

# NEWSLETTER

Welcome to the third edition of our Charity First Newsletter. We are pleased to advise that despite the Reserve Bank interest rate rises, we are still assisting just as many, if not more, people with their home and investment loans. Our loans are regularly reviewed to ensure that we are providing the best possible product and this year has seen us successfully negotiate a lower interest rate for all new loans.

## *New Fixed Interest Loans*

We are pleased to advise that we are now able to offer a 3 year fixed interest loan at 7.59% and 5 year fixed interest loan at 7.69%. These loans do not have an offset account but allow the borrower to make additional repayments of up to \$10,000 per year. These extra payments can also be redrawn at no charge if needed. There is an additional "fixing fee" of \$400 involved but no monthly or annual fees on the loan account.

## *Information Pack & CD*

Charity First Information Packs are now available for churches, community groups and prospective customers.

We also have a new Powerpoint Presentation called, "Charity First – The Story So Far". This short 5 minute presentation is a great visual representation of our donations to date and how the recipients of our donations have used the funds. Please contact us to arrange a presentation for your church or group.



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### NEWSBRIEF:

Charity First Home Loans is not affected by the USA loan crisis and as a result our interest rates will not need to be adjusted. It's business as usual for both ourselves and our funder.

## Current Interest Rates

From 21 August 2007 the following interest rates are applicable:-

Loan Product	Deposit Req'd	Interest Rate	Comp. Rate*
Full Doc	Nil	7.58%	7.40%
3 Year Fixed	Nil	7.59%	7.62%
5 Year Fixed	Nil	7.69%	7.72%
Line of Credit	10%	7.63%	7.45%
NoDoc (70)	30%	7.63%	7.45%
LoDoc (80)	20%		
NoDoc Line of Credit (70)	30%	7.68%	7.50%
LoDoc Line of Credit (80)	20%		
NoDoc 3 Year Fixed (70)	30%	7.79%	7.82%
LoDoc 3 Year Fixed (80)	20%		
NoDoc 5 Year Fixed (70)	30%	7.89%	7.92%
LoDoc 5 Year Fixed (80)	20%		
NoDoc Horizon (80)	20%	8.19%	8.01%
LoDoc Horizon (90)	10%		

\* NB: Comparison rates shown above are based on a loan of \$150,000. Different amounts and terms will result in a different comparison rate.

## WANTED

Please send us your story with photo/s on cd about how our donation has helped your church mission or charity. Photos may be included in our presentation or future newsletters.

# CHARITY FIRST NEWSLETTER

*Supporting others first*

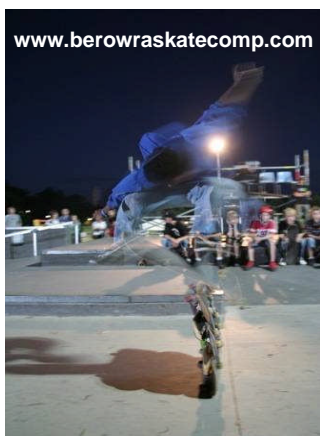
## Church receives \$10,000 for building fund



John Sandilant of Charity First was delighted to recently present a \$10,000 commission cheque to Matthew Peterson of St Matthew's Anglican Church, West Pymble.

## Berowra Baptist & JC07

Rhoda Mitchell recently addressed Berowra Baptist Church about Charity First.



[www.berowraskatecomp.com](http://www.berowraskatecomp.com)

They are hoping to raise funds for their annual Skate Park Outreach called JC07. This is an interactive drug and alcohol free event for youth that also gives the life changing message of Jesus Christ.

Last year, an estimated 1500 people showed up on the Spring night for the skate-boarding, Christian rock bands and to hear Christian Pro-Skater, Ben Bodnar, speak about his skating and faith.

Organized by Chris Lycett, Youth Leader of Berowra Baptist Church, it is funded by the church and business sponsorships.

*Photo taken at last year's JC06 Skateboarding Competition*

[www.berowrabaptist.org.au](http://www.berowrabaptist.org.au)

**"Christian Blind Mission thanks Charity First** for supporting our ministry to people with disabilities in the world's poorest countries. Right now, your generous donation to CBMI is healing broken bodies, restoring sight, and getting children walking again. And above all, your support is transforming lives for some of the poorest families on earth – setting them free from disability... for life!" **John Jeffries, National Director, CBMI Australia**



John Sandilant 0400 500 111  
Rhoda Mitchell 0433 993 003  
Jason Payne 0419 269 667

## Donations to Date of over \$170,000...

- <b>Hopetree Urban Compassion*</b>	<b>\$22,831</b>
- <b>Christian Blind Mission Int. (CBMI)*</b>	<b>\$17,983</b>
- Revival Life Centre	\$12,759
- St Matthew's Anglican Church Building Fund	\$10,000
- RLC Aboriginal Church Building Fund	\$10,000
- Pastoral Care	\$9,500
- <b>Baptist World Aid*</b>	<b>\$8,500</b>
- <b>Compassion Australia*</b>	<b>\$7,715</b>
- Baptist Youth Ministries*	\$7,500
- Tea Gardens Baptist Church	\$6,651
- Georges River Comm. Baptist Church	\$6,212
- Southside Christian Fellowship	\$6,025
- Liverpool Christian Fellowship	\$5,900
- Mercy Ministries	\$5,000
- Medowie Baptist Community Church	\$4,715
- Pennant Hills & Cherrybrook Christian Education Assoc.Inc	\$3,900
- Parkside Baptist Church	\$3,476
- Frontline Foundation	\$2,810
- Soul Whispers	\$2,600
- Penrith Baptist Church	\$2,163
- Lugarno Baptist (Fiji Mission)	\$2,000
- Bay City Church	\$1,760
- 103.2 FM	\$1,280
- Kariang Baptist Church	\$1,034
- Salvation Army	\$1,011
- Cancer Council of NSW	\$927
- Liverpool Christian Church	\$770
- Help International	\$712
- Autism Spectrum Australia	\$680
- Fusion Community Care	\$520
- Soul Survivor NSW	\$520
- The Journey Inc (Wakisa Ministries)	\$500
- Bible Society (NSW)	\$500
- Teen Challenge	\$440
- Blacktown Baptist Church	\$400
- Radio Rhema	\$350
- Smaller donations also made to various organisations totaling	\$1,529

**Total to end Aug 2007** **\$171,173**

**\* These highlighted charities are our selected main beneficiaries. Please refer to our website for more information about their ministry.**

**[www.charityfirst.com.au](http://www.charityfirst.com.au)**

## News Flash

Self employed now have more choice with regard to obtaining a NoDoc or LoDoc loan through Charity First. In the past, these loans required the borrower to have a substantial deposit of 30% or 20% but we now have a NoDoc loan with a 20% deposit and a LoDoc loan with a 10% deposit available. Both loans have an interest rate of 8.19%. Interested? Please contact your Charity First Representative to determine which loan is the most suitable for your circumstances and requirements.