



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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PO Box 2211,
Whakatane 3159, NZ
info@arkresources.co.nz
www.arkresources.co.nz
Ph/ Fx: 07 304 8097 a/h

DIRECTORS

Evan Harvey (Chairman)
Lending Consultant

Kathleen Deal
Office Administrator

Mark Langridge
Information Manager

Kerryanne Dalgleish
Accountant

Jonathan Segedin
Building Sales Rep

Kelvin Deal
Chartered Accountant

Greetings in the wonderful name of Jesus.

Over the last three months we have been thrilled to lend interest free mortgages to families in Wellington, Torbay, Tauranga, Raumati Beach & Rangiora, bringing our total lent to over \$34 million! We are thrilled to include three wonderful testimonies in this newsletter.

*Working together
to release people
for the Kingdom
of God*

Living in the fullness that God promises

Sarah and I have been married for almost 6 years and we have three delightful children under 5; Isaac, Hudson and Heidi. After half a lifetime of renting we feel extremely grateful, privileged and blessed to have just moved into our first home in a great neighbourhood with friends close by.

I started saving with Liberty Trust in my late 20's but wish I'd started sooner. As a real estate agent, every day I see people putting themselves under the power of the banks for bigger and better homes and so for our house choice we've opted for small but perfect.

God's Word tells us not to worry about where we'll sleep, or what we'll eat or wear and since becoming the main bread-winner in our family I've found this to be a bit more of a struggle. He also

promises to give us the desires of our heart and the more I get to know Him, the more things seem to fall into place and the easier it is to find peace.

Our desire is for financial freedom for our family so that we can go out and live in the fullness that God promises. I want to teach my children that bringing the Kingdom of Heaven into the here and now is a giant adventure. It's not God's will for us to be held back by a mountain of debt.

I wasn't looking for a home but shortly after our loan became available a lovely Christian lady in our old street took me to see her neighbour's derelict house. They'd been minding it for the owner for three years since he'd gone home overseas and he'd finally decided to sell. It was a 95msq home with two levels and four bedrooms but leaky and mouldy, with illegal lean-tos on two sides and all on a defective cross-lease section completely overgrown with trees but it was just what we needed. After agreeing on a fair price we bought it and with the help of an outstanding builder from our church and many long-suffering friends and family we have since set about redeeming the property from the ground up. Do-ups can sometimes be a risk but from my research, I knew that this was a good investment for the location and the only way for us to buy a house that we wouldn't grow out of. The folks at Liberty Trust were great to deal with despite the roller coaster ride we had in purchasing the house. The overseas owner had very little English and much was lost in translation!

I have always been a fan of the tiny house movement and Sarah always wanted a house to rescue. We replaced everything but the foundations and the frame. We've made it as environmentally friendly as possible with full insulation, double glazing, rainwater tanks, gas hot water, and there'll even be a small green roof over the entrance. We hope to have it on solar power by the end of the year and my goal is to eventually be off-the-grid in the middle of the city. It's still a work in progress but we've been amazed at how God has given us a home that is so much more than we could ever want or imagine.

I think as a nation we spend too much time focussed on the question of where we will live and how will we pay for it. Liberty Trust is God's answer to that question. By making house buying a cash purchase rather than a credit transaction, Liberty Trust rejects the media driven discontentment, instant gratification model to promote saving and living within ones means. This leads to contentment followed by freedom and peace. Praise God and thank you Liberty Trust!

Jason & Sarah Penny



What do you have that God hasn't given you?

We started contributing to Liberty Trust in 2006, after hearing a presentation at a church home group. Although we had heard of Liberty Trust before we had never acted on it, but from this presentation we were inspired to contribute to the fund because of the idea of helping others become mortgage free with the combined contributions of fellow believers.

When we started out, we had no specific project to eventually put the money towards, but trusted that when the time was right we could use it wisely. Throughout the years of contributing, we have had times when it became difficult to keep up with the payment schedule, but we knew we could temporarily decrease the amount and catch up again later. Throughout the process we were inspired by the Scripture in 1 Cor 4 v 7:

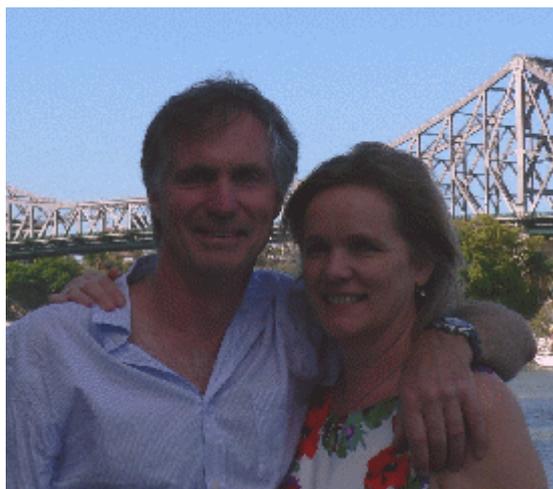
What do you have that God hasn't given you?
And if everything you have is from God, why boast as though it were not a gift?

And indeed God has given us many things, including the ability to continue with the contributions. Our main motivation has been the belief in the power & effectiveness of combined funds, helping each other and not charging interest.

Last year, we were given the opportunity to take up the loan, somewhat earlier than expected. After some consideration we decided to use it towards reducing an existing mortgage and in doing so, speed up repayment of this debt considerably.

We are very grateful to Liberty Trust for helping us to achieve financial freedom. We have also encouraged our children to set their own financial goals with assistance from Liberty Trust in order to become debt free sooner.

Regards, Elise and Paul Hofsteede
Tauranga



He will make your paths straight

Hi we are: James, Tracey and Daniel McDowall. James is an Electrical Engineer, and Tracey has her own career coaching business alongside being a mother. We both have Christian families who treat the stewardship of money as an important value.

We were encouraged to join Liberty Trust by James' parents, and know other people who are part of it, and so making the decision to join up and start contributing was not a hard one. We have a lot of belief in the mission of Liberty Trust as well as the stewardship. We have contributed knowing that our contributions will not only help us, but will also be used to help others get out of debt. It feels so much better than giving money to the bank. Through the years between starting contributing and receiving the loan, a lot has happened with us getting married, changing jobs, and God blessing us with a great little house to call our own.

In early 2014, we were excited to find out Tracey was pregnant with our first child. Then shortly following that, we were informed that the loan was going to be made available. The timing of receiving the loan was God sent, as we received the funds within weeks of the birth of our son Daniel.

We are hugely blessed to be able to make a real dent in our mortgage to the bank, and start making significant progress to being out of debt. We look forward to Daniel being able to enjoy growing up in a home that we are secure in our ownership of.

A verse that we are enjoying at the moment is Proverbs 3:5 "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight."



James, Tracey & Daniel

