



LIBERTY *Trust*

A Better Way to Own a Home

Liberty Trust is a Bible-based storehouse releasing God's community into greater financial liberty. More than 250 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. Think of the extra time and money you would have to fulfill the Great Commission with a debt free home or church!



How Does It Work?

God's people donate funds to Liberty Trust and are offered an interest-free mortgage, five times the total they have contributed after approximately 10 years. There are also options to contribute more and receive a loan offer sooner.

Loans are offered by Ark Resources Ltd in the order participants join Liberty Trust and subject to normal bank lending conditions. The standard seven-year loan term can either be increased by one year for every extra year you chose to wait to receive your loan, or by higher contributions, up to a maximum loan term of 15 years.

An Example

Here's an example comparing the cost of contributing to Liberty Trust before receiving a \$300,000 interest free mortgage, compared with borrowing \$300,000 from a bank at 7.5% pa:

Liberty Trust

Donate \$115/ week for 10 years for standard 7-year loan: \$60,000
(or \$90,000 over 10 years for 10-year loan).
Then offered \$300,000 interest-free subject to normal lending terms.

Or Bank Mortgage

Interest on \$300,000 mortgage repaid over (say) 25 years: \$365,092
as well as repaying the initial \$300,000 borrowed.

* Note: this simple example does not take into account factors such as house-price or bank interest-rate changes.

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

This is the Bible's "Sowing and Reaping" blessing in practice.

"A new commandment I give you. Love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another." Jn 13:34

Imagine the possibilities for the Kingdom of God if more of God's people financed their homes and churches this way!

Your Family

We spend most of our working lives paying off a bank mortgage. Then, when we finally finish, we watch our children commence the same cycle. With rising rents, house prices and student debt, buying a home is becoming increasingly difficult.

This deadly cycle can be broken by sponsorship. God's pattern is for parents to provide for and teach their children by both word and example (Prov 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. When they are able, they can take over the contributions themselves. We have seen great blessing as children continue the example of their parents by sponsoring their own family in turn. You can establish a Biblical blessing and heritage for future generations!



Your descendants need never pay mortgage interest! What a blessing!

Your Church Leader or Overseas Missionary

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.



Is it Safe?

Liberty Trust is a New Zealand charitable trust and reports to two local churches. All of the Trust's \$6.5million capital is legally secured over New Zealand-registered homes and churches. Our trustees are un-paid volunteers and our overheads are minor, enabling your donation to be lent and re-lent to assist many other New Zealanders. We have been approved by independent computer models, a University of Waikato investigation in 2008 and by a public actuary in 2009. Our accounts are audited annually and are available on our website. As we do not borrow we are more secure than banks.

Tell Me More

You can learn more by viewing our website www.libertytrust.org.nz. This includes teaching, newsletters, application forms, interactive examples, endorsements from Christian leaders and scholars, and more than 150 inspiring testimonials from New Zealanders who have received interest free loans.

Alternatively please contact us:

Phone: 0800 Lib Trust (542 878)
Email: info@libertytrust.org.nz
Post: PO Box 2211, Whakatane 3159, New Zealand
Fax: 07 308 6308