

WHEN FOLLOWING JESUS
MEANS GIVING UP EVERYTHING

WHEN FAITH — COSTS — EVERYTHING



• A STORY OF SACRIFICE. •
• A LIFE OF PURPOSE. •
• A REWARD THAT LASTS FOREVER. •

TERRY RUFF

FREE MINISTRY RESOURCE

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WHEN FAITH COSTS EVERYTHING

When Following Jesus Means Giving Up Everything

Terry Ruff

A Story of Sacrifice. A Life of Purpose. A Reward That Lasts Forever.

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Scripture quotations are taken from the New King James Version® (NKJV) and New International Version® (NIV) unless otherwise noted.

Stories and insights in this book are adapted from secure field reports. Names and locations have been changed for the protection of those involved.

Dedication

To those who follow Jesus when it costs everything —

the imprisoned, the scattered, the beaten, and the faithful.

Your courage is not wasted. Heaven records every act of obedience.

And to the global Church — may we never waste our suffering.

Contents

Introduction

Most books about faith talk about what you gain.

This one talks about what it costs.

Not to discourage you — but to prepare you. Because the followers of Jesus who have changed nations, sparked movements, and multiplied disciples across generations were not people who found the easy path. They were people who found Jesus to be worth the hard one.

In almost every place in the world today where the gospel is spreading rapidly, there is also suffering. Persecution, rejection, loss, and sacrifice are not obstacles to disciple-making movements — they are part of their story.

This book walks through seven articles that explore what happens when faith costs everything. You will read about believers in North Africa, Iran, Southeast Asia, the Horn of Africa, and Sierra Leone who chose obedience over safety — and found in their suffering not defeat, but multiplication.

Each chapter draws from Scripture and from the field. Each one asks something of you.

Persecution is not the end of the story. In the hands of God, it is often the beginning of the next chapter.

May these pages prepare your heart, strengthen your faith, and send you forward — whatever the cost.

— **Terry Ruff**

Part 1

Why Persecution Is Normal, Not Surprising

November 8, 2025

In almost every place where the gospel is multiplying rapidly, there is also pain. Not occasional opposition — but real, personal, costly persecution.

It's easy to forget that Jesus never promised comfort. He promised a cross.

“If the world hates you, you know that it hated Me before it hated you.” — John 15:18 (NKJV)

For centuries, believers have learned that the same fire that burns the wheat also purifies the gold. Persecution doesn't stop disciple-making; it refines it.

Persecution Has Always Been Part of the Plan

When Stephen was killed, it looked like defeat. But Acts 8:1–4 says the scattered believers “went everywhere preaching the word.”

What looked like loss became God's strategy for multiplication. The gospel spread from Jerusalem to Judea, Samaria, and beyond — not through comfort, but through courage.

Jesus told us plainly:

“In the world you will have tribulation; but be of good cheer, I have overcome the world.” — John 16:33 (NKJV)

■ A Real-World Story — When the Cost Came Early

In North Africa, a young auto-mechanic named Karim* began meeting secretly with two friends to study Scripture through Discovery Bible Study. When his employer found out, Karim was publicly ridiculed and fired. For weeks he struggled to feed his family. But instead of hiding, he started meeting daily with another believer to pray for his persecutors. Within months, two former co-workers came to faith through his quiet endurance. Today, there are five small Bible groups meeting in that city — all tracing back to Karim’s faithfulness under pressure.

“They departed from the presence of the council, rejoicing that they were counted worthy to suffer shame for His name.” — Acts 5:41 (NKJV)

(*Name changed for security; story adapted from DMM trainers in North Africa, 2023.)

What Persecution Reveals

It reveals who we trust. When everything is stripped away, only Christ remains.

It clarifies our mission. Disciples learn obedience when following costs something.

It multiplies witness. People listen more to faith that bleeds than faith that boasts.

The early church never prayed for persecution to end. They prayed for boldness to speak God’s word (Acts 4:29).

A Call to Courage

If you’re discipling others, prepare them early: Faith that never suffers will rarely spread.

Talk openly about risk and resilience.

Memorize promises about endurance.

Pray for courage more than safety.

Because persecution isn’t a surprise in disciple-making — it’s part of the story God still uses to spread His glory.

“Yes, and all who desire to live godly in Christ Jesus will suffer persecution.” — 2 Timothy 3:12 (NKJV)

■■ Pray This Week

For persecuted disciples to be strengthened and joyful.

For new believers to stand firm when opposition comes.

For the global Church to remember that faith grows best under pressure.

Part 2

The Church That Grows Under Pressure

November 10, 2025

The story of the Church has never been one of comfort — but of courage. From Jerusalem to today's persecuted regions, the gospel has always grown best when the pressure is highest.

“At that time a great persecution arose... and they were all scattered... Therefore those who were scattered went everywhere preaching the word.” — Acts 8:1–4 (NKJV)

Persecution didn't silence the first disciples — it scattered them like seed. And wherever they landed, new churches sprang up.

Pressure Reveals Power

When the church in Jerusalem faced arrests, threats, and martyrdom, believers discovered something they'd never known before: God's presence was stronger than fear.

What looked like defeat became divine strategy. They didn't organize rallies or petitions — they simply kept obeying, even when it hurt.

“But the more they were oppressed, the more they multiplied and spread.” — Exodus 1:12

That same pattern has repeated for two thousand years.

Real-World Story — The Underground Church in Iran

In 1979, there were fewer than 500 known believers in Iran. Today, researchers estimate hundreds of thousands — possibly over a million — gathering quietly in homes, parks, and online.

How did it happen? Through persecution.

When pastors were imprisoned and churches closed, small groups of ordinary disciples began meeting secretly in homes. They opened the Scriptures, shared stories of Jesus, and obeyed together.

Every arrest scattered new seeds. Every closed door opened ten more homes. Every fear-filled whisper became a flame of faith.

An Iranian leader recently said:

"We are not praying for persecution to end. We are praying for boldness to continue obeying Jesus."

— Elam Ministries field report, 2023

What Persecution Produces

Purity. Disciples follow Jesus for love, not benefits.

Prayer. Pressure drives dependence.

Power. The Spirit moves most visibly when comfort disappears.

Persecution refines faith and multiplies witness. The church that hides in caves often shines the brightest.

Lessons for Disciple-Makers

If we want to see multiplication like Acts, we must prepare people to suffer like Acts.

Set right expectations. "All who desire to live godly will suffer persecution" (2 Tim 3:12).

Anchor them in Scripture. Teach verses of courage before crisis comes.

Create prayer networks. No one should face persecution alone.

Celebrate endurance. Tell stories of faithfulness, not fear.

When disciples are ready to suffer for Jesus, they're ready to share Jesus — anywhere.

A Call to Pray and Stand

Pray for believers under pressure to stand firm with joy.

Pray for new disciples to find courage in Christ, not comfort in safety.

Pray that the Western church will learn from the persecuted church's endurance.

"Now I want you to know, brothers and sisters, that what has happened to me has actually served to advance the gospel." — Philippians 1:12 (NIV)

Persecution can't stop the gospel. It only presses it deeper into the world.

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Part 3

When Courage Becomes Contagious

November 11, 2025

Movements and Persecution Series

“And when they had prayed, the place where they were assembled together was shaken; and they were all filled with the Holy Spirit, and they spoke the word of God with boldness.” — Acts 4:31 (NKJV)

The Power of Contagious Courage

Persecution doesn’t just test faith — it multiplies it. In every generation, when one believer stands firm under pressure, others find their own voice. Courage is contagious.

In one South Asian region, a young woman named Asha* was the first in her family to follow Jesus. When neighbors discovered her new faith, they threatened to report her to local authorities. Her pastor advised her to move to a safer town. Instead, she said, “If I go, who will tell them what Christ has done for me?”

Within months, two of her friends also became followers of Jesus. They began meeting secretly for prayer and discovery in the early morning hours. Their courage inspired others — soon there were four groups, then eight. The very village that tried to silence her became a hub for multiplying disciples.

(*Name changed for security reasons.)

The Pattern in Scripture

This pattern is as old as the book of Acts. After Peter and John were threatened by the religious leaders, the disciples didn’t pray for protection — they prayed for boldness. God answered by shaking the building and filling them with the Spirit’s power. Everywhere the gospel went, persecution followed. Yet instead of extinguishing the flame, persecution fanned it into wildfire.

In Acts 5, the apostles rejoiced “that they were counted worthy to suffer shame for His name.”

In Acts 8, “those who were scattered preached the word wherever they went.”

In Acts 16, Paul and Silas sang hymns in prison — and the jailer became a disciple the same night.

The enemy meant to stop the message. God used it to spread it.

How Courage Multiplies Movements

In Disciple-Making Movements (DMMs), persecution is not a surprise — it’s a predictable outcome of obedience. The same fire that purifies gold refines disciples.

When new believers are trained to expect persecution, they're not paralyzed by it. They see it as part of following Jesus. Movements thrive when disciples learn to:

Anchor in Scripture – reading stories of early believers who stood firm (Acts 4–8, 2 Timothy 3:12, Matthew 5:10–12).

Share their stories quickly – fear loses power when testimony spreads faster than threats.

Support one another – small house churches become families who pray, visit, and provide for those who suffer.

Pray for their persecutors – love breaks chains faster than resistance ever could. Each act of courage births another — one spark lighting the next.

Modern Echoes

In East Africa, one network leader said, “We no longer pray that persecution will stop. We pray that we will not waste it.” When believers lose jobs or face rejection, their testimony draws others who want that same unshakable peace.

One small group saw every imprisoned member replaced by two new disciples within a month. What the enemy intended for silence became multiplication.

Movements grow not in spite of persecution — but through it.

A Call to Us

In comfortable nations, persecution can feel distant. Yet the same principle applies: obedience always costs something. It may cost reputation, comfort, or approval — but the courage of one believer still inspires another.

Ask yourself:

Whose courage has strengthened your faith?

Whose faith could be strengthened by your courage?

May the Spirit that filled the early church fill us again — to speak boldly, love deeply, and endure joyfully.

Prayer Focus

Lord, make us unashamed of the gospel. When fear rises, fill us with Your Spirit. Let courage become contagious again — until every disciple multiplies, every home becomes a light, and every nation hears Your name.

Call to Action

If you're walking through opposition or know believers who are, pause today and pray for them. Comment below or message privately if you'd like to lift up persecuted disciples by name. Together, we can ensure their courage spreads like wildfire.

References & Recommended Reading

(Stories and insights adapted from field reports; names and locations changed for security.)

Watson, David & Paul Watson. Contagious Disciple Making. Thomas Nelson, 2014.

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“We don’t pray that persecution will stop. We pray that we will not waste it.” — African DMM Leader

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Part 4

Preparing Disciples for Persecution

November 12, 2025

Movements and Persecution Series

“Yes, and all who desire to live godly in Christ Jesus will suffer persecution.” — 2 Timothy 3:12 (NKJV)

The Missing Module in Modern Discipleship

In much of the world, new believers are taught how to study the Bible but not how to suffer for it. Yet Jesus was unmistakably clear: “If they persecuted Me, they will also persecute you.” (John 15:20)

When persecution comes as a surprise, many fall away. But when it is expected and embraced as part of following Jesus, movements deepen instead of dying. Training disciples for persecution isn’t optional;

it's essential if we want multiplication to last beyond the first generation.

Jesus' Way: Prepare Before the Pressure

Before sending His disciples, Jesus told them what to expect: arrests, betrayals, rejection, and the Spirit's help in every moment (Matthew 10:16-20). He didn't shield them from hardship; He forewarned them so they would stand firm.

Likewise, Paul strengthened the young believers in Lystra and Iconium, saying, "We must through many tribulations enter the kingdom of God." (Acts 14:22)

Movements today echo that same pattern. They teach every new disciple three truths early on:

Persecution is normal. Don't be shocked when it comes.

God is sovereign. He can use suffering for His glory.

You are not alone. The body stands with you in prayer and support.

A Story from North Africa

In one North African city, new believers gather weekly for Discovery Bible Study. On their third meeting, the trainer always adds a short session titled "Counting the Cost." Each person reads Matthew 5:10-12 aloud: "Blessed are those who are persecuted for righteousness' sake..." Then they answer honestly, "What might it cost me to follow Jesus?" Some mention family rejection; others, job loss or even imprisonment. They write those costs down — and then pray: "Lord, I accept the cost of following You."

Months later, when two members were interrogated by local officials, they didn't panic. They had already counted the cost — and their calm faith opened the hearts of others in the community.

(Story adapted from DMM field reports, North Africa, 2021–2023.)

How Movements Equip Believers to Endure

Here are five proven ways Disciple-Making Movements prepare disciples before persecution strikes:

Model Obedience, Not Fear – Trainers share real examples of faithful endurance. Seeing courage in mentors normalizes it.

Memorize Key Scriptures – Verses like 1 Peter 4:12-16, Romans 8:35-39, and Matthew 10:28 equip hearts when Bibles are taken away.

Form Support Cells – Every disciple is linked to two or three others who visit, pray, and provide for families during trials.

Rehearse “Gospel under Pressure” Scenarios – Role-playing police questioning or public ridicule builds spiritual muscle memory.

Pray for Persecutors by Name – Teaching forgiveness releases love that disarms hatred and attracts attention to Jesus.

The Hidden Strength of a Prepared Church

Persecution exposes whether disciples were built on convenience or conviction. But those who are prepared discover the supernatural joy Jesus promised: “Rejoice and be exceedingly glad, for great is your reward in heaven.”

In one East African network, leaders now say, “We train every new believer to expect opposition by week three.” The result? Instead of shrinking, their movement doubled in three years — even amid arrests and closures.

Prayer Focus

Lord Jesus, teach us to welcome the cost of obedience. Strengthen every believer facing hostility today. May we not merely survive persecution but shine through it — until Your courage fills every generation.

Call to Action

Have you ever prepared someone for persecution? Or faced it yourself? Share briefly in the comments or message privately — your story might strengthen another believer today.

If your church or small group wants to start training disciples to stand firm, begin by reading Matthew 10 and Acts 4–8 together this week. Ask, “How would we respond if this happened here?”

References & Recommended Reading

(Stories and insights adapted from secure field reports; names and locations changed for protection.)

Watson, David & Paul Watson. Contagious Disciple Making. Thomas Nelson, 2014.

Trousdale, Jerry. Miraculous Movements. Thomas Nelson, 2012.

Garrison, David. Church Planting Movements. WIGTake, 2004.

Addison, Steve. Acts and Movements Today (Blog & Podcast, 2021–2022).

24:14 Coalition Reports. “Preparing Disciples for Persecution” field briefs, 2019–2023.

“We train every believer to expect persecution — and every persecution becomes a new platform for the gospel.” — East African DMM Leader

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Part 5

The Joy No One Can Take Away

November 13, 2025

Movements and Persecution Series

“They departed from the presence of the council, rejoicing that they were counted worthy to suffer shame for His name.” — Acts 5:41 (NKJV)

Joy in the Unthinkable

To the watching world, joy and persecution don’t belong in the same sentence. Yet for followers of Jesus, they’re inseparable.

The apostles left their flogging rejoicing. Paul and Silas sang in their cell at midnight. Today, believers behind locked doors still whisper songs of worship that rise higher than fear. Where does that kind of joy come from? It’s not denial — it’s discovery. They’ve found something the world cannot take away.

A Modern Story of Unshakable Joy

In a Southeast Asian province, a small network of house churches was raided by authorities. Leaders were arrested, homes searched, and meetings banned.

When one believer, “Daniel”*, was released after two weeks of interrogation, his friends expected him to rest. Instead, he gathered them together that same evening and began to sing:

“Though the night is dark, the light is near. His joy is my strength, His presence my song.”

He said, “They can take my phone, my house, even my freedom — but they can’t take my joy.”

That night, several others who had been fearful decided to share Jesus with their own families. Courage multiplied through joy.

(*Name changed for security reasons; story adapted from Southeast Asia field reports, 2022–2023.)

The Theology of Joy in Suffering

Jesus promised, “You will weep and lament... but your sorrow will be turned into joy.” (John 16:20)
He didn’t promise escape from pain — He promised transformation within it.

Joy in persecution isn’t the absence of fear. It’s the presence of Someone greater. The early disciples discovered:

Joy is the fruit of the Spirit, not of circumstances (Galatians 5:22).

Joy is rooted in identity, not comfort (Luke 6:22–23).

Joy is sustained by eternity, not by outcomes (Romans 8:18).

The more deeply movements embrace these truths, the more resilient they become. Persecution prunes, but joy keeps the vine alive and multiplying.

How Joy Fuels Multiplication

Joy disarms fear. A joyful believer is unstoppable — threats lose their power when hearts overflow with worship.

Joy draws attention. Authorities and neighbors alike wonder, “How can they rejoice in this?” — and the gospel gains credibility.

Joy binds believers together. Shared suffering creates deeper community than comfort ever could.

Joy inspires witness. When persecuted believers speak, their faces shine. People don’t just hear their message — they see it.

In one West African network, every baptismal gathering ends with the same chorus: “No one can take our joy.” It has become their anthem — and their weapon.

The Invitation for Us

Most of us will never face prison for our faith. But we can still share in the same joy. When we risk reputation, comfort, or convenience to obey Jesus, we step into the same fellowship of suffering — and joy follows obedience.

“The joy of the Lord is your strength.” — Nehemiah 8:10

Ask yourself today:

What fear has been robbing your joy?

What step of obedience might release it again?

Prayer Focus

Lord, restore to us the joy of our salvation. Teach us to sing in the dark, to rejoice in trials, and to carry Your joy into every place of pain.

Call to Action

Take a moment today to pray for believers in places where following Jesus costs everything. Let their joy rekindle your own. Then, choose one act of obedience — large or small — that might cost you something.

That’s where joy is born.

References & Recommended Reading

(Stories and insights adapted from secure field reports; names and locations changed for protection.)

Watson, David & Paul Watson. Contagious Disciple Making. Thomas Nelson, 2014.

Trousdale, Jerry. Miraculous Movements. Thomas Nelson, 2012.

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“They can take my house, but not my joy.” — Southeast Asian DMM Leader

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Part 6

The Fellowship of His Sufferings

November 14, 2025

Movements and Persecution Series

“That I may know Him and the power of His resurrection, and the fellowship of His sufferings, being conformed to His death.” — Philippians 3:10 (NKJV)

What Few Pray For

We long to know Christ’s power. We rarely long to share His sufferings. Yet Paul called both essential to knowing Him fully — resurrection power and cruciform fellowship.

Persecution isn't a detour from discipleship; it's part of the narrow road Jesus promised. When believers walk that road together, something supernatural happens: they become like the One they follow.

A Story of Shared Suffering in the Horn of Africa

In one Horn of Africa village, ten new believers were dragged before local authorities after refusing to renounce their faith. They were beaten and publicly humiliated.

Weeks later, a DMM coach visited them. He expected to find trauma and fear. Instead, he found them praying for the officers who hurt them. One man said quietly, "We saw the face of Jesus when they struck us — forgiving, not angry." Their group has since multiplied four times. They now begin every gathering with the same declaration:

We share in His sufferings, so we may share in His glory.

(Story adapted from secure East Africa field reports, 2021–2023.)

The Mystery of the Fellowship

Persecution weaves believers into the heart of Christ's compassion. When we suffer for His name:

We know His empathy — understanding what it cost Him to redeem us.

We mirror His forgiveness — choosing love over revenge.

We display His presence — suffering becomes the stage where His peace shines brightest.

This is not a grim endurance but a holy intimacy. The cross we carry brings us closer to His heart.

What Movements Learn Through Suffering

Disciple-Making Movements in persecuted regions have discovered that suffering is not just survivable — it's formative.

It shapes leaders. Those who endure hardship with grace become examples worth imitating (2 Timothy 2:3).

It deepens unity. Shared danger erases status and ego — only Jesus matters.

It purifies motives. When following Christ costs everything, only genuine love remains.

It reveals the power of prayer. Communities under fire learn dependence, not strategy.

In one Middle Eastern network, believers describe persecution as "the furnace that forges brotherhood."

The Fruit That Follows

When disciples embrace the fellowship of His sufferings, they gain what the comfortable often miss:

A purified heart.

An unoffendable spirit.

A joy that defies logic.

A family that cannot be divided by fear.

Paul wrote from prison with gratitude, not resentment. Many modern disciples do the same — their letters, texts, and whispered prayers echo across walls and nations.

Prayer Focus

Lord Jesus, draw us into deeper fellowship with You — not only in triumphs but in trials. Make our love unbreakable, our hearts forgiving, and our unity radiant. May the fellowship of Your sufferings knit Your people together across every border.

Call to Action

Think of one believer or community you know who has paid a high price for following Jesus. Pray for them by name today. If possible, send encouragement — a message, a call, a gift.

Then ask the Lord: How can I know You more deeply through what I face right now?

References & Recommended Reading

(Stories and insights adapted from secure field reports; names and locations changed for protection.)

Watson, David & Paul Watson. *Contagious Disciple Making*. Thomas Nelson, 2014.

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24:14 Coalition Reports. “Suffering, Unity, and Leadership Formation,” 2019–2023.

“We saw the face of Jesus when they struck us.” — East African DMM Leader

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Part 7

The Cross Is the Way of Multiplication

November 15, 2025

Many believers cherish the cross as the doorway to salvation. Fewer embrace it as the pattern for a multiplying life.

But Jesus made it clear:

“If anyone desires to come after Me, let him deny himself, and take up his cross daily...” — Luke 9:23

In persecuted regions, this isn’t theory — it is the lived reality of ordinary followers of Jesus whose obedience sparks movement.

The Cross Was Jesus’ Leadership Model

Jesus didn’t hide the cost. He led with it.

Movements grow not through comfort, but through sacrificial obedience — simple believers choosing Jesus even when it is costly. Sacrifice leads to spiritual power, and obedience leads to multiplication.

Real Story: “How Can I Give Him Less?”

(Adapted from Elam Ministries, Iranian testimonies, 2021)

A young woman called Sahar watched her cousin beaten for hosting a secret Bible gathering. She said:

If Jesus gave everything for me, how can I give Him less?

Within a year she began four DBS groups — quietly, courageously, joyfully.

The Grain That “Falls Into the Ground and Dies”

Jesus taught that fruitfulness begins with surrender:

“Unless a grain of wheat falls... it remains alone; but if it dies, it produces much grain.” — John 12:24

Costly obedience doesn’t weaken disciples — it focuses them. It removes distractions and renews dependence on Scripture, prayer, community, and the Spirit.

Real Story: Beaten but Bold

(Asian Access South Asia testimony, 2022)

After being beaten by relatives for starting a Discovery Bible Study, Anil whispered:

Jesus, I did this for You.

Instead of retreating, he began three new groups in nearby villages.

Real Story: Imprisoned Women, Rapid Growth

(New Harvest Ministries, Sierra Leone)

Two women leading DBS groups were jailed for sharing their faith. Their small fellowship grew from 8 to nearly 60 people in three months because neighbors saw their courage.

If they're willing to suffer for Jesus, He must be worth everything.

The Cross Always Leads to Resurrection

When believers choose obedience over comfort, Jesus meets them with:

Courage

Joy

And multiplication that only He can produce

This is the secret of movements: The cross becomes the seedbed of resurrection life.

A Call to Action

You may not face prison or beatings. But you can still choose the cross-shaped life:

Simple obedience

Bold witness

Sacrificial love

Kingdom-first priorities

Not to earn God's favor — but to walk in the same footsteps that changed the world.

Because the cross is not just the way to salvation. It is the way to a life that multiplies.

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About the Author

Terry Ruff is a DMM Catalyst and Zúme Trainer/Coach with over 50 years of ministry experience. He served for more than 25 years in two US mega-churches before answering the call to northern Ghana, where he and his wife Amy lived for 14 years catalyzing a Disciple-Making Movement that grew to

over 3,000 Discovery Bible Study groups and approximately 20,000 participants — with zero cost, no buildings, no salaries, and no programs.

Now based in the United States, Terry coaches and trains disciple-makers worldwide through Zúme training classes, peer mentoring coaching circles, and one-on-one discipleship relationships spanning more than 37 countries across Africa, Asia, Europe, and the Pacific.

Terry's conviction: "In 50+ years of ministry, I've never been involved in something so fruitful."

To learn more or join a Zúme coaching class, visit: zume.training

Also by Terry Ruff

7 Sails

From Believer to Multiplier

The Modern-Day Book of Acts

The Movement Parables of Jesus

What Slows Movements Down

What's It Gonna Take

Random Devotional Thoughts for DMM Catalysts

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