



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

Spring 2006
Number 29

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Greetings to you all.

We can celebrate that now \$9.2 million has been lent interest free to more than 150 households, churches and ministries throughout New Zealand. And it is so exciting to hear how each of these loans have provided a special blessing.

We are so proud of our borrowers for their faithfulness in meeting their loan commitments. Eighty-three loans have been fully repaid and we have received volumes of letters and photos testifying to the blessing that has been received.



Those with loans from us will receive a six-monthly statement next month showing just how rapidly your mortgage balance is going down!

With no interest you will be debt free very soon!

The Only Way to Go

Since having my children I have always wanted a house to call our home - I grew up on a farm with lots of space but circumstances lead me to Nelson where as a solo mum I have raised four of my five children.

I eventually was able to purchase a house through what was then the Housing Corporation but having a 95% mortgage was really hard work.

I heard about Liberty Trust through my sister Adrienne and after seeing how well it worked for her I joined Liberty Trust and managed to put away a small weekly amount.

After a number of years I was offered an interest free mortgage through Liberty Trust which didn't replace all my existing mortgage but quite a bit of it. Within 7 years I will have paid it all back.

I can see how God's way of not having debt is the only way to go and how having a big mortgage can cause lots of anxiety and worry.

God's way is to allow us to prosper but to add no worry to it.

Now with twelve mokopuna (grandchildren) I am hoping that they will grab hold of that principle of saving for the future.

God Bless Liberty Trust for the awesome work they are doing!!

Cathy Takiwa, Nelson



Cathy with three of her twelve mokopuna



Recent Lending

During the last three months we have advanced six interest free loans to families in Dunedin, Palmerston North, Napier and around the Bay of Plenty.

Lending Line-Up

Over the years we have gone through periods when we have had difficulty getting loans 'out the door'. Sometimes so many chose to put their loan offers "on hold" we have had to offer loans to others more than year ahead of schedule!

A lot of these "on hold's" have now requested their loans and we presently have 14 loans ready to go!

A Sense of Security

We began putting money into Liberty Trust during our teenage years, simply because we had heard about it through our local church and liked the principles underlying the organisation. We could not have guessed what a blessing this would become!

In 2001 we felt a strong pull toward living and working with the local church in South America, so we got rid of all our things, bought backpacks and went in search of God's plan for us over there. We ended up in Lima, Peru where we lived for four years. I taught in a local school there. Jon was able to volunteer for the local university doing research into sustainable fuels, and to work for the local church.

Our church 'Adulam' was built around 3 'casas de ninos' (children's homes) and we were privileged to be able to get alongside many parentless children. In our second year there, one of the girls from the home came to live with us, and by latest reports has just set herself up in her own rented room having sustained a job at a local school. This is just one example of how despite your 'start' in life, God can make all things good! Jon's interest in environmentally sustainable solutions grew, as did a desire to retrain, using his engineering background. We began applying for courses and were accepted in 2006 to study at Cambridge, England.

At the same time our Liberty Trust offer came up and we were expecting our first child. It all seemed a little much or mad or something but we felt a tremendous sense of peace in the timing of it all so we went ahead. We bought a piece of land in Tauranga and since have been paying that off

It has been difficult at times to reach our repayments on a 'student family budget' but somehow we have always got there. Jon has now won a scholarship to study a PhD here at Cambridge. We hope to use this to go back to a developing nation and work there again.

God has moved us around a lot in our married life and we can see this continuing. That is where Liberty Trust has been so great. For our daughter Leni we have now a piece of land in New Zealand that one day we hope we can build a home on. For now at least we can pitch a tent on it and call it home! We don't know what God's long term plan for us is. We want to be free and ready to go wherever whenever, yet maintain a sense of security, both physical and spiritual for our child. We are so very grateful to Liberty Trust for enabling this desire to become a reality. *Jon & Maria Cullen, England*



Jon, Maria & baby Leni Cullen

Do you want to be debt free? Then here it is on a platter

If you are reading this and you think "Oh that's nice for them, why doesn't the Lord bless us like that?" - then think again!

"WOW, an interest free loan. What a blessing" were my words to Sue after a phone call from Ark Resources to say we had an interest free loan. It not only reduces our bank debt but also saves us \$7,000 dollars each year in interest and we will now be debt free within seven years.

Next week Sue and I celebrate nine years married. We have four children ages 6, 4, 2, and 1, also another due in January 2007.

One year prior to us getting married Sue had to leave university as she had been diagnosed with ME (Chronic Fatigue) so instead of doing our OE we decided to have our children now, and when they leave home we would travel.

As a result, we have only ever had one income, but the Lord has always and continues to provide for us financially. We trust Him with our family size and He increases us financially to take on the expense of having another baby. The call came right on time as Judah (our 1-year-old) was due to be born in one month.

Thank you Ark Resources, you have lifted off the heavy load that debt gives, and are helping to speed us towards financial freedom.

Brad & Sue Horton, New Plymouth



*It was for
freedom
that Christ
has set you
free!*

Gal 5:1

