



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

Jan - Feb 2001
Number 5

Post: P.O. Box 2211
Whakatane
Ph: 07 308-4187
A/h: 07 307-0444
Fax: 07 308-6308

Thank You



I would like to express how thrilled and grateful I am to receive my interest free mortgage. It will make such a huge difference financially.

I would especially like to thank my parents, John and Ellen Mitchell from Ohiwa, who have been very kindly sponsoring me. I am so very grateful.

Thank you again,



Rosemary holding grandson Aaron with daughters Kirsty & Tessa and mother Ellen Mitchell



DIRECTORS

Robert Cleland
Dairy Farmer

Kathleen Deal
Administrator

Martin Tyrrell
Chartered Accountant

Kelvin Deal
Chartered Accountant

Mark Langridge
I.T. Manager

Administration:
Kerryanne Dalglish

I knew the Lord would make a way and He has.

Waiting has sometimes been hard but the joy of being able to give far out ways the nine years of waiting. In that time we have seen our daughter and her husband receive their interest free loan and four or five other families from our former home church receive theirs. We have truly rejoiced with them.

Our attitude has always been that it doesn't matter if we are the last to receive it's just been good to sow into something so worthwhile.

We were really excited about receiving our loan but what made it even more special was God Himself. I went to our midweek meeting at church. Our Pastor had been encouraging people to use their gifts. He put a chair in the middle of the room and invited anyone who wanted a word from the Lord to sit in it and for everyone to pray and ask the Lord for a word for that person. I leapt up to take the chair. I was sitting eyes closed when I heard my Pastor chuckling. He said "Barbara, you've received something that you have been praying about for a long time". Wow! Isn't God awesome. How He cares for us. That encouraged me so much. It showed me that He had heard my prayers and that ALL THINGS happen in HIS TIME. In fact the scripture that came to mind when we received the news of our loan was 2 Peter 3 v 8:

"But beloved, do not forget this one thing, that with the Lord one day is as a thousand years, and a thousand years as one day".

We had been struggling with our finances and having our loan interest free meant an increase in payments but in faith I said "Yes, that's fine". I now have a job—in fact two jobs working with the elderly. And what's more I love it.

Praise and honour to our God who alone is worthy of praise. Also our heartfelt thanks to the team at Liberty and to all of you who contribute. Your contribution is what made it possible. Remember 2 Peter 3 v 8 and just keep praying and thanking Him for the day He has chosen for you.

Stan and Barbara Fraser



Good News

The directors of Ark Resources have resolved to lend on second mortgage where necessary, if there is sufficient security to do so. We have been finding that some of Liberty Trust's contributors already have a bank mortgage much greater than the Ark Resources mortgage we are offering them. Providing that their bank will reduce its priority on the first mortgage to allow us sufficient security, we will replace part of their bank mortgage with an interest free second mortgage.

That's a lot of answered prayers & Kingdom provisions!

Ark Resources Limited has just finished a tremendous year of lending. Now a total of 78 interest free mortgages have been given totaling \$3.75 million using \$2 million contributions. The grateful testimonies from the lives these ministries have touched really excites us! In the last six months Ark Resources has lent:

13 mortgages to Liberty Trust's original 1989 contributors	825,000
7 mortgages to those who have commenced since then	276,000
1 mortgage to a Liberty Trust Tauranga Contributor *	82,500
<hr/>	<hr/>
21 new mortgages	\$1,214,100
Plus 2 mortgages re-lent after they were temporarily repaid **	157,600
<hr/>	<hr/>
23 mortgages given in last six months!	<u>\$1,371,700</u>

This year's increase was partly a catch-up due to the 12 month freeze on lending while we investigated our legal status. Our previous highest lending in any year was \$486,000. It has been a real blessing to be able to give interest-free mortgages to so many, and know that we are assisting them to be able to be better stewards in God's Kingdom.

* See the Liberty Trust newsletter. Almost all of this came from Tauranga's funds.

** When a person repays their mortgage early because they have sold their house they may transfer the early repayment to their replacement house. One of the two mortgages we re-lent has been given to the contributor's church until the contributor is ready to take it up again. This illustrates the flexibility available.

Loan Liberty for Ohope Christian Fellowship

God has always turned up with the finance, as and when needed. For a small and growing church, in a community which had few facilities that could be hired for church services and no industrial buildings, we realised that we would need to one day build our own church buildings.

Our major problem, the price of real estate. One section cost \$80,000-100,000 and we would need five or six, to also provide off-street parking. A similar sized church in a neighbouring town bought and renovated an old church and then extended it all for approximately half the cost of one Ohope sections. What could we do? It seemed impossible but with God...

We were approached by Matata Christian Fellowship, which at that time had declining numbers, and asked if we would like to take over their Liberty contributions. We of course said, "Yes." They were exceptionally generous and gifted to us the payments they had already made for which we are very grateful.

A local farmer wanted to sell a small piece of land adjacent to Ohope but the zoning restrictions meant it could only be used

for limited activities. Praise God! We were able to fit the criteria. We obtained 2 ½ acres. Get this!!!! The very day we obtained ownership of the land we were asked if we would like a hall. There was one in Whakatane needing to be moved. We of course agreed, not knowing where the finance would come from but assuming God had it in hand.

The money came in, we renovated and modified it and 2 ½ years ago moved in. With continued growth and a very small Sunday School room we realised the need to expand. We made plans but the way ahead again seemed insurmountable until a few months back when we were advised that a Liberty Mortgage was available for us.

We intend constructing and cladding a new auditorium with these funds, and the finances to complete the inside will arrive, as always, in God's good time. Liberty Trust is a real blessing to those who have foreseen a future need for finance and wisely planned accordingly.

Pastor Graham Turner

New 250 seat Auditorium attached to the existing facility made possible though interest free loan

