



## Lazy or Broken

Lanus Dueck, General Director

For the first thirteen years of my life, I lived in a third-world country. That experience regularly exposed me to poverty. Beggars often came to our house asking for food or money. My parents would give them leftover food and have them eat outside in the front yard. Sometimes they would offer the beggar a small job in exchange for food and money.

On some occasions, the beggar would accept the job; other times, they would decline and move on to the next neighbor. Often the same beggar would return within a few weeks, and the cycle would repeat itself. As a child, I began forming an opinion about beggars—namely, that they were lazy and needed to get to work.

Then I heard about a Christian man in a neighboring village who would invite beggars into his home. He would seat them at his table alongside his family and share a meal with them. He treated them with dignity and told them about Christ. My young mind didn't know what to make of that, but something about it seemed right. It seemed like the kind of thing Jesus would have done.

Could it be that the root of poverty in a beggar's life is about more than laziness? Could it be brokenness instead—brokenness in their relationship with God, a distorted understanding of their God-given value, broken relationships with others? And unless that brokenness is repaired,

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# Transformation through Savings Groups in Haiti

Andrew Burkholder, Director of Savings

In many developing countries, people with limited financial resources often fall prey to loan sharks who charge exorbitant interest rates. Because they lack access to formal banking institutions, borrowers are vulnerable to losing valuable possessions used as collateral. In one case from Côtes-de-Fer, southern Haiti, a father desperate to feed his children borrowed 15,000 gourdes against his motorcycle, worth 50,000 gourdes. Unable to repay the debt within two weeks, he lost his primary source of income and only means of transportation.

Renel, a local director and longtime facilitator for Terrafina's SALT Savings groups in Côtes-de-Fer, has worked tirelessly to change narratives like this. His work has drawn the ire of loan sharks who resent how Savings groups have reduced their business. "Ever since the Savings groups started, we've lost customers," they complain. "When we tell people the facilitators will steal their money, they don't believe it."

Instead, members of these groups say: "They don't come to steal our money, but they teach us how to save our money and how to live by the Bible. They ask for nothing in return, and at the end of each year, we receive all our savings plus interest."

## A New Perspective in Jacmel

Nadia, a member of the Konfyans Pespektiv ("Confident Perspective") Savings group in Jacmel, joined in June 2023. She shares her gratitude:

"I have no regrets about joining the savings group. The biblical teaching has helped me grow spiritually. Before, I didn't know how to save. Whenever problems arose, I would spend whatever I had saved. Even saving at the bank didn't help, because I could withdraw the money at any time. Now, through the group, my deposits are recorded, and I can't touch them until the end of the cycle. When I receive my savings and interest, I feel joyful because this is something I couldn't achieve before."

Nadia adds that she can now access small business loans from the group, accompanied by training in responsible borrowing,

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financial discipline, and ethical entrepreneurship. “They teach us that the most important thing in business is our clients,” she says. “We must treat them fairly, avoid dishonesty, and value hard work.”

Today, Nadia runs a small grocery business from her home, selling essentials to neighbors in her community.

## Faith and Transformation in Les Palmes

Further north in the mountains above Petit-Goâve, Jaslin Relavil, a member of the Men nan Men (“Hand in Hand”) Savings group, has also experienced profound change. Once the leader of



a rara band (Rara bands include sensual dancing and voodoo worship with some similarities to Mardi Gras parades in other countries) Jaslin began questioning his lifestyle after joining the group in 2022. By December 2024, he decided to follow Christ, leaving behind rara performances that no longer made sense financially or spiritually. Jaslin recalls people asking, “Who will make us dance now?” God continued to transform his life as he and his live in partner chose to honor God by marrying in March 2025.

These stories are just a glimpse of how God is working through the Savings program across Haiti. Through financial education, biblical teaching, and community support, people like Nadia and Jaslin are experiencing both economic empowerment and personal transformation.

Pray for the members of these groups as they grow together in faith and stewardship.

**Fun  
Fact**

Terrafina currently  
has 746 SALT Savings  
groups with a total of  
39,241 members



# Growing Hope on Haiti's Hillsides

Michael Martin, Agricultural Development Director

## The Struggle on the Hillsides

Across the steep mountains of rural Haiti, small-scale farmers labor under the hot sun, working by hand. The fragile soils wash away with every heavy rain. And their yields are heartbreakingly low. The typical harvest of black beans, the main cash crop for many families, produces only three times the amount of seed planted. With such poor returns, families often face hunger, debt, and deep discouragement. "After so many years of poor harvests, it's easy to lose hope," one farmer shared.

## A Faith-Rooted Response

At Terrafina, we believe Christian agricultural development is one of the most powerful ways to bring lasting transformation to Haiti. Our work begins with faith, practical training, and a belief that God has designed creation to restore itself when cared for wisely.

Terrafina partners with local churches and farmer groups, teaching simple, low-cost methods that restore fertility and renew hope. One key practice is planting grass terraces along the slopes of farmers' gardens. These living barriers slow down rainwater and hold the precious topsoil, keeping the land productive year after year.

Another powerful practice is "manuring and mulching"—adding composted manure and covering the soil with dry grass or leaves. These steps increase soil moisture, reduce weeds, and feed the organisms that make soil alive and fruitful.

## From Hopelessness to Abundance

Before she met Terrafina, Jesimene Cesar had nearly given up on farming. "I used to harvest only three cans of beans for every can I planted," she said. "The soil was tired and poor." After attending a Terrafina training on manuring and mulching, she decided to try something new. She planted two cans of beans, adding a small handful of manure in each planting hole and mulching her garden with dry grass.

The results were nothing short of miraculous. The beans grew well and were very healthy. When harvest time came, she gathered 42 cans of beans—a seven-fold increase over her normal harvest! Even though others do not understand this new technique and try to discourage her, she tells them, "I must work, because all income is from work. I have pain in my body from an accident, but I have already gathered up three sacks of manure for my next planting season."

"This training has changed my life," Jesimene Cesar said in a farmer meeting as she encouraged others to take the training and apply it. "Now I can feed my family and help others."

## Transformation That Spreads

Stories like Jesimene Cesar's are now spreading across the hillsides of Haiti. Farmers who once despaired are seeing their fields—and their faith—renewed. Neighboring communities are asking for Terrafina to come and train them too.

This is how transformation grows: one farmer, one family, one hillside at a time.

Your prayerful support helps train more farmers like Jesimene Cesar. Together, we can help Haiti's small-scale farmers grow food, faith, and a future filled with hope.





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the cycle of poverty will continue.

During His earthly ministry, Jesus spent much of His time with the poor and the social outcasts. I believe He was modeling the heart and compassion of God toward humanity, especially the poor. Before ascending, Jesus told His disciples to make more disciples and teach them to follow all He had taught. In doing so, He invited His followers to actively engage the people around them – to be good Samaritans, to imitate Him, and to reach out to the poor and powerless so they too might experience abundant life.

Terrafina endeavours to be an organization marked by Christ like compassion and committed to helping the poor experience transformation – change that leads to abundant life in all its forms. I invite you to read the testimonies and stories of how God is at work through this ministry. I invite you to pray, for the opportunities are endless and the needs are great.



contact INFORMATION:

## Country Spotlight

South Sudan, the world's youngest nation, gained independence in 2011. However, the country soon fell into prolonged civil war that lasted until 2018. The immense human cost of war, compounded by recurring droughts and floods, has led to a persistent food security crisis.

In February, Terrafina launched an agricultural program in South Sudan in partnership with a network of churches in the Aweil and Wanyjok regions. We have organized training sessions for community and church leaders focused on sustainable farming practices. Trial plots were established in three different communities, and it has been encouraging to see people working together to test new farming techniques and crops. Sweet potatoes proved particularly successful this year.

We look forward to expanding the trials next year and continuing to strengthen our educational and discipleship initiatives.

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### Donations can be made:

Online: Terrafina.org

Check: Terrafina International  
PO Box 52, Myerstown, PA 17067

Anonymously via Anabaptist Foundation

*Terrafina is a 501 (c)(3) registered charity. Additional financial statements are available upon request*



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## Vision:

We envision communities of small-holder farmers and small-scale entrepreneurs flourishing with a biblical worldview.



## Mission:

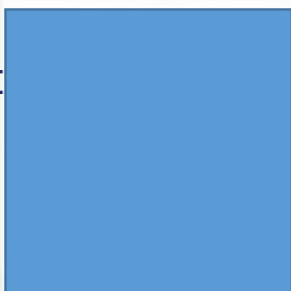
We design practical training to confront false ideas that preclude abundant life. As co-learners, we find and work with key community influencers, empowering people to address root causes of all forms of poverty.



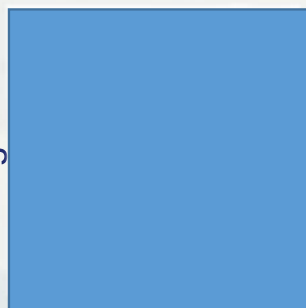


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## Core Values

1. **Servant Leadership** – Leading staff to grow spiritually, intellectually, relationally, and in occupational capacity. We encourage them to grow past us in these areas.

2. **Empowerment** – We strive to empower people to embrace the tools for change, specifically to live abundant lives. While we provide teaching to facilitate empowerment, individuals must take ownership of the development process.

3. **Accountability** – We purpose to have accountability in place for everyone throughout our organization, to those above us, to staff below us, and to the people we are working with. While we are accountable to donors, we do not allow donor preferences to steer the organization. Accountability includes integrity and honesty which are the foundation of trust and meaningful relationships. Program accountability is based on S.M.A.R.T. goals.

4. **Simplicity** – We keep teaching, programs, and administration efficient and non-complicated; moving from simple to complex as we and they are ready to advance; maintaining as light a footprint as is reasonable to minimize a program's dependency on administrative and logistic supports. It also means that we are willing to start, without having a perfect program or teaching.

5. **Teamwork** – We value the contribution of each person. Being part of a team empowers, provides needed support, and protection. It also offers pooled wisdom. It is here, too, that we find the concept of bottom-up administration. We vet potential staff for this ability to be a team player (5 Dysfunctions...). Teamwork is a key to our success.

6. **Humility** – It includes the importance of using local language, understanding local culture, and contextualizing the teaching in locally relevant ways. It means ridding ourselves of cultural pride, power, privilege, and preference so that we are learners, coming as servants to the culture. It is the opposite of having a god-complex.

7. **Listen Loudly** – Listening carefully to staff, farmers, savings clients, and other trusted local advisors. True listening means that we care about the person speaking and value what they have to say.

8. **Continuous Learning** – This implies a learner's posture that we never outgrow. It is what we expect from ourselves, each other, and every one of our staff.



## Building Community with Humility

Dwayne Bowman, Board Member

Our lives are meant to be lived on mission. Jesus not only taught but modeled what it means to build genuine community. While it is important to reach people in distant lands, we are first called to be community builders right where we are—within our homes, workplaces, churches, and neighborhoods. The world today is longing for true community builders.

Community building must begin with the grace of humility. At the start of the Sermon on the Mount, Jesus proclaimed, “Blessed are the poor in spirit, for theirs is the kingdom of heaven.” Whatever our interpretation, we can be certain that Jesus was not endorsing pride. Rather, He was promoting the grace of humility.

True humility acknowledges that others may see or understand something we do not. When we approach people or projects with that mindset, remarkable things happen. It communicates worth to others, showing that we value their voice and perspective. This sense of worth encourages openness and allows for more authentic exchange. As humility grows, love takes root. When people feel valued, trust begins to flourish—and trust is the soil

in which true community grows.

Another mark of humility is the willingness to restrain ourselves even when we hold power. Jesus, during His arrest and crucifixion, could have called for angelic aid, yet He submitted to the Father’s will. Likewise, in 1 Samuel 24 and 26, David twice had the power to end Saul’s life but chose to wait on the Lord. Both show the strength of humility—a power under control, guided by obedience.

As we live out our mission in our communities, humility teaches us when to act and when to wait. At times, it will compel us to hold back; at others, it will invite us to press forward with curiosity. God, in His wisdom, grants us discernment and the grace of humility to build communities that reflect His kingdom.

