



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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DIRECTORS

Evan Harvey
Consultant

Kathleen Deal
Office Administrator

Martin Tyrrell
Chartered Accountant

Kelvin Deal
Chartered Accountant

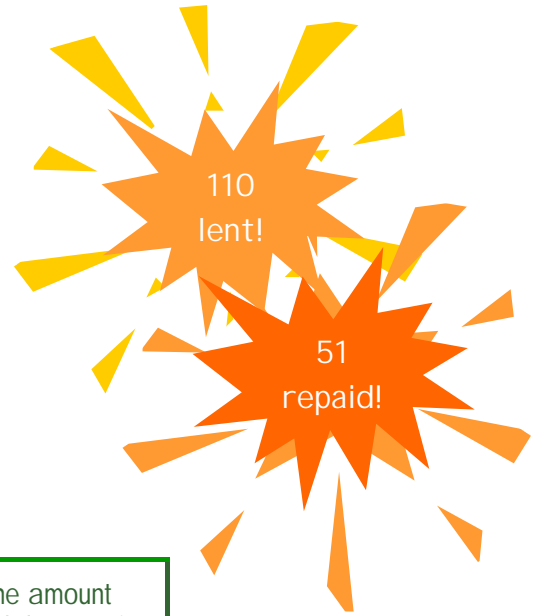
Mark Langridge
Info Services Manager

LOANS OFFICER:
Evan Harvey
Consultant

TREASURER:
Kerryanne Dalgleish
Accountant

We are pleased to include in this newsletter testimonies from two families who each received an interest free loan this year. Since our last newsletter we have advanced loans to a further five families. These include a solo mother, three couples with older children and a young family.

Two households completed their scheduled loan repayments this quarter and three couples and a church repaid their loan early so they could pass extra blessing on to others! Barbara Fraser explained this in a message we have included over the page. We look forward to hearing what these people are up to now that they are debt free and have extra funds to give to God's work.



For your Interest: In May Ark Resources lifted the amount able to be borrowed to 95% This means people with low equity can now be blessed with an Ark Resources loan. Because you are repaying principle not interest, the amount of equity you have in your home means that unlike most banks, we do not require those with low equity to be backed by a guarantor.

How exciting to receive the letter in the mail informing us that it was our turn to have the amazing blessing of a liberty loan!

*Waiting has been hard but God's timing is perfect and who are we to argue! (Ecclesiastes 3—there is a time for everything—both **reaping** and **sowing**.)*

*Our bank mortgage was the same amount as our loan, only now we are saving over \$400 a month without interest and will be debt free at least **nine years earlier**. What's more, every cent we repay is **helping others** to achieve financial freedom too.*

We have just received confirmation that our plans to subdivide our 2 1/2 acre property can go ahead, allowing us to pay off our loan even faster. A real burden has been lifted from our shoulders and the future seems much clearer now.

Thank you for your obedience to God and all the hard work you put into the running of Liberty Trust and Ark Resources.

Yours in Christ

Paul and Susan Gibberd, Hamilton

We are pleased to welcome Evan Harvey as our new Chairman. Our thanks to Robert, who has chaired Ark Resources since our inception in 2000. Evan will continue his role as loans officer, and isn't he doing a fine job. 👍



Jessie, Paul, Grace, Lewis and Susan enjoying the outdoors

Dear Team

We write to thank you for the recent provision of an interest free loan.

Overwhelmed with a twenty year mortgage on the family home, which we did not want, and knowing that God does not want his people in crippling debt, we prayed and saw God answer with a miracle through Liberty Trust.

As the children have married and left home, the responsibility for maintaining the mortgage has fallen largely to Bronny (Mum). At the age of 54 this is a daunting prospect. The provision of a Liberty loan was a timely answer to prayer and certainly pulled the repayment period of the mortgage within foreseeable horizons.

We are incredibly grateful to everyone involved with Liberty Trust and to an awesome God who answers prayers.

Much thanks

The Palmer family (Bronny, Jenny, Greg, Nick and Tim)



Bronny in her Auckland home with some of her grandchildren

Ecclesiastes 3 v 11

*Everything is appropriate
in its own time.*

*But though God has planted
eternity in the hearts of men,
even so, man cannot see the
whole scope of God's work
from beginning to end.*

The Living Bible

Everyone with an Ark Resources loan should receive a six-monthly loan statement with this newsletter.

Notice how quickly your balance is reducing!

Our annual accounts have been recently audited and are available upon request.

Should you have any questions please don't hesitate to contact us.

Love & blessings

Kerryanne

Treasurer



Kerryanne with Hadassah



GOOD NEWS!! for those waiting for their loan. We have a buyer for our home in Brixton which means we can settle the balance we owe.

On behalf of Stan and my self I would like to thank all the team at Liberty Trust & Ark Resources for our loan, and for all the faithful who (and I am sure, have sometimes struggled) but have none the less given and continued to give, which made our loan possible.

We trust that, in being able to pay off our loan about two and a half years early, it will enable others to also receive their loans early.

Thanks and Praise be to God for His unfailing love, and for His Faithfulness towards His people. All things happen in His time.... which is oftentimes when we least expect it.

Kind regards..... Barbara Fraser

