



RANDOM DEVOTIONAL THOUGHTS *for* DMM CATALYSTS



TERRY RUFF

FREE MINISTRY RESOURCE

This book is a gift to the body of Christ.

This PDF may be freely shared, printed, and distributed
for ministry purposes. It is not for resale.
If it has helped you, please pass it on.

Terry Ruff

DMM Catalyst & Zume Trainer/Coach

internationalafricanmobilization.com

zume.training/join-a-training

Random Devotional Thoughts for DMM Catalysts

— — —

Terry Ruff

DMM Catalyst & Zúme Trainer/Coach

Copyright © 2025 Terry Ruff

All rights reserved.

Scripture quotations are taken from various Bible versions as noted.

Dedicated to

all those who are sowing, watering, and trusting God for the harvest—

in every nation, every tribe, every tongue.

Introduction

These pages began as online reflections—quick thoughts shared publicly while walking through the daily rhythms of catalyzing and coaching disciple-making movements. They were never meant to be a textbook. They were meant to be honest.

After 50 years in ministry—25 of them inside the walls of some of America's largest churches, and 14 more catalyzing over 3,000 Discovery Bible Study groups across northern Ghana—I've come to believe that the most important things in disciple-making are rarely complicated. They just require obedience.

The devotions in this collection were written for people in the field: catalysts, coaches, trainers, and ordinary believers trying to figure out what it means to multiply the life of Jesus into others. Some pieces will feel familiar. Others may challenge assumptions you didn't know you had. All of them are invitations to go deeper with Jesus and further in His mission.

Read them slowly. Reflect on the questions. Pray the prayers. And then—go do it.

Terry Ruff

DMM Catalyst & Zúme Trainer/Coach

Chapter 1

What Is a Disciple?

Loving God, Loving Others, and Multiplying

What does it mean to truly follow Jesus?

A disciple is not just a believer or a churchgoer. A disciple is a follower of Jesus who loves God, loves others, and makes disciples—with Jesus at the center of their life.

When asked what the greatest commandment was, Jesus answered simply:

"Love the Lord your God with all your heart, soul, and mind... and love your neighbor as yourself. All the Law and the Prophets hang on these two commandments." — Matthew 22:36–40

Love sums up the entire story of Scripture. But Jesus didn't stop there. Before He ascended, He gave His disciples a mission:

"Go and make disciples of all nations, baptizing them and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age." — Matthew 28:18–20

Love God. Love Others. Make Disciples. This is the heartbeat of a disciple's life—like a triangle with Jesus at the center.

A Disciple's Life: Breathing In and Breathing Out

Think of discipleship like breathing. We breathe in God's Word and prayer, taking in His truth and love. We breathe out by obeying what He says and sharing it with others.

Without breathing in, we suffocate. Without breathing out, we collapse. A healthy disciple inhales God's voice daily—and exhales His love through action and multiplication.

Jesus said it plainly:

"Everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock." — Matthew 7:24

The wise disciple acts on what they hear. The foolish one hears but does not obey—and everything crumbles.

Healthy Disciples Multiply

When we love Jesus, obey His teachings, and live by the Spirit, healthy multiplication happens naturally—just like living cells multiply. But not all growth is healthy. Cancer grows too—uncontrolled, harmful, destructive.

We don't want to multiply spiritual cancer. We want to multiply healthy disciples—rooted in Christ, obedient to His Word, and filled with love for God and others.

That's why character matters. Before multiplying others, we must first become the kind of disciple worth reproducing:

- Loving God fully.
- Loving people deeply.
- Sharing our story and Jesus' story boldly.
- Investing in those the Bible calls "persons of peace"—those open and receptive to the Good News.

Movements Start Small

Movements don't start with crowds. They start with one disciple reaching another, then another—small, faithful steps of obedience that ripple outward.

True disciples don't just make converts. They launch communities—spiritual families centered around Jesus, who in turn make more disciples.

Jesus' vision was not addition—it was multiplication. From twelve disciples came millions. From one surrendered life can come countless changed lives.

The Invitation

If you're seeking: Jesus invites you to follow Him—to love God, love others, and join His mission of hope.

If you're a believer: Jesus is calling you to go deeper—to not just know His teachings but obey them and reproduce yourself in others.

The world doesn't just need more Christians. It needs more disciples—healthy, multiplying, Christ-centered disciples.

Will you be one?

Chapter 2

You Can't Multiply What You're Not

Why Healthy Discipleship Starts with You

Before a tree bears fruit, it must be rooted. Before a runner finishes the race, they must first train. And before disciples can multiply—they must first be healthy.

In the Disciple Making Movement (DMM) world, we're passionate about seeing generations of spiritual children, grandchildren, and great-grandchildren. But there's a critical principle that can't be skipped: you can't multiply what you're not. A sick branch doesn't bear fruit. A dry well doesn't refresh others. If we want to see multiplication, we have to start by becoming healthy disciples ourselves.

Healthy Disciples Breathe

Just like our physical bodies require regular, rhythmic breathing to stay alive—inhaling oxygen, exhaling carbon dioxide—spiritual health also requires a rhythm. Healthy disciples breathe in the Word of God and prayer, and breathe out obedience and sharing. Miss one part of this rhythm, and you're gasping spiritually.

1. Breathe In: God's Word

Jesus said:

"Man shall not live on bread alone, but on every word that comes from the mouth of God." — Matthew 4:4

Regular intake of Scripture is non-negotiable for a disciple who wants to grow and multiply. One powerful tool is the S.O.A.P.S. method:

- Scripture — read it
- Observation — what do you notice?
- Application — how does it apply to your life?
- Prayer — respond to God
- Sharing — who can you tell?

It's simple, reproducible, and deeply transformative. Whether you use S.O.A.P.S., a Discovery Bible Study, or another method, the key is consistent spiritual breathing in—getting fresh oxygen from God's Word daily.

2. Breathe In: Prayer and Dependency

Prayer isn't a backup plan—it's the oxygen line of every disciple. Jesus modeled it, often withdrawing to pray even when the crowds demanded more miracles. Because prayer aligns us with the Father. It's where direction is received, hearts are softened, and strength is renewed.

Movements don't advance by strategy alone—they move forward on their knees. In prayer, we surrender our pride, renew our dependence, and listen for the still, small voice. Without this intake of spiritual breath, we're running on fumes.

3. Breathe Out: Obedience and Sharing

The Word and prayer must lead to action. Healthy disciples don't just study the Bible for information—they obey it for transformation.

"If you love me, keep my commandments." — John 14:15

Obedience is the spiritual exhale—applying what God reveals and doing it, even when it's hard. It's also sharing what we've received: telling others what God is teaching us, praying for the sick, loving our enemies, and making disciples who can do the same.

The Multiplication Equation

Healthy discipleship = Regular intake (Word + Prayer) + Regular outflow (Obedience + Sharing)

Skip the intake, and you dry up. Skip the outflow, and you swell up. Practice both, and you grow up—and multiply.

Start With You

If you're reading this and longing to see a movement of disciple-makers rise up around you, ask this first: Am I a healthy disciple worth multiplying?

Not perfect. Not polished. But humble, obedient, and fully dependent on the Lord.

Start small. Start simple. But start today. Breathe in. Breathe out. Repeat. And watch God multiply what He first grows in you.

Chapter 3

The DNA of Multiplication

Growing Fruit That Lasts

"This is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples." — John 15:8 (NIV)

In every living thing, DNA determines its health, growth, and ability to reproduce. The same is true for disciple-making. In the global Disciple Making Movement (DMM), we talk a lot about DNA—not just as a metaphor, but as a powerful picture of what leads to lasting fruit.

Just like an apple tree grows apples because of its DNA, disciples of Jesus are called to grow other disciples. Not just once—but over and over, multiplying the life of Christ into others, who do the same. That's the spiritual DNA Jesus passed on to His first followers.

In John 15, Jesus said that fruitfulness—much fruit—is what brings glory to the Father. But this fruit isn't just good behavior or spiritual maturity. It's multiplication: making disciples who make disciples.

What Is the DNA of a Multiplying Disciple?

In movements around the world, this DNA includes:

- Abiding in Jesus – staying rooted in Him as the source of life and direction.
- Obedience-based discipleship – responding to God's Word with action.

- Sharing the Gospel regularly – not just waiting for people to come, but going.
- Training others to do the same – from the beginning, everyone is equipped to multiply.

This DNA must be present from the very start—simple, transferable, and Spirit-led. It's not about charismatic leaders or big budgets. It's about reproducible faithfulness, passed from one person to another in everyday life.

A Global Picture

What happens when disciples across cultures and nations carry the same spiritual DNA? Together, they grow movements that bear fruit—for the glory of God.

Whether you're a business leader, a church planter, a student, or a retiree—if you're a follower of Jesus, you're part of this calling.

Are you carrying the DNA of a multiplying disciple? Is your faith producing lasting fruit? Who are you discipling who can go on to disciple others?

Conclusion

God's glory is revealed not just when we grow—but when we multiply. The DNA of Disciple Making Movement is simple, powerful, and ready to be lived out in every nation, every neighborhood, every workplace.

Let's carry it well. Let's bear much fruit.

Chapter 4

Discipleship Without a Book

Turning the World Upside Down

"These men who have turned the world upside down have come here also." — Acts 17:6 (ESV)

Imagine being a follower of Jesus with no New Testament in your hands. No Gospels to flip through, no letters from Paul to reference, no written "how-to" on making disciples. The early church had none of this. The printing press wouldn't be invented for over 1,400 years. And yet—they turned the world upside down.

How?

The early Christians had heard Jesus with their own ears or through the faithful oral retelling of those who had walked with Him. They memorized His parables. They repeated His teachings. They watched the apostles model the Way. And then—they went and did the same.

There were no pulpits, no seminaries, and no official church buildings. Persecution drove them into homes, into marketplaces, into the shadows. But it couldn't stop them. In fact, persecution clarified their purpose. Meeting in homes, they broke bread, shared the Word they knew by heart, and prayed fervently. Every believer was a disciple-maker. There was no professional clergy to lean on—just ordinary people with extraordinary obedience.

Discipleship was simple but powerful. It was life-on-life. People shared meals, shared stories, and shared the gospel. They didn't wait for a Bible study curriculum—they were the living letters of Christ, and their lives were the textbook. They practiced the teachings of Jesus immediately and invited others to do the same. The movement grew through multiplication, not addition.

Today, we have more access to Scripture than ever before—printed Bibles, apps, commentaries, and podcasts. And yet, have we lost the simplicity and urgency of the early church? Have we outsourced discipleship to programs instead of embracing it as a personal call?

The early church didn't need a printed Bible to obey Jesus. They needed a surrendered heart, a faithful witness, and a willingness to go. That same Spirit is still at work today. What would it look like if every believer took personal responsibility for the Great Commission? What if discipleship moved out of the classroom and back into the living room?

Reflection Questions

- What hinders you from making disciples like the early church did?
- How can you begin practicing simple, reproducible discipleship today?
- Who around you could you begin investing in—modeling, assisting, watching, and launching?

Prayer

Lord, thank You for the powerful example of the early church. Stir my heart with the same boldness, simplicity, and obedience. Teach me to disciple others not just with words, but with my life. Help me to carry Your commission wherever I go, and trust Your Spirit to multiply what I faithfully sow. In Jesus' name, Amen.

Chapter 5

Spiritual Babies, Grandbabies, and a Legacy Like Paul

The Generational Power of Multiplying Disciples

In a world that celebrates individual achievement, the Apostle Paul invites us into something far richer—a generational legacy.

Paul didn't just lead people to Christ. He raised spiritual children. And then—he trained them to become spiritual parents.

"And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others." — 2 Timothy 2:2

This verse unveils the 2-2-2 Principle: Paul (Gen 1) → Timothy (Gen 2) → Reliable people (Gen 3) → Others also (Gen 4). That's four generations of discipleship in one verse. That's how movements start.

Spiritual Babies: Start with One

We all begin somewhere. Maybe you've shared the gospel with someone. Maybe you've walked alongside a new believer. That's a spiritual baby—a first generation of fruit from your life.

Paul called Timothy his "true son in the faith." He didn't just preach to him. He invested in him. He didn't stop at salvation—he raised him into maturity and equipped him to raise others.

Grandbabies and Great-Grandbabies: Multiplication Over Addition

In Acts 19, Paul trains disciples in Ephesus, and in two years "all the Jews and Greeks who lived in the province of Asia heard the word of the Lord."

Paul couldn't have done that on his own. It happened through spiritual multiplication. Paul discipled a few who discipled many. His spiritual grandbabies and great-grandbabies were spreading the gospel faster than any one apostle ever could.

That's legacy. That's movement. That's the heartbeat of a Disciple Making Movement.

Your Life, Your Legacy

The question isn't just "Who have I discipled?" It's: "Have those I've discipled begun to disciple others?"

True legacy isn't what you leave behind—it's who you leave behind who leaves others behind them.

Think in Generations

You don't need to be Paul. But you can follow his method.

- Find one or two faithful people.
- Train them to follow Jesus and obey everything He commanded.
- Show them how to do the same for others.
- Follow the 2-2-2 pattern: Train them to train others who will train others.

The first generation is a start. The second is fruit. The third and fourth? That's legacy.

Let's not settle for addition. Let's multiply. Let's disciple spiritual babies, grandbabies, great-grandbabies—until Jesus has no place left unreached.

Chapter 6

The Nations at Your Door

Discipling Unreached People Among Us

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

Jesus' command is clear. Yet many of us have misunderstood this as a call only for missionaries to travel overseas. In reality, God has brought the nations to our doorstep, and we are responsible for obeying the Great Commission right where we are.

Recognizing the Opportunity

Global migration is at an all-time high. Every year, people from unreached people groups (UPGs) voluntarily move for work, education, or opportunity, while others are forced to relocate due to war, persecution, or economic hardship. Whether they have come voluntarily or involuntarily, we have a God-given opportunity to reach them with the gospel and disciple them to become disciple-makers in their own communities.

Practical Ways to Disciple the Nations Among Us

Pray Intentionally. Ask God to open your eyes to the unreached people He has brought into your city. Pray for specific ethnic groups, international students, and refugees in your area. Engage in prayer walks through neighborhoods where migrants live.

Engage in Genuine Relationships. Be a friend first. Many migrants experience loneliness and cultural isolation. Invite them into your home for meals and share life with them. Learn about their culture and show genuine interest in their stories.

Use Discovery Bible Studies (DBS). Many UPGs come from oral cultures, making Discovery Bible Studies an effective approach. Gather a small group and read Scripture together, allowing them to discover truth for themselves. Ask simple yet powerful questions like: "What does this passage say about God?" and "How can we obey this?"

Equip and Empower Them. Train them using disciple-making strategies like MAWL (Model, Assist, Watch, Leave). Help them see that they don't need to become Western to follow Jesus—they can follow Him in their own cultural context. Encourage them to reach their own people, both locally and back in their home countries.

Be a Bridge to Community Support. Assist with practical needs like language learning, job connections, or transportation. Partner with local ministries serving refugees and immigrants. Connect

them with churches and Christian communities that will continue their discipleship journey.

Helpful Bible Resources

- YouVersion Bible App – Bibles in many languages with audio options.
- Bible.is – Dramatized audio Bibles in multiple languages (FCBH).
- Scripture Earth – A database of Bible translations for different people groups.
- Jesus Film Project – Visual storytelling through gospel films in various languages.
- The Bible Project – Engaging videos and podcasts explaining biblical themes.
- The Chosen App – A high-quality dramatization of Jesus' life.

The Nations Are Waiting

God has sovereignly positioned us to engage with the nations without needing to leave our cities. If we take responsibility for the Great Commission, we will see disciple-making movements sparked among the people groups living among us.

The question is not whether we are called—but whether we will obey.

Who in your city is waiting for you to step out in faith and begin discipling them today?

Chapter 7

Why Reaching the Unreached Must Be Our Priority

The Difference Between Lostness and No Access

Imagine growing up, living, and dying without ever hearing the name of Jesus—not once. Not because you rejected Him. But because no one ever came.

Today, over 3 billion people live in that reality. They are not just lost—they are unreached.

"This gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come." — Matthew 24:14

This is not just about reaching every person individually. It's about ensuring every people group (ethne) has access to the Gospel. And today, thousands of entire people groups have zero access to Christ's message.

Lost vs. Unreached: The Critical Difference

Everyone without Jesus is lost. But not everyone who is lost is unreached.

Lostness means someone has not yet believed. Unreached means they have no access to believe.

A lost person in New York or Nairobi might live next to a church, have a Bible app on their phone, or know a Christian neighbor. They could hear the Gospel if they chose to seek it.

But a lost person in an unreached people group often has no churches nearby, no Bible in their language, no Christians in their community, and no one to tell them. They could seek God all their life and never find Him because the message is absent.

"How can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them?" — Romans 10:14

Lostness breaks God's heart. No access demands urgent action.

A Story of Two Travelers

Picture two travelers:

Traveler A gets lost in a city. They're disoriented but soon find gas stations, maps, and helpful locals. Rescue is possible.

Traveler B is lost deep in a desert—no roads, no maps, no one for hundreds of miles. Unless someone comes looking, they will die lost.

Both are lost. But only one has access to help. The unreached are like Traveler B. Without intervention—without someone going—they have no hope of rescue.

God's Heart: Every Nation, Every Tribe

From the beginning, God's mission has been global:

- Genesis 12: All peoples blessed through Abraham.
- Matthew 28: Make disciples of all nations.
- Revelation 7: A multitude from every nation, tribe, and language worshiping Jesus.

Jesus linked the fulfillment of His return to the Gospel reaching all nations. That means reaching the unreached is not an optional side project—it's central to God's plan for history.

What Can We Do?

Not everyone is called to move overseas—but everyone is called to be part of God's mission.

- Go: Consider short-term, long-term, or marketplace missions.
- Send: Financially support those who go.
- Pray: Pray regularly for specific unreached peoples.
- Mobilize: Educate others about the need.

Billions today are living without hope—not because they are worse sinners, but because they have no access. The Gospel is good news—but only if it gets there in time.

The unreached are waiting. Will we answer?

Chapter 8

The Power of Three Stories

A Simple Way to Share the Gospel That Anyone Can Do

In a world overflowing with opinions, worldviews, and digital noise, how can we engage others with the Good News of Jesus in a way that feels natural, personal, and powerful?

One of the most effective and relational ways is through Three Stories—a method that anyone can use, anywhere. It's not a presentation to memorize, but a conversation to personalize.

Here's how it works: Their Story → Your Story → God's Story.

1. Their Story: Listening First

Every person has a story. Before we ever speak about Jesus, we begin by caring enough to listen. Ask simple questions. You might be surprised at how open people are. Often, they just need someone to listen without judgment.

When we genuinely care about their story, trust is built. Hearts soften. A bridge is formed.

2. Your Story: Your Testimony

Once you've truly listened, they're often curious about you. Share your own spiritual journey—real, raw, and brief (2–3 minutes). Structure it simply:

- Before Jesus – What was your life like?
- How You Met Him – What happened?
- Since Then – What's changed in your life?

Don't try to impress. Just be authentic. People may not relate to your theology, but they will relate to your transformation.

3. God's Story: The Gospel Message

Now, introduce the greatest story of all time—the story of how God made a way for us to know Him personally through Jesus.

A simple summary: "We were created to walk with God, but our sin separated us from Him. No amount of effort or religion could bridge the gap. But because God loves us so much, He sent His Son, Jesus, to

die for our sins and rise again—so that through faith in Him, we can be forgiven, restored, and walk in a new life with God."

Then ask: "Have you ever heard that before?" or "Where do you see yourself in this story?" Pause. Let the Holy Spirit move.

Why This Works

- It's relational, not religious.
- It's reproducible—anyone can learn it.
- It's Spirit-led—you're not alone in this.
- It empowers people to go from spectator to storyteller.

In today's world, people don't want to be preached at—they want to be known, heard, and loved. This method does exactly that.

From Receiver to Reproducer

You don't need a seminary degree or a social media platform. You just need your story, your ears, and your heart open to God's leading.

Think of someone you could ask: "What's your story?" Then, when the moment is right, share yours. And then, invite them into His.

Let's be story-sharers. Gospel-bearers. Disciple-makers. Because every story matters—and God is still writing them.

Chapter 9

From Addition to Multiplication

Overcoming 3 Key Hurdles in Disciple-Making Movements

"Movements don't happen by accident. They are born when vision meets obedience, and when ordinary believers are equipped and mobilized to multiply."

For years, I've walked alongside faithful believers hungry to see Disciple-Making Movements (DMMs) catch fire in their communities. But often, we run into hurdles along the way. Here are three core ones—and how to overcome them.

Hurdle 1: Finding People of Peace—Not Just Friendly People

Too often, we stop short with someone who is spiritually open but not yet obedient and contagious. A true Person of Peace (Luke 10) is receptive to you, receives your message, and opens their network (oikos). They are God-prepared gatekeepers to a community.

How to overcome:

- Sow widely and faithfully: Share stories of Jesus and spiritual conversations in everyday places.
- Filter through obedience: Look for those who act on what they hear.
- Don't do addition: Instead of adding them to your group, help them start a group in their own network.

Hurdle 2: Starting 3/3rds Groups That Multiply

A Discovery Bible Study (DBS) or 3/3rds group is not just a Bible study. It's a spiritual greenhouse—a micro-church of obedience and mission. But many groups stall because they never catch a vision for helping others start new groups, and leaders do everything instead of using MAWL (Model, Assist, Watch, Launch).

How to overcome:

- Launch with a clear covenant: "We are a community that helps others start communities."
- Use simple, reproducible tools like Zúme or the 3/3rds format.
- Train by doing, not just teaching. Model, Assist, Watch, Launch.

Hurdle 3: Sustaining a Vision for Multiplication

Many Christians still operate with an addition mindset. We rejoice when one person follows Jesus—but imagine if that one led ten, and they led ten more. Multiplication requires intentional vision-casting. Without it, disciples and groups will settle for maintenance instead of movement.

How to overcome:

- Share real movement stories from other regions—let faith rise.
- Map generations on paper: show how one person can become 4th generation in 6–12 months.
- Regularly ask: "Who can you train to train others?"

Multiplication Is Messy—But It's the Model of Jesus

Jesus started with a few. He poured into them. He sent them out two-by-two. He expected reproduction (Matthew 28:18–20; 2 Timothy 2:2). And the early church followed suit—meeting in homes, multiplying rapidly, and raising leaders from the harvest.

Let's stop waiting for perfect conditions. Let's find Persons of Peace. Start simple, multiplying 3/3rds groups. Cast bold multiplication vision.

Because when disciples multiply disciples, and groups multiply groups, entire movements multiply across regions.

This is how the world will be reached.

About the Author

Terry Ruff is a DMM Catalyst and Zúme Trainer/Coach with over 50 years of ministry experience. After spending 25 years on staff at two US mega-churches, Terry and his wife Amy moved to northern Ghana, where over 14 years they catalyzed more than 3,000 Discovery Bible Study groups—reaching approximately 20,000 people—at zero cost, with no buildings, budgets, salaries, or programs.

Now based in the US, Terry coaches disciple-makers, catalysts, and church leaders in over 37 countries across Africa, Asia, Europe, and the Pacific. He runs multiple Zúme coaching classes simultaneously, equipping ordinary believers to start and multiply disciple-making movements.

Of his 50+ years in ministry, Terry says: "In all those years, I've never been involved in something so fruitful."

Learn more and join a Zúme coaching class at zume.training.

Resources

For Disciple-Making

- Zúme Training — zume.training (online disciple-making training)
- Disciple.Tools — disciple.tools (CRM for disciple-making movements)
- 3/3rds Group Format — simple, reproducible group structure

Bible Access Resources

- YouVersion Bible App — audio and text in hundreds of languages
- Bible.is — dramatized audio Bibles by Faith Comes By Hearing
- Scripture Earth — database of Bible translations for unreached groups
- Jesus Film Project — gospel films in multiple languages

Connect with Terry

- LinkedIn: [linkedin.com/in/terry-ruff-7993301a](https://www.linkedin.com/in/terry-ruff-7993301a)
- Coaching classes: zume.training

— — —

"Let's carry it well. Let's bear much fruit."