



Discipleship

Lanus Dueck, General Director

When Jesus walked the earth, He interacted with thousands of people. Yet, He chose to invest deeply in twelve disciples. These men did more than listen to His teaching—they lived alongside Him. They observed how He handled pressure, responded to people, and carried out His mission in everyday situations. Jesus sent them out in pairs to practice what they had learned, reinforcing both instruction and experience.

In 1 John 1:1–5, the apostle John reflects on this unique relationship. He emphasizes phrases such as “that which we have seen,” “that which we have heard,” and “which our hands have handled,” pointing to the firsthand experience he and the other disciples had with Jesus. John’s conclusion about the character of Christ (vs5) was not formed through theory alone, but through close, personal exposure over time.

So, what does this have to do with Terrafina?

At Terrafina, we have observed a clear difference in employee development depending on whether individuals have had the opportunity to “walk with” a senior team member. While this approach requires a greater investment during onboarding and training, the outcome is consistently stronger: more capable, confident, and aligned employees.

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A Movement That Began with a Question

Andrew Burkholder, Director of Savings

More than a decade ago, the Terrafina SALT Savings Program in Haiti began with a simple but uncertain question: Would savings groups work here?

In the early days, interest in the program was minimal. Many people had never participated in a savings group before. The idea of pooling money together required trust and patience. But slowly, something remarkable began to happen. People began to see results. They discovered the value of the program for their small businesses, both through the teaching they received and through access to loans from within the group. Parents had resources for school fees and neighbors encouraged one another while sharing wisdom about money, faith, and life.

What started as a small experiment began to grow.

Today, that small beginning has become a network of almost 40,000 men, women and children participating in savings groups across Haiti. These groups meet regularly, building not only financial stability but also strong relationships and spiritual encouragement within their communities. Through these groups, people are gaining tools to provide for their households and face the uncertainties of life with greater confidence.

But the most powerful part of this story is not the numbers.

It is the people.

Over the years, Haitian leaders have stepped forward to guide this work. Men and women who once participated in the program have become teachers and organizers for others. Today the program is led by a dedicated Haitian team who continue to nurture and expand the network of groups with integrity and commitment.

Even through seasons of uncertainty, these leaders have continued the work faithfully.

Yet with success comes a new question. When a mission succeeds, what comes next?

For Terrafina, the original goal—to establish a savings program in Haiti—has largely been accomplished. Communities have embraced the model, leaders have been trained, and the network continues to grow.

Now the focus is shifting from simply starting more groups to strengthening the movement for the future.



A Youth Savings Group member was able to start his own moto-taxi business after saving money for two and a half years.

We believe the next chapter will involve finding sustainable ways for savings groups to become more independent, while also improving better teaching methods that deepen both financial stability and biblical understanding. It will also mean piloting new approaches that help communities sustain these groups well into the future.

This work will continue to require extensive research, patience, and careful leadership. Yet it also presents an exciting opportunity: to transform a successful program into a lasting movement that blesses communities for generations.

For those who have supported this work, your partnership has already helped thousands of families experience real change. The seeds planted years ago are now bearing fruit in ways that reach far beyond what anyone first imagined.

And the story is not finished.

Together, we now have the opportunity to help shape the next chapter—one where communities across Haiti continue to grow in resilience, stewardship, faith, and hope.

At the beginning of this journey, we asked a simple question: “Would savings groups work in Haiti?”

Today, the answer is clear.

Now we ask a new question: How can this movement grow stronger, deeper, and more sustainable for the future?

Looking ahead, Terrafina is developing a pathway for mature savings groups to move into a “Tier 2” phase, where they operate with greater independence and require less direct oversight from staff. As groups gain experience, strengthen their leadership, and demonstrate stability, they will gradually move into this next level, continuing to save, grow, and function on their own leadership.

At the same time, the development of the SALT app will play a key role in supporting this transition. By providing electronic tools for record keeping, savings tracking, and share-out calculations, the app will enable groups to manage their finances with greater accuracy and transparency. It will also reduce the administrative workload for our staff.

This will allow Terrafina staff to focus more of their energy on establishing new groups in communities that have not yet been reached. In this way, the program can continue to expand without requiring proportional increases in budget or staffing.

By strengthening mature groups while freeing staff to pioneer new ones, Terrafina is building a sustainable cycle of growth. And with your partnership, we believe that future is full of promise.



TERRAFINA AGRICULTURAL TEACHING

Michael Martin, Agricultural Development Director

In the beginning, God created a world designed for abundance. The land was not meant to erode into the sea. The soil was not meant to harden into lifeless dust. Families were not meant to work harder each year and harvest less. At Terrafina, we believe the problems facing small-scale farmers today are not because God's design failed. Our purpose is simple and bold: **Restore the land to its God designed potential for abundance—and restore lives along the way.**

Why Terrafina Exists

Across rural Haiti, we see people held in bondage to the devil and the religion of voodoo. Greed, selfishness, and broken relationships keep people from flourishing. We see hillsides stripped bare, soil washed downhill with every rain, crop residues burned for a "clean" field, and families discouraged after repeated failures. Yet Scripture teaches that to flourish, we need a redeemed relationship with God, healed relationships among each other, and see ourselves as God sees us. Terrafina exists to teach redemption.

God placed man and woman in the garden "to work it and take care of it." He designed ecosystems full of cooperation—soil microbes feeding plants, plants feeding animals and people, water cycles nourishing life. The land was created to be fertile, resilient, and life-giving. Terrafina exists to help farmers rediscover this design. We do not arrive with complicated technology. We arrive with truth—biblical truth and ecological truth that align. We help farmers learn ways to make more profit on their land using sustainable methods.

When Soil Stays in Place: Joy on the Mountainsides

One of the first changes farmers make is learning to terrace steep hillsides using Vetiver grass planted along contour lines. Without Vetiver terraces, rains carve scars into mountainside fields. Soil "washes off" the slopes. Each storm carries away fertility that will never return. But with Vetiver terraces, when rains fall, the grass holds the soil. Water slows, spreads, and sinks into the ground. After heavy rains, neighboring farmers compare their washed-out fields with the Agri-plus farmer fields and ask Terrafina to teach them the soil conservation technique. In a few years of holding the precious topsoil in the field and using the cut Vetiver grass for mulch, fields that once couldn't even grow weeds are now growing crops! This brings joy!

In our "Life in the Soil" training, farmers learn something transformative: Crop residue is not waste. It is fertilizer. Instead of burning residues, they now cover the soil with mulch which protects microbes from the sun, increases water infiltration, and prevents erosion. One farmer said, "Straw is wealth for the soil." Another remarked that if Terrafina had come earlier, they would have avoided years of loss from burning. These are not small adjustments. They are worldview shifts.

The field on the right looked like the field on the left 7 years ago. By stopping erosion and building up organic matter production can go from a three-fold harvest to a fifteen-fold harvest on black beans.



Agriculture is not only about income. It is about health too.

In the commune of Aken, a woman named Lofina Michelle once became dangerously anemic. At the hospital in Fond-des-Blancs, doctors told her she had only 5 grams of blood. Her husband said she had become completely white. But Lofina learned to grow chaya, a perennial tropical green introduced through Terrafina training. She began eating chaya regularly, often combined with carrot juice. Slowly, strength returned. Color returned. Life returned. Today her chaya plants are thriving—and so is Lofina and her family.

Farmers share chaya with neighbors. Families eat it regularly. Children receive nutrients from the plants grown near their homes.

“Agri-Plus Didn’t Come to Subtract — It Came to Add”

In the village of Diobèl, Haiti, a farmer named Jean stands holding three large yams. Beside him sits a five-gallon bucket overflowing with more. Before Terrafina’s Agri-Plus training, yams were not part of local farming practice in this area. The farmers did not know that their soil could grow them. But through Terrafina’s hands-on practical training, Jean discovered his land could produce abundantly. Now he feeds his family—and sells surplus at market.

When asked what Agri-Plus meant to him, Jean said: “Agri-Plus didn’t come to subtract. It came to add.” Add food. Add income. Add confidence. Add forward movement. In a region often described as “finished,” Jean says that with God’s help and Agri-Plus training, farmers can improve their farming.

Small Gardens. Big Change.

In Pays Pourri, Haiti, Madam Sanis Arius once believed her small plot of land meant she would never have much money. But through Terrafina’s training on raising leeks—a high-value crop suited for small spaces—she sold enough leeks to be able to hold a sizable amount of cash, something she thought would never happen! From a small garden, she has money to invest in the Savings group. She now has money to help send her children to school. Her land did not grow larger. Her knowledge did. Her confidence did. Her future did.

More Than Farming: A Change of Heart

Terrafina is not merely an agricultural project. It is a teaching organization. Farmers gather not only to learn techniques—but to hear spiritual teaching rooted in Scripture. Farmers are called to repentance, to put their faith in Christ. Some who had backslidden are recommitting their lives to Christ. Others are making decisions to follow Christ.

Your prayerful support makes this teaching possible. Together, we can continue teaching, equipping, and walking alongside farmers as they protect their soil, improve their harvests, heal their families, strengthen their communities, and glorify God through stewardship. The land is not finished. The story is not over. With God’s help, Terrafina will continue restoring what He designed to flourish.



God designed us to learn not only through instruction, but through example. While strong teaching materials are essential, we limit growth when we overlook the power of lived experience. A model to follow brings clarity, context, and depth that written or verbal instruction alone cannot provide.

For this reason, intentional discipleship has become a growing priority at Terrafina—both through enhanced teaching and through hands-on, relational training. I believe that walking together is not just beneficial, but foundational to developing people who are equipped to share with others the things they have seen and heard effectively.

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Donations can be made:

Online: Terrafina.org

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

Anonymously through:

- * Anabaptist Foundation
- * CAM Foundation
- * L.A.M.B. Services
- * Bretheren Charity Fund Inc.

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

South Sudan

Terrafina launched an agricultural program in South Sudan in February 2025, establishing successful trial plots in the Wanyjok region. These plots quickly became gathering places for the community, where farmers worked together, learned improved techniques, and were introduced to new crop varieties.

Looking ahead to 2026, we plan to expand these trial plots with the goal of developing sustainable, long-term solutions for local farmers.

In support of this effort, Terrafina has purchased three Maresha planters from ECHO Tanzania. ECHO developed the Maresha planter, a low-cost, animal-drawn implement specifically designed for conditions in countries like South Sudan. It is designed for conservation agriculture, allowing precise seed placement with minimal soil disturbance while leaving crop residue to cover the soil. In preparation for their arrival, we have trained four bulls and their handlers to ensure effective use during upcoming trials.

Lord willing, in late June, a team from Terrafina will travel to South Sudan to further assess the needs and opportunities for expanding this work. We covet your prayers as we take these next steps.



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SOLUTIONS

By Lysanne Gray

"This is Neem oil!" Mrs. Alice shared excitedly. "I learned how to make it at the farmers' group meetings. In the past, when I needed money, I did the only thing I knew how to do: burn wood into charcoal to sell. I did not like it; I knew we should not be cutting down trees, because the desert will come if we do that. But I had nothing else I could sell.

"Then I learned how to make this oil. We have neem trees here in West Africa, but I did not know that God put a valuable oil in the seeds. It is not difficult to extract; my children and I gather the seeds, and then we pound them in a mortar, and add hot water to bring the oil out.

"You can rub it on ringworm," she said, pointing to the scalp of a nearby child, where a large circle was visible. "It really works! It helps for other skin problems too, and it is good for your hair. Some people paint it on their doorposts to keep termites from eating them. You can use it for a natural pesticide and fungicide on your plants, if you mix it in water with a little soap. Now I don't have to buy expensive, poisonous sprays for my farm.

"My pastor's wife taught me how to make this. She had learned it from a friend, and then she visited our farmers' group to teach us. By selling the oil, I have already earned enough money to buy my daughter a new school uniform. And now it is my turn to go to a farmers' group in the next village, and teach them, too."

Sometimes a small thing can make a big difference; a new skill can bring people together and offer hope and courage to subsistence farmers in difficult environments. Terrafina International aims to come alongside people like Mrs. Alice, and work together to find and share sustainable solutions for our everyday problems. In following God's design for our gardens, our farms, our families, churches and communities, we can bring new hope and abundance to a world in need, and point people back to the God who provides.

Nate & Lysanne Gray previously served the Konkomba people in Ghana.



Accountability

Roger Miller, Board Member

Genesis 14 is the record of a great conflict involving at least nine kings. In the chaos, Lot is taken captive along with other prisoners of war, women, victuals, and goods. Abram quickly gathers 318 men trained for battle, pursues and overtakes the victor of the conflict. He smote them, recovered all the captives with Lot, and their stuff and returned to Sodom, Lot's hometown.

The king of Sodom offered to Abram the entire booty and this is the snapshot we want to highlight. I believe Abram's response is a picture of accountability that will serve as a framework for this lesson. We want to direct our attention to three details in v. 21-23 and draw some corresponding conclusions.

v.21 And the king of Sodom said unto Abram, give me the persons, and take the goods to thyself. v.22 And Abram said to the king of Sodom, I have lift up mine hand unto the Lord, the most high God, the possessor of heaven and earth, v.23 That I will not take from a thread even to a shoe latchet, and that I will not take anything that is thine, lest thou shouldest say, I have made Abram rich.

1. Abram recognised and verbalised that the "most High God" was also "possessor of heaven and Earth" Abram was familiar with experiencing the generosity of God. He was secure in his Father's love. He was accountable for his heart's posture before God.

2. Abram was careful to refuse anything that would interfere with a clear testimony of God's goodness toward him. Selfishness and greed in his heart would cloud the brilliance of a heart transformed by and trusting in the Great Provider.

3. Abram was a blessing in his community. Lot was clearly in need of a rescue and Abram did not hesitate at the great personal cost to himself to do that. Abram demonstrated accountability for Lot, his brother's son. Furthermore Abram was accountable to God for a word fitly spoken before the king.

As we conclude we are noticing that the three details we have highlighted begin with worship and that attitude of the heart motivates to a practical application in our daily life.