience looks like checking on someone, listening to their story, offering to pray. Not studying the Greek word for love.

Jesus says: "Go and make disciples." Obedience looks like sharing your story, opening Scripture with someone, asking: "What do you think God is saying?" Not waiting until you feel qualified.

Why This Unlocks Multiplication

Here's what happens when obedience becomes the standard:

Anyone can start

Everyone can participate

Growth becomes natural

Because obedience is simple, reproducible, and immediate. You don't need a platform. You just need a next step.

The Moment Everything Changes

Multiplication begins the moment someone decides:

"I'm not just going to learn this... I'm going to live it."

That's it. That's the turning point.

One Simple Practice

Ask yourself: "What is one thing Jesus has already told me to do... that I haven't done yet?" Then do it in the next 24 hours. And after you do... share it with one person.

Final Thought

You don't need more knowledge to start. You need one act of obedience. Because movements don't grow from what we know... They grow from what we obey.

Chapter 3

Why Most People Still Don't Start

Because even after people agree with obedience... they still don't act. Why? Fear. Uncertainty. Not knowing how.

You already know you should obey. You already know you don't need more knowledge. So why haven't you started?

The Honest Answer

It's not confusion. It's not lack of time. It's not even lack of desire. It's hesitation.

"What do I say?"

"What if I mess it up?"

"What if they reject me?"

So instead of stepping out... we wait.

You're Not the First to Feel This

Even the first disciples struggled. When Jesus sent them out, they didn't have it all figured out. They didn't have years of training. They didn't feel fully ready.

But He sent them anyway.

"Go... I am with you. --- Matthew 28:19-20"

The Trap We Fall Into

We think: "Once I feel ready... then I'll start." But readiness is a myth. Because clarity doesn't come before action. It comes through action.

What's Really Happening

You're standing at the edge of obedience. And right there... fear starts whispering.

"You don't know enough"

"You'll say it wrong"

"You'll look awkward"

So you hesitate. And hesitation becomes a habit.

The Shift That Changes Everything

You don't need to eliminate fear. You just need to take one step with it still there. That's how every multiplier starts. Not confident. Not polished. Just willing.

What Happens When You Start Anyway

Something surprising happens when you step out:

Conversations open naturally

People are more receptive than you expect

God shows up in the moment

Your confidence grows

Not because you figured it all out... but because you started.

One Simple Practice

Do one simple thing today: Ask one person: "How can I pray for you?" That's it. No pressure. No sermon. No perfection. Just start.

Chapter 4

You Don't Need Permission to Start

Most believers are stuck... not because they don't care... But because they're waiting.

Waiting to be trained more, asked, approved, sent, or "ready." They're standing still... when Jesus already said, "Go."

Jesus Never Said "Wait Until You Feel Ready"

"Go and make disciples of all nations... --- Matthew 28:19"

Not: "Go after seminary." Not: "Go after you feel confident." Not: "Go when your pastor assigns you." Just... Go.

The Lie That Keeps People Stuck

"If someone believes in me enough... then I'll start." That sounds humble. But it's actually disobedience disguised as caution. Because you're not called by a leader... You're called by Jesus Himself.

The Pattern in Scripture

Look at how Jesus worked:

Fishermen: "Follow me" - Immediately sent

Demon-possessed man: Delivered - Sent back to his people

Samaritan woman: One encounter - Evangelizing her whole town

No long delay. No permission process. No "wait until you're ready."

The Real Issue Isn't Training

It's identity. You don't see yourself as a disciple-maker, a sent one, a laborer in the harvest. So you wait... for someone else to confirm what Jesus already declared.

Here's the Shift

From: "I need permission to start" -- To: "I've already been sent." That shift changes everything.

Why This Matters for 2033

If we're going to see the Great Commission completed by the 2000th anniversary, we cannot afford a church full of people waiting.

We need everyday believers taking simple steps without waiting for approval. Because multiplication only begins... When someone moves.

One Simple Practice

Have one intentional spiritual conversation today. Not someday. Not when you feel ready. Today. Ask: "Can I share something God has been showing me?" That's it. No permission required.

Final Thought

The harvest is not waiting for you to feel ready... It's waiting for you to move. And the moment you do... You stop being just a believer. And start becoming a multiplier.

Chapter 5

You'll Never Feel Ready --- So Start Anyway

You were about to say something... You felt the moment. You knew it mattered. And then... You hesitated.

The Silent Killer of Obedience

It's not rebellion. It's not lack of knowledge. It's that quiet voice: "I'm not ready." So you wait. And the moment passes.

The Truth No One Tells You

You will never feel fully ready. Not the first time. Not the tenth time. Not even later. Because disciple-making doesn't happen in comfort... It happens in faith.

Even the First Disciples Felt It

Imagine Peter stepping out of the boat, the 72 going out in Luke 10, the early church speaking boldly under pressure. Do you think they felt ready? No. They felt the same tension you feel. And they stepped forward anyway.

The Moment That Changes Everything

Every multiplier has this moment: the hesitation moment.

Say something... or stay silent

Pray... or move on

Share... or keep it safe

And in that moment... Everything is decided.

Growth Lives on the Other Side of That Moment

When you push past hesitation:

Your faith grows

Your courage increases

Your dependence on God deepens

Not before. After.

The Shift

Multipliers don't wait for confidence. They train themselves to recognize the moment... And step into it.

One Simple Practice

Don't miss the next moment. Today, when you feel that hesitation: do it anyway.

Say the thing

Ask the question

Offer to pray

Even if your voice shakes.

Final Thought

You don't become ready by waiting. You become ready by going.

Chapter 6

The First Conversation Changes Everything

Most believers don't fail because they don't care. They fail because they never start the first conversation. Not a sermon. Not a presentation. Just... one simple, intentional step toward someone who needs Jesus. And that one conversation? It changes everything.

The Pattern We Keep Missing

Jesus didn't start movements with crowds. He started with conversations.

A Samaritan woman at a well (John 4)

A tax collector in a tree (Luke 19)

Fishermen on the shore (Matthew 4)

A curious Pharisee at night (John 3)

Before there were sermons... Before there were churches... There were conversations. And those conversations became catalysts for multiplication.

Here's the Truth

You don't need the perfect words. You need a starting point. Because movements don't begin with polished presentations... They begin with ordinary conversations led by the Spirit.

What a First Conversation Actually Looks Like

A disciple-making conversation is simply turning a normal moment into a spiritual one.

"How can I pray for you?"

"Do you have any spiritual background?"

"Have you ever read the Bible for yourself?"

"Can I share something that's been changing my life?"

No pressure. No performance. Just an open door.

A Real Movement Insight

Across Disciple-Making Movements worldwide, one pattern shows up again and again: People of Peace are often discovered through simple conversations --- not strategies. Someone responds. They're open. They're curious. They invite others. And suddenly... it multiplies.

One Simple Practice

Ask God one question: "Who is one person I can have a spiritual conversation with this week?" Then write their name down, pray for them daily, look for the moment, and start the conversation.

Final Thought

Movements don't begin with stages. They begin with a sentence.

Chapter 7

Find the Person of Peace

You don't need more conversations. You need the right person. Because not everyone is ready... But someone is.

Jesus Already Gave Us the Strategy

When Jesus sent out the seventy-two, He didn't tell them to convince everyone. He told them to look for someone specific.

"If a son of peace is there, your peace will rest on it... --- Luke 10:6 (NKJV)"

Find the person who is open. Stay there. Invest there. That was His strategy then. It still is now.

What Is a Person of Peace?

A Person of Peace is not perfect. They're not spiritually mature. They're simply ready. You'll recognize them because they:

Welcome you

Listen with interest

Respond spiritually

Open relational doors

They often say things like: "That's interesting... tell me more." Or: "Can you pray for me?" Or: "My family needs to hear this."

The Mistake Most Believers Make

We spend most of our time with people who are not ready. We try to convince, debate, push, and prove. And when nothing happens... We assume: "Disciple-making doesn't work." But the problem is we're investing in the wrong soil.

A Movement Insight

Every Disciple-Making Movement in the world shares this pattern: They grow through responsive people --- not resistant ones. Movements don't expand because someone argued better. They expand because someone found a person who was ready... And stayed there.

Jesus Modeled This Perfectly

In John 4, Jesus meets a Samaritan woman at a well. He doesn't preach a sermon. He starts a conversation. She responds. She engages. She leans in. And then? She goes back to her town... And brings others to Jesus. That's a Person of Peace.

One Simple Practice

Ask God one question: "Who is already open?" Then start 2-3 simple spiritual conversations, pay attention to who leans in, invest your time there, and go deeper with that person. Don't chase everyone. Find the one.

Final Thought

You don't have to force a movement. You just have to find where God is already working.

Chapter 8

Don't Just Talk --- Start Discovery

You found someone open... They're asking questions... They're willing to talk about God... Now what?

Most believers stop right here. And that's why movements never start.

The Mistake Almost Everyone Makes

When someone is open, we instinctively try to explain everything, give advice, share what we know, invite them to church. All good things. But talking about God doesn't multiply. Discovery does.

What Jesus Actually Did

On the road to Emmaus (Luke 24), two discouraged followers are walking away. Jesus joins them... but notice what He doesn't do: He doesn't immediately preach. He doesn't overwhelm them with answers. Instead: He asks questions. He listens. He opens Scripture.

"Beginning at Moses and all the Prophets, He expounded to them in all the Scriptures the things concerning Himself. (Luke 24:27 NKJV)"

And later they say:

"Did not our heart burn within us while He talked with us on the road, and while He opened the Scriptures to us? (Luke 24:32 NKJV)"

That's the key: Jesus led them into discovery.

Why Discovery Changes Everything

When people hear your teaching --- they might admire it. When they hear your opinion --- they might question it. But when they discover truth in Scripture... They own it. And what people own... they obey. And what people obey... multiplies.

A Simple Way to Start Discovery

You don't need training. You don't need a sermon. You don't need all the answers. Just do this: Open a short passage and ask:

What stands out to you?

What does this teach us about God?

What does this teach us about people?

If this is true... what should we do?

That's it. No pressure. No performance. Just God's Word and honest discovery.

Here's the Shift

Most believers think: "I need to teach people." Jesus modeled: "Lead them to discover."

One Simple Practice

Think of one person you've already been talking to. Then ask: "Would you be open to reading a short Bible story together and just seeing what it says?" That's it. No pressure. No expectations. Just start.

Chapter 9

Stay the Course --- Guide the Journey

Starting discovery is exciting. There's energy. Curiosity. Possibility. But here's the reality most people don't expect: Starting is the easy part. Staying with someone is where multiplication actually happens.

Discovery Is a Process, Not a Moment

Too many believers think their job is done after one good conversation. But transformation doesn't happen in a single sitting. It happens over time --- through repeated exposure to truth, honest questions, and real-life application. If you leave too early, you interrupt what God is building.

Your Role Has Changed

When you started discovery, you were initiating. Now, you're guiding. You:

Show up

Ask questions

Listen carefully

Point back to Scripture

Encourage the next step

You're not there to control the journey. You're there to help them keep walking.

Expect Resistance

This is where many multipliers quietly quit. Because once discovery begins, real life pushes back.

Schedules get busy

Interest fades

Questions get harder

Doubt surfaces

That's not failure. That's normal. Spiritual growth always meets resistance. Stay anyway.

Simple Rhythms That Matter

You don't need a complicated system to guide someone well. You need consistency.

Follow up regularly --- don't wait for them to reach out

Keep it simple --- read Scripture, ask questions, apply it

Pray together --- even short, honest prayers matter

Celebrate small steps --- growth is often quiet before it's obvious

Faithfulness Over Results

Your responsibility isn't the outcome. It's faithfulness. Some people move quickly. Others take time. Some will walk away. Your role is not to force growth --- it's to remain present while God does the work.

Don't Disappear

Most people don't need another inspiring conversation. They need someone who won't vanish when things slow down. Consistency builds trust. Trust opens hearts. And open hearts lead to transformation.

Final Thought

Anyone can learn to begin a conversation. But not everyone will walk the journey with someone. If you want to move from believer to multiplier, you have to decide: Will you just start... or will you stay?

Chapter 10

Multiplication Requires Letting Go

You can build something... or you can multiply something. But you usually can't do both the same way. That's where many movements slow down.

The Hidden Tension

At first, everything feels exciting. You start a group. People are growing. Lives are changing. And naturally... you want to help. So you teach more, lead more, guide more, protect more. It feels right. But slowly... something shifts.

Instead of multiplication, you get dependence. Instead of disciples making disciples, you get people following you.

Jesus Modeled a Different Way

Jesus could have done everything Himself. But He didn't.

"And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also. --- 2 Timothy 2:2 (NKJV)"

That's four generations: Paul (1st), Timothy (2nd), Faithful people (3rd), and Others also (4th). Multiplication only happens when control is released.

The Moment That Changes Everything

Every disciple-maker faces this moment: "Do I keep leading... or do I release them to lead?" It's uncomfortable. Because releasing means they won't do it perfectly, they may say things differently, they may struggle. But if you don't release them, they will never multiply.

Why We Hold On

We want things done right

We feel responsible

We're afraid it will fall apart

We enjoy being needed

But movements don't grow through control. They grow through trust and obedience.

What Letting Go Actually Looks Like

Instead of: "I lead, you follow" -- you move to: "You lead, I coach." Instead of: "Come back to me for answers" -- you say: "What do you think God is saying? Obey that." Instead of: "I'll start the next group" -- you say: "You start it. I'll walk with you."

This Is Where Movements Are Born

Movements don't explode at the beginning. They explode at the moment of release. When new believers start leading, ordinary people start discipling, and groups start multiplying without you --- that's when it shifts from addition to multiplication.

The Big Question

Right now... Who are you still holding onto that you should be releasing? Who is ready... but waiting for your permission?

One Simple Practice

Identify one person you are discipling. This week, tell them: "You're ready to start. I'll help you --- but you lead." Then let them lead the next conversation, start the next group, take the next step. Resist the urge to take over.

Final Thought

You don't multiply by doing more. You multiply by releasing more. And the moment you let go... the movement begins.

Chapter 11

Multiplication Will Cost You More Than You Think

Everyone loves the idea of multiplication... Until it starts costing them something.

The Lie We Quietly Believe

We think multiplication will feel exciting, grow quickly, and be celebrated. But Jesus never described it that way. He described it like this:

"Unless a grain of wheat falls into the ground and dies, it remains alone... (John 12:24, NKJV)"

Multiplication doesn't begin with growth. It begins with death.

Why Most People Stop at Addition

Many believers start strong --- they share, they disciple, they see fruit. But then... it slows. Not because they don't care. Because it starts to cost them: time they didn't plan to give, comfort they didn't want to lose, rejection they didn't expect to face.

The Real Cost of Multiplication

1. Your Comfort

You will have awkward conversations. You will step into unfamiliar spaces. Jesus didn't stay where it was comfortable --- and neither will you.

2. Your Control

People won't grow the way you expect. They'll make mistakes. And you'll have to trust God with them.

3. Your Reputation

Some people won't understand what you're doing. Even Jesus was misunderstood.

4. Your Time

Multiplication is not convenient. It interrupts your schedule. It reshapes your priorities.

Jesus Was Clear About the Cost

"Whoever does not bear his cross and come after Me cannot be My disciple. (Luke 14:27, NKJV)"

Making disciples isn't just a strategy. It's a sacrifice.

The Turning Point

Here's what separates believers from multipliers: Believers follow when it's comfortable. Multipliers continue when it's costly. That's the line. And most people stop right there.

One Simple Practice

Ask yourself: Where has obedience started to cost me... and I pulled back? This week, go back to that person, restart that conversation, take that uncomfortable step. Because: Multiplication begins where comfort ends.

Chapter 12

The World Is Waiting --- What Will You Do?

The Gospel has already reached you. The question is... Will it go beyond you?

The Reality We Can't Ignore

Right now, billions have never heard the name of Jesus. Entire communities have no access to the Gospel. Generations are being born... and dying... without hearing. And yet... You have the message, the Spirit, and the ability to share.

The Mission Was Never Complicated

Jesus didn't give us a complex strategy. He gave us a clear command:

"Go therefore and make disciples of all the nations... (Matthew 28:19, NKJV)"

Not: "Wait until you're ready." Not: "Wait until you're trained." Not: "Wait until you feel confident."
Just: Go.

You Are Closer Than You Think

You don't need a platform, a title, or more training. You already have everything you need. Because multiplication starts with something simple: one conversation, one act of obedience, one person.

This Is How Movements Begin

Every movement you've ever heard about... started the same way: One person... who chose to obey. Not later. Not someday. Now.

A Personal Challenge

Imagine this: One year from now... Who could come to faith because you obeyed? Who could be discipling others because you started? How many generations could begin... because you said yes? Or... What if nothing changes?

The 2033 Opportunity

We are approaching 2033 --- 2,000 years since Jesus gave the Great Commission. For the first time in history... It is actually possible to reach the world. But not through a few leaders. Through millions of believers who multiply.

The Line Between Believer and Multiplier

It's not knowledge. It's not gifting. It's not opportunity. It's one decision: Will I obey what I already know?

One Simple Practice

Within the next 24 hours: Start one spiritual conversation.

Ask a question

Share your story

Offer to pray

Open Scripture

Don't overthink it. Just start. Because: The world is waiting... and it might be waiting on you.

Conclusion: Now What?

You've read twelve chapters. You've seen the pathway. The question is no longer 'how' --- you know how.

The question is the same one I've asked thousands of people across northern Ghana, India, Armenia, the UK, and the United States:

"Will you obey?"

The Great Commission was never meant to be studied and admired. It was meant to be obeyed and multiplied. Every single one of the 3,000 groups in northern Ghana started because one ordinary person decided to take one step.

Your step is next.

Here's what I recommend:

Start with one person. Not a crowd. Not a program. One person.

Use the tools in this book. The Zume framework gives you everything you need.

Go through Zume Training with a coach. It's free, available in 50+ languages, and designed for exactly this.

I am currently coaching groups through Zume Training regularly. People from Ghana, India, Armenia, the UK, Pakistan, and beyond are learning these exact tools together.

You can join them. Sign up free at:

zume.training

The world is waiting. And it might be waiting on you.

--- Terry Ruff

About the Author

Terry Ruff has spent more than 50 years in ministry.

He served on staff at two mega-churches in the United States for 25+ years, leading programs, building ministries, and pouring his life into the local church.

Then, with his wife Amy, he moved to northern Ghana.

Over the next 14 years, using the Zume training framework, they helped catalyze a Disciple Making Movement of over 3,000 Discovery Bible Study groups --- nearly 20,000 people --- with zero buildings, zero budget, zero salaries, and zero programs.

"In 50+ years of ministry, I have never been involved in something so fruitful."

Terry now serves as a DMM Catalyst and Zume Trainer, coaching disciples worldwide through weekly online training groups. He is a Missionary at Northside Christian Church.

New classes form regularly. To join a class or connect with Terry:

zume.training

[linkedin.com/in/terry-ruff-7993301a](https://www.linkedin.com/in/terry-ruff-7993301a)