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Ps Bruce McDonald

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Chartered Accountant

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Senior Teacher

**Tom McDowall**  
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### ADMINISTRATION

**Kerryanne Dalgleish**  
Secretary

**Jenny McDowall**

**Kathleen Deal**

**Fleur Turner**

**Ann Kerr**

## Welcome!

Again we have been thrilled to welcome a large number of new people to our Liberty Trust family over the last quarter. In August one particularly keen gentleman began twenty-six memberships for himself, his children, step-children and grandchildren! As well we had 12 new memberships begin in June, 15 in July, a further 24 in August and 11 so far in September bringing our total since 1 April to 156 - already more than for the previous twelve months!

It is funny that this great interest is coinciding with New Zealand interest rates being the lowest they have ever been! People are obviously joining Liberty Trust not because they feel desperate because of high interest rates but because they choose to follow God's principles of working together and helping others, building God's Kingdom and passing on an interest-free legacy to the next generation.

It is wonderful to see the word getting around New Zealand, through Radio Rhema and through brochures on church bulletin boards and through Ps Bruce McDonald's promotions and seminars. Bruce is about to embark on a promotional & teaching trip to Wellington and the upper South Island & Christchurch in the next fortnight - dates & details are on our website and facebook page [www.facebook.com/libertytrust](http://www.facebook.com/libertytrust).

## Taking the Kingdom into the Marketplace

In September we again hired a stand at the local Business & Leisure Show and gave out hundreds of brochures and talked to hundreds of people. The result - much interest, no scoffers and many congratulations but the only persons who joined have been a handful of church folk for their children.

People respect it when we tell them it is based upon Bible principles. They respect "Sowing before you Reap". Why then don't they join?

It appears that they lack the faith "to put their money where their mouth is". After thinking about that we have realized that all "sowing" requires a measure of faith. Hebrews 11 v 6 says: "Without faith it is impossible to please God."

You actually have to give your seed away before it can germinate and grow, and there is a wait time between sowing and harvest. Jesus said: "Unless a grain of wheat falls into the ground and dies, it will not bring forth life." How true that is.

Why do we go then? Because we are called to teach and demonstrate God's financial principles. We are taking a testimony of 'The Kingdom' into the market place" God will then sort out the outcome. If a non-church person joins at the show (which they haven't), we will be pleased to include them. Who knows how their mustard seed faith will be nurtured and grow?

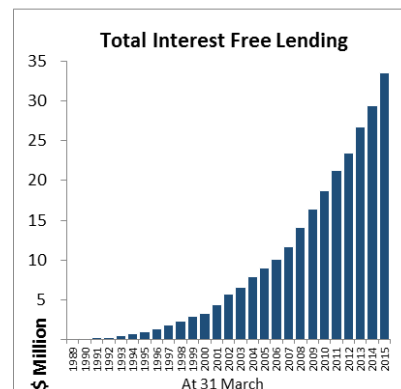
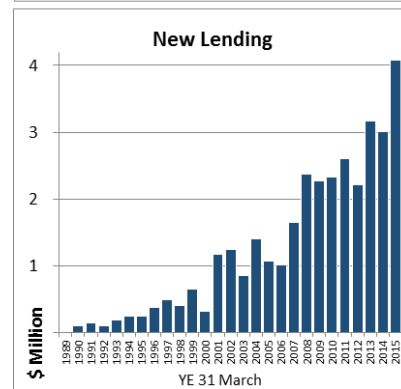
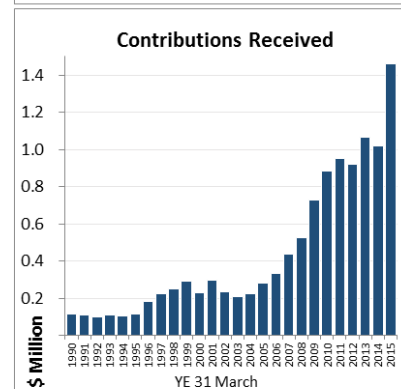
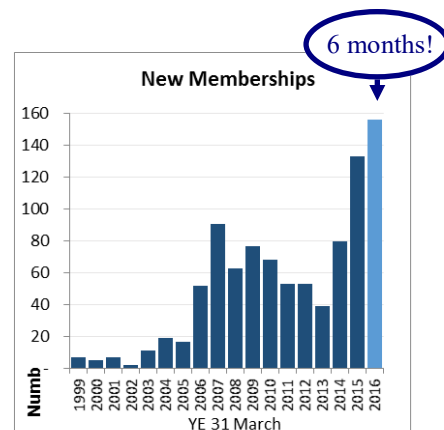
## The Financial Year at a Glance

On this page we have displayed some graphs from the chairman's report for the year ended 31 March 2015 illustrating some of the highlights of our last financial year.

In the year ended 31 March 2015 we welcomed 133 new members and received a record \$1.4 million in contributions, which meant we were able to provide a record \$4 million of new loans. We are thrilled to report that we have now lent more than \$35 Million interest-free! Our financial accounts have now been audited and you can view them at [www.libertytrust.org.nz/accounts](http://www.libertytrust.org.nz/accounts).

The LORD is trustworthy in all He promises and faithful in all he does.

Psalm 145:13



## A God-Solution!

We love the fact that God's instruction to His people to lend to each other without interest is not just some noble ideal but a practical means that ensures that people can be financially free, able to begin to focus their resources on assisting the next generation and not just survive the one they are in.

Your faithfulness  
endures to all  
generations.

Psalm 119:90

Liberty Trust isn't just a good-solution to the problem of debt and housing - it is a **God-Solution!**

So be blessed as you follow Bible principles of pooling your resources, lending without interest, sharing with others, borrowing from believers instead of the world, counting the cost and avoiding the gamble of world interest-rate changes, bringing freedom to the captives, helping God's family and building a storehouse for the next generations - all wonderful and life-changing principles laid down in the Bible more than 2,000 years ago.

You are participating in the creation of a fund that even long after both you and I have passed on from this earth will still be helping people to be free and to prosper. Know that future generations will be greatly advantaged by your contributions and will thank God for you again and again. You are releasing captives from a lending situation that controls, dare we say enslaves people for the better part of their lives!

A good man leaves an inheritance to his children's children. Pr 13: 22

## Let's Re-State our Basics

About 15 years ago we removed the limit on the maximum size of our lending, and simply offered to lend five times the total of contributions given, subject to normal lending terms such as security and ability to repay. So the sky is the limit! Spread the word!

## Waiting Times

We are presently sending out loan offers to those who joined Liberty Trust in April 2007, so we are currently more than 12 months ahead of our expected 10-year waiting time. Despite record numbers of new members, Liberty Trust is becoming increasingly viable as more funds are able to be re-used from members who have fully contributed and repaid their loans.

## Promotion

We have now sent over 1,100 stands of brochures to churches for their foyers. This is giving Liberty Trust a tremendous exposure in churches through out New Zealand. Does your church have one yet? The prospect of helping church parents to help their children to save for a Liberty Trust home by sponsoring them is opening church doors to Liberty Trust. More than half our new memberships are for sponsorships for children. Also Bruce McDonald is busy speaking at both Liberty Trust presentations, and Liberty Trust teaching seminars on Biblical financial principles. (See our website for details.) Recently Bruce was invited for a 30 minute interview on Radio Rhema, during which he answered a series of questions on the Bible's principles of finance, and on Liberty Trust. The interview was repeated the following Sunday and is available on our website and our facebook page. We would love to see Bruce have a regular teaching program on Rhema.

## Churches

We are currently preparing a DVD for promotion to churches depicting the experience of a Whakatane church who have been fantastically blessed with interest-free loans for their church building as well as for their ministry houses and returned missionaries. We look forward to

## Where there's a Will ...

Liberty Trust is a Biblical storehouse lending interest-free mortgages to members of His body in order to avoid debt to the world and live their lives as stewards of God's resources, helping one-another to build His Kingdom.

We invite readers help build the storehouse by creating a bequest in their will as follows: "I give and bequeath the amount of \$ .....to Liberty Trust (Charity CC11287)." (or ..... % of my estate)

## Upcoming Events

28 Sep: SDA School, Whakatane  
09 Oct: Abundant Life Centre, Wellington  
10 Oct: Masterton Community Church \*\*  
12 Oct: Aspire Church, Nelson \*\*  
13 Oct: Church of Christ, Richmond  
14 Oct: Kaikoura to be advised  
15 Oct: Thrive Church, Rangiora \*\*  
18 Oct: Waipara New Life Centre  
19 Oct: Living Waters Christchurch  
20 Oct: Ashburton Baptist Church \*\*  
21 Oct: Elim Christian Centre, Blenheim \*\*  
21 Nov: Jesus Calls, Mt Roskill, Akl \*\*  
28 Nov: The Life Church, Penrose, Akl \*\*  
05 Dec: Whakatane \*\*

\*\* Liberty Biblical Finance Seminar

Further details & events on our website and facebook page.

If you would like to host us in your region please let us know.





# A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

September 2015

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## DIRECTORS

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Accountant

**Jonathan Segedin**  
Building Sales Rep

**Kelvin Deal**  
Chartered Accountant

Hello All

It is wonderful to share with you these wonderful testimonies of God's goodness. The story of Liberty Trust's involvement with Liberty Life Church (below) is an amazing example of what God can do with those who are willing. The multi-million dollar facility was constructed without having to turn to the banks once, thanks to willing workers and Liberty Trust, saving many years of debt and hundreds of thousands of dollars which would have been otherwise wasted on interest, which can be better used in God's Kingdom! Over the page is an amazing story of a young couple who have gone from woe-to-go and have a lovely Wellington home thanks to Liberty Trust through their parents. And thirdly we have a heart-warming story of returned missionaries who were gifted an interest-free loan by members of their church. What an inspiration!

Enjoy! Blessings to you x



It is a huge privilege as one of the current leaders of Liberty Life Church, Whakatane to write a short note to testify to the amazing provision of our awesome God and how he has used our partnership with Liberty Trust over the years to release incredible blessing in our church and allow us to follow his ongoing and unfolding vision and plan for our church.

The vision for Liberty Trust was birthed out of leaders and individuals from this church and has been stewarded and grown over the years through many passionate, faithful and faith filled individuals from many churches. Well done to all of you!!

We have sown into and received many Liberty Trust loans over the years which have allowed us to have a progressive vision. Today we have an amazing church facility, a men's reintegration home, a manager's house, and land to grow. We are able to use as vessels for Gods kingdom to impact our community, our nation and our world in many ways.

We are currently looking at future expansion which we believe God has spoken to us about and know that our partnership with Liberty Trust, with the loans we are currently contributing to are going to allow us to step into this new season with such confidence. We are blessed to be a blessing and we have seen Gods incredible favour, provision and goodness flow to us in incredible ways over the years. We believe that he has used Liberty Trust as one of his vehicles to release this blessing. I would encourage you to pray and look into this as option God may use for your church to equip you to step into what God has for you next.

I love the sowing and reaping principle of this ministry. He is starting to pour out the uncontainable blessing!!!

*"For God loves a person who gives cheerfully."  
And God will generously provide all you need.  
Then you will always have everything you need  
and plenty left over to share with others.*

*As the Scriptures say,*

*"They share freely and give generously to the poor.  
Their good deeds will be remembered forever."*

Thanks so much to the incredible team at Liberty Trust as you continue to pursue Gods vision and plan for your lives and this amazing ministry with incredible passion and faith.

Grant Bateson  
Senior Leader



# Forever Grateful

My beautiful wife and I bought our home in Northland, Wellington in July last year. Being a young couple we were told we would struggle to afford a place where we could walk to work in central Wellington. We held faith that God would provide a safe, sunny place to raise our future family.

We have now had the Liberty for four months and have paid off around \$7,400 interest free!! We also have a bank loan that is a similar amount to our liberty loan and we have paid \$4,200 in the last four months. Only around \$800 of that is principal, that is the real difference the liberty loan makes.

The Liberty Trust loan will mean that in a few short years when we have paid it off we will be truly financially free. We could buy a rental property, take an extended period off work to spend time with family, or go traveling / volunteering abroad.

Four years ago I was on the benefit with no job or money, living week to week wondering how I would pay the bills and buy food.

We will be forever grateful to mum and dad who selflessly blessed us with the Liberty Loan. It is probably the most influential step to financial freedom.

"I tell you the truth, if you have faith as small as a mustard seed, you can say to this mountain, 'Move from here to there' and it will move. Nothing will be impossible for you." Matthew 17:20

James & Abby Buchanan



*Working together  
to release the  
Kingdom of God*

## As we have trusted Him He has provided

This year our family returned from almost seven years working as missionaries in the Pacific Islands. Although there are good things about being back it has been a challenging transition.

We are very fortunate we owned our own home, which was rented out in our absence but had a small mortgage. In addition the costs of setting ourselves up in New Zealand, from school fees and uniforms, to warm clothes, to purchasing a car have all been challenges. Finding work has also not been simple.

Initially only one of us found work (part-time) so living on this income has been hard. During this time a friend contacted us to talk about Liberty Trust. In addition to working with Liberty Trust to purchase and pay off their own house, they had been putting money aside to assist a missionary family on their return and they offered to do this for us. This was a huge answer to prayer and a way out of debt and substantial financial challenges.

They gifted to us a \$50,000 loan which has enabled us to clear our debts and our other mortgage on which we were paying significant interest. Now we can pay this back with one fortnightly payment, have no interest and feel like we are finally making ends meet and making financial progress. Now both of us are employed we can comfortably cover the repayments as well as support our family.

We are so blessed by this and would love to suggest this to others as a way of blessing someone. Not only can the Trust be a way of paying off your own house, you can pay into a mortgage for your children or to bless someone else.

We are so grateful to this family and to Liberty Trust for helping us in this way and pray we can in the future give to others in a similar way. We pray God would Bless the work of Liberty Trust to benefit many others also. We thank God that as we have trusted him He has provided.

### **Matthew 6:31-32**

Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.

