



A Better Way to Own a Home

Liberty Trust is a Bible-based storehouse releasing God's community into greater financial liberty. We seek to enable New Zealanders to own their own homes, churches, and ministries without long-term debt, so they can be free to fulfill God's call upon their lives.

Hundreds of NZ households and churches have received interest-free mortgages, and most are already debt-free and able to give more freely of themselves and their finances to God's Kingdom.

This is the Bible's "Sowing and Reaping" blessing in practice. Imagine the possibilities for the Kingdom of God if more people financed their homes and churches this way!

Liberty Trust is ideal for: Children, students, singles, couples, parents, grandparents, whanau, churches, church workers, missionaries, ministry supporters, family trusts and sponsorship of others.

How Does It Work?

Contributors are offered an interest-free mortgage of six times the total they have contributed after approximately 8-10 years. Loans are offered by Ark Resources Ltd in the order participants join Liberty Trust, and are repaid over 7-10 years or as soon as reasonable, subject to normal lending conditions.

Your donations support our teaching, charitable giving, and lending, and build a permanent interest-free storehouse to equip future generations.

In Bible times families provided homes for their newly-weds as a community. They in turn then shared in providing homes for others. Loans were always interest-free in order to assist each other (Deut 15:8). Can you imagine the blessings that would flow to God's Kingdom from this one simple instruction?

Many families in Israel and the Middle East, Africa, South America, China and throughout Asia still provide homes for their children this way – as well as many of the richest families in the West. They are living proof that the Bible's principles indeed work.



However many New Zealanders don't have families that can provide a home. Instead, they become locked together with commercial lenders at great and unnecessary cost, robbing God's Kingdom of resources meant for His service.

We often spend our entire working lifetimes paying-off our mortgage and must watch helplessly as our children and grandchildren begin the same cycle – or rent for a lifetime, borrowing someone else's home at even greater cost. The principle of Proverbs 22:7 "The borrower is servant to the lender" and the 2 Corinthians 6:14 warning against being "yoked together with unbelievers" applies whether you are borrowing a house or borrowing a mortgage for a house.

The good news: there is a better way.

Your Family

God's pattern is for parents to provide for and teach their children by both word and example (Pr 13:22, 1 Tim 5:8). Liberty Trust is an ideal way to assist your children or grandchildren into interest-free home ownership and at the same time introduce them to the Bible's method of family support for one another. Many parents start \$20 per week memberships for each of their children. As each child begins earning they can take over the contributions themselves. Children and young people who receive an interest-free loan can be debt free decades sooner than their peers.



You can establish a Biblical blessing and heritage for future generations!
Your descendants need never pay mortgage interest! What a blessing!

Church Leaders and Overseas Missionaries

People most deserving of help are often least able to afford to sow financially and therefore miss out on the financial blessing. Together we should equip the saints for works of service so that the Body of Christ may be built up (Eph 4:12). Liberty Trust is an excellent way to bless your pastors, missionaries, and Christian workers and provide for church buildings interest-free. As well as benefiting your leaders you are giving into God's Kingdom and helping many others at the same time.



Those that the Banks won't lend to

Liberty Trust has a heart for the poor and seeks to assist all people to own their own homes, regardless of their income. Those on lower incomes can take as long as they'd like to contribute, borrow with no deposit, and can often repay the loan to Ark Resources Ltd at terms that would be impossible at a bank.

Is it Safe?

Liberty Trust has been operating since 1989 and has loaned hundreds of mortgages and many millions of dollars without borrowing or receiving grants or major donations. The Trust's capital is legally secured by homes and churches, our trustees are unpaid volunteers and our overheads are minor, enabling your donation to be lent and re-lent to assist many other New Zealanders. The Trust reports to two local Whakatane churches and is endorsed by independent computer models, a University of Waikato study, and by a Public Actuary and our audited accounts are available on our website. As we do not borrow and do not invest we are not subject to credit or cost fluctuations and are more secure than banks.

Tell Me More

You can learn more through our website www.libertytrust.nz which includes teaching, videos, newsletters, application forms, interactive examples, endorsements from Christian leaders and scholars and hundreds of inspiring testimonials from New Zealanders who have received interest-free loans through Liberty Trust.

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