



# A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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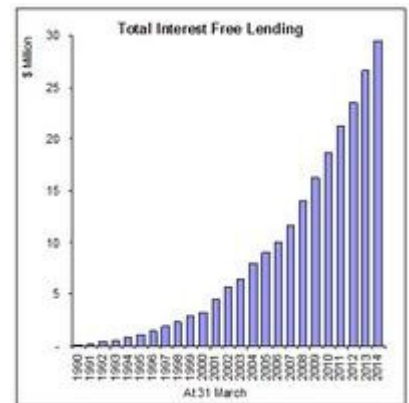
*Working together  
to release finance  
for the Kingdom  
of God*

Greetings in the wonderful name of Jesus.

It is wonderful to reflect on another year of lending. We have been thrilled to lend another \$3million interest-free this year to bless a whole range of NZ'ers - including solo mothers, churches, current missionaries, returned missionaries, NZ ministries, young people, families and retirees - all who appreciate God's hand in their lives and finances.

As we advance more new mortgages we are of course receiving more in repayments. As a consequence we are finding ourselves offering loans earlier and earlier to those in the Liberty Trust queue. This year we have been offering loans to those who have only waited for eight years instead of the usual ten!

We were thrilled to receive these wonderful testimonies sent to us by Sam & Ashlie of Dunedin, Brent and his wife of Auckland, and brothers Callum & Asher of Auckland. This month five families and a church are making their last repayment to us before becoming debt free! You can read many more wonderful testimonies on our website [www.arkresources.co.nz](http://www.arkresources.co.nz).



*Hallelujah! Give thanks to the Lord, for He is good; His faithful love endures forever.  
Ps 106:1*

## It Feels Great!

Hi my name is Sam Buchanan and my wife Ashlie and I have been richly blessed by Liberty Trust. We are both 25 and have been married for a little over two years now.

My parents recognised the opportunity of Liberty Trust while myself and two brothers were in our teens, and started paying in on our behalf before we took over in the latter years. They did not want their children to be slaves to a debt riddled with interest. We will be forever grateful to my parents for choosing to do this for us! After seeing a life of themselves paying far too much in interest they chose to sow into a better life for us boys.

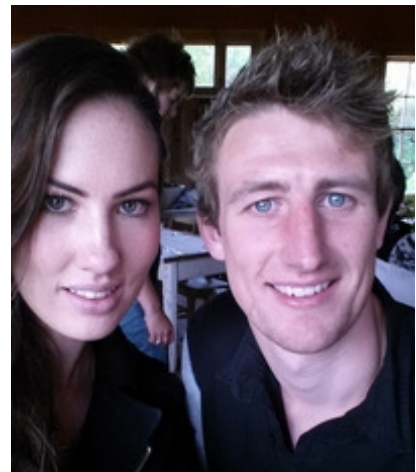
Now instead of paying hundreds of thousands in interest we are paying off one hundred percent capital and it feels great. Since moving in to our new house 6 months ago we have seen the proportion that we own dramatically increase, which has been so much better than putting it in to rent previously or comparatively putting 85% into interest such as a mortgage would have.

The story of our house purchase was a miracle as we responded to a tender with what the Liberty loan and our savings equalled and we won with that exact amount. We feel that God lead us to this house, in this great area and that He definitely wanted us to use Liberty to purchase, and He certainly helped us to get a house better than we thought we would be able to get.

Liberty Trust really is an amazing tool for anyone looking to secure their own financial future or that of their children. We really believe that the way people can come together and join in a program such as this for the benefit of each member's futures really demonstrates God's love and the way He wants to bless us. We are wholeheartedly grateful for the blessing that is the Liberty fund and we would recommend it absolutely without hesitation.

What we have seen in the last six months is God richly blessing our ability to save and pay off previous debts in an incredible way. 2 Corinthians 9:10 - For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you.

One thing that is so apparent is the generational effect that this will have. With compounding gains to the value of the assets we are building every week, this further secures and enables our future to be a life of freedom. One where we can sow into our children's lives too, when they come along.



## Enabled to Serve

I was both surprised and blessed to received notification that my wife and I could receive an interest free loan. We are now enjoying the benefits of this loan as monthly we see our mortgage being reduced so rapidly.

We joined Liberty Trust many years ago, recognising the benefits of working together with other people to break the yoke of interest rates that have so often captivated people's financial freedom. We recognise that by becoming mortgage free that we will be better positioned to fulfil the call of God that my wife and I carry. At our stage of life this revolves around a great deal of travel and as a result the expenses associated with that. Becoming mortgage free will enable us to better serve those places we feel called to serve.

We would like to thank Ark Resources for continuing to uphold the values of financial freedom. My wife and I are benefactors of this great vision.

Brent Douglas



## Caring for Each Other

At the time we started contributing to Liberty Trust neither of us knew where we would be in ten years but we loved the vision of Liberty. Joining with a wider community of people to help each other towards the goal of financial freedom was a much more inspiring journey than striving with mortgages on our own, independently.

Coming from a family with four of us children we were used to round table discussions and loved thrashing future plans around collectively, so when the loan offers came through we sat down with Mum and Dad to bounce around exciting ideas of how the funds could be used. Neither of us were married with families so there were different possibilities from what we imagined when we started contributing many years earlier. It quickly became clear that we wanted to do something with as much family involvement as possible, so the idea of putting both loans towards setting up a family trust was conceived.

We can see now how valuing the biblical principles of togetherness and family over independence has been expressed both in joining Liberty, and in the direction we chose to take with the funds.

We have now set up the trust and are excited to see how it can serve our family towards the goal of financial freedom in the future.

In practical terms having the Ark Resources loan has enabled the family to clear a bank loan, which of course had interest payable on it, and now the family home is in the Trust, with the only debt to Ark Resources. We are helping to pay the loan off and thereby build up our equity and the rental income from the home is helping to pay off the Ark Resources loan as well. But there have been many other benefits too. There was some surplus after paying out the bank, so Mum and Dad have given a lot of that to another family member to reduce their bank loan on their home. In addition one of us is beginning a jewellery business and needs some capital to get it started, so the Ark Resources loan has helped the family in many ways. We know too that Mum and Dad have given some of the surplus into Christian causes they feel passionate about, so Liberty has helped that too.

There is scripture in 1 Timothy which can be quoted about how important it is for us to care for each other:

But if any do not take care of their relatives, especially the members of their own family, they have denied the faith and are worse than an unbeliever. 1 Timothy 5:8 GNB

Once this verse was used on our Dad by an overzealous life insurance salesman who wanted Dad to take his product! But in its true meaning Apostle Paul really wanted us to care for each other as a true expression of Jesus Christ love. Liberty and Ark have not only helped us do this but are themselves an expression of this love and care by the way they helped us and encouraged us with this their very special ministry.



Callum and Asher Freeman

