

CASHLESS CHRISTIAN BANKING AND CHRISTIAN FINANCIAL THEOLOGY

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Synopsis

For Accountability and transparency sake, Cashless Christian Banking insists on Cashless electronic transfers of monthly Tithes direct from Tithers Banks Accounts into receiving Churches Banks Accounts(through Standing Orders) without third party involvement. In this way, proper records of how much The Churches receive and withdraw, are properly kept. Stachistics coined by this Author (i.e inserting “chi” Igbo guidianspirit) which means religious statistics that constantly monitors and documents Christian Financial Stachistics.

Cashless Financial Christian Theology

Cashless Financial Theology investigates and studies how religious bodies (particularly how christian bodies and churches) obtain funds (or get funding) and resources to (a) finance their projects (b) their daily operations and payment of its workers stipends (and salaries) without resorting to ethically (or morally) questionable business ventures, particularly since churches and Christian groups do not receive government subvention.

An objective of the system is that financial theologians are also trained to offer churches and religious groups on how to improve their finances morally without deviating into immoral business ventures

Financial Christian Theology

The following are objectives of this program which uses cashless Tithes transfer to produce banking experience in electronic money transfers;

Financial Christian Theology Produces;

1. Graduates working in commercial banks and churches to specifically handle cashless electronic tithes and donations transfers from tithers bank accounts to receiving churches bank accounts. While also;
2. Keeping accurate records (and statements of church accounts) of Tithe, donations, offerings, pledge etc, and cashless transfer of other payments made into churches and related bank accounts.
3. Financial theologians also monitor and record church withdrawals, spending, and other church financial activities.

Justifications:

Justifications for financial theology are stated below;

1. Financial theologians are trained to facilitate accountability and transparency in church deposits, withdrawals and spendings
2. No.1 helps financial theologians to constantly prepare (Hebrew “Neconim” Exodus 19:11) Church’s’ statement of accounts for interested members and relevant government and dioceses officials, assessments
3. Financial theologians are also facilitators of Auditing church and related Bank Accounts

4. They can also constantly suggest to churches how to morally improve their finances.

5. In training cashless financial theologians the program produces cashless Christian bankers who can operate cashless banking and related operations

THE UNIQUENESS OF CASHLESS CHRISTIAN BANKING
(monthly Tithes deductions direct from Tithers' Bank Accounts and transferred direct into receiving churches Banks Accounts)

(1) Cashless Christian Banking necessarily is not about setting up a Christian Bank(though it is possible), rather it can function as Departments in already existing Banks to separately handle electronic Tithes, offerings and donations transfers from Tithers Bank Accounts direct into receiving Churches Bank Accounts through Standing Orders, for electronic records and accountability sake.

(2) (a) This separate handling of Church and related Bank Accounts is necessary since Church money or deposits are strictly for safekeeping, and not for lending or risky business and investments which can lose money: (b) Particularly, that Banks rarely give Churches Loans, yet, they advance Church deposits as Loans to non-religious ventures which lose money and collapsed Banks, with Church deposits also lost.

(3) Hence, Christian Cashless Banking collects Commission on deposits which are strictly for safekeeping, and will not lend or do business with Church deposits, since church is not business. And to avoid losing Church money or deposits through lending and investments.

(4) Cashless Christian Banking encourages opening more bank accounts by Tithers and receiving Churches etc, since cash

payments are drastically reduced when tithing becomes direct deductions from Tithers Accounts to Churches Accounts.

(5) Cashless Christian Banking Lend very small scale to government workers who's monthly salaries are taking as Collateral, to avoid loan defaults and bad debts. Also, 10% interest shall be charged on that small scale Loan.

Cashless Christian Bankers are trained on digital electronic skills relevant to all aspects of banking; this which Departments of Banking and Finance currently do not do.

Back To Basics Cashless Christian Banking

1. Cashless Christian Deposit Microfinance Banking is a back to basics Banking which focuses more on safeguarding deposits (not lending) i.e. Churches (etc), receiving Tithes, donations and offerings deposit; through cashless electronic means for safekeeping and for Church operations (and not for lending, trading, business, real estate, investments, bonds, insurance etc; since these are very risky modern Banking, (Money – making) ventures (called Commercial Banking) which lose money and collapse commercial Banks (b) The Ancient “Kor-Banan”, i.e Temple – Treasury (or Bank) safeguarded money, not money changing or trading (Mtt 27:6) (Brown and Comfort: 1990)

2. Since deposit Christian Banking rejects commercial or money-making modern Banking, it has gone back to the original meaning of Banking (i.e safekeeping money: not money changing rejected by Jesus) seen in the Hebrew – Aramaic KorBannan (Hebrew O.T “Qarban” = Coban Mk 7:11 = Money deposited in Temple treasuries (1Chron 28:11) Korbanan = Mtt 27:6, which in Ancient times (Heb. Otsar = treasury = deposits) were used to primarily safeguard money and other valuables (BDB;2014)

3. No 2, (above) from an older Hebrew “Qubah” (i.e. underground Vault or Room : Exd 24:8), were Temple store rooms or treasuries for safekeeping Temple wealth etc

Hence, Christian Deposit Banking safe keeps church money, not to do business with such deposits; rather, it collects commission for safekeeping the Tithes and donations deposits (b) Collecting Commission on deposits is for safekeeping services rendered, since it will not do business with the deposits

4. Commission on deposits discourages liquidity redundancy whereby millions and billions of naira deposits remain redundant in Banks without being used or invested: in this vein, owners of deposits should withdraw and invest their money, rather than the Bank doing the risky investment and losing the money.

5. If such deposits in Church Banks Accounts are not invested by the Churches, the cashless Deposit Christian Banks departments will continue to deduct commissions on the deposits which will surely deplete the deposits.

6. On lending while avoiding loans defaults: the CCB shall lend very small scale, charging 10% interest – rate to compliant cashless Christian deposit Banking, Tithers, and receiving Churches who pay commissions on their Tithes etc, deposits.

7. For collateral, only government workers who have spent five to ten years in service qualify for the loans.

Additions to Cashless Christian Banking

1. Cashless Christian Banking (or cashless Deposit Banking) do not trade or do business with deposits in Churches Banks Accounts since Church is not business and Church money is not for business, especially since churches (etc) find it very difficult to obtain loans

from commercial Banks; hence Church money must not be given out as loans to non compliant cashless Christian deposit Banking.

2. Rather, cashless Christian deposit Banks operating as departments in full scale commercial Banks collect commission for safe keeping money since the deposits will not be invested in risky business, lendings, insurance, bonds and real estate's; etc, But that Tithes and donations deposited in church Bank Accounts, are for safe keeping and must not be lost to business and lending risks ; particularly this must be so since churches are self financing or funding without receiving government and community subventions or financial assistance

3. Small scale CCB lending goes to only CCB compliant Tithe payers and churches who receive CCB Tithes etc, and pay commission on the Tithes

4. CCB, thus, focuses on safekeeping Tithes, donations and offering deposits, (Charging token Commissions on deposits for safety services rendered) since it will not trade or invest church money as loans etc to avoid losing Church money which is not for business; Hence CCB is called deposit, custodian micro deposit custodian Bank not involved in Modern type commercial Banking as lifted from Luke 19:11-23

5. Very important: take a good look at Luke 19:11-23 (v 45) Mtt23:14:24 etc and compare them to modern Banking and Economics etc (i.e I gave you ten pounds, then I made another ten pounds from the ten pounds : thus, modern commercial Banks are cheating depositors ; i.e they pay less than 10% interests on deposits. Threeplicate the deposits which interest on the deposits less than .001 % (i.eN10Million Triplicated, to N30million, they will give interest to that deposit less than N500) This is sickening profiteering and massive cheating of depositors; Hence, CCB don't trade with Church money.

Two Basics in CCB (Cashless Christian Banking)

How do CCB make money?

1a.CCB collects token commission on deposits and charge 10% interests on its small scale loans

b.Why collect commission on deposits: this is going back to banking basics which was depositing money and valuables in ancient Temples and store houses or chambers for safekeeping

c.CCB in its principles, actually does not lend out deposits from church Banks Accounts, since original Banking, safeguarded peoples' money, (money lenders, were rich people, as in shylocks merchant of Venice)

d.Really, church deposits are not for lending and business.

2.All CCB workers must be CCB compliant

CCB Principles Strongly believe that lending and investments lose money: however CCB can lend money small scale on the following conditions.

a.That interests are basic 10% since it has collected commission on deposits (safeguarding money is service rendered) hence, payment of commission on deposits helps the CCB to generate funds without over charging interests on lending

b.Since it fears loans defaults CCB will not loan large scale; Rather, its small scale lending collects collateral larger than the loans, and interest if charged: Hence, the credit worthy collateral doubles the size of the Loan.

c. Salary collateral: CCB demands as collaterals a borrowers monthly salary. He should be a Government worker who has five - ten years more in service, to enable the CCB recover its money

from that compliants (lenders) monthly salary before he retires from service

d.The Bank shall not lend money to compliants who are not Government workers, and who do not have up to 5 – 10years in service

e.As the Bank collects the government workers monthly salary as collateral, it also collects its 1% commission on deposits from that salary before taking the remaining as loans repayment collaterals.

f.CCB will not take land as collateral

g.church members can demand statements of Accounts of CCB's compliant churches

Commissions and interest

1.Tithe is interest: I have discovered that the Hebrew Asaraor Asri" i.e Tenth = Tithe) it gave us the Latin – English "Usura or Usury which means charging interest (i.e the same Tenth or 10% percent charge in Tithe you pay God 10% from your monthly income received by the Priests).

2.The borrower must be a government worker.

3. In usury you pay 10% to the lender as charge for borrowing. So if you are charged 10% for church Tithes advanced as loans, and you are already a Tither, it become Tithe on Tithe Since 10% of interest charged on borrowing (i.e usury) is actually tithe (k) Gen 14;20-21, Hebrew "Ten-aser", gave us Tax.

ADDITIONS TO CASHLESS CHRISTIAN (CUSTODIAN BANKING)

Summary

1. Also, Christian Banking explains that Modern Economics and Commercial Banking probably were lifted from Luke 19:11-23-27 etc which means using money to make money; whereby on travelling Richman gave money to his slaves to do business: A servant invested five mina (i.e Naira) to make N10, the other invested N1 to make N5, while a third tied up his N1 and did no business (i.e redundant liquidity or cash). The angry master said, you should have kept my money in the Bank to give me interest on deposit. (Greek N.T, Tokos; Brown and Comfort;1990)

2. Thus, Luke 19:11-27 is what modern Economics and commercial Banking are all about.

3. Gen 14:20 Hebrew Ten-eser “ = Tax (= He gave a tenth = Tithe = Hebrew 7:4&6, Greek Dedekatoken or = Dekaten = which means Tithes = or A tenth). See Luke 19:23 = Toko = interest i.e Latin “Usura” to The English “Usury” = to charge interest or 10% = Hebrew “Asara; Eser or Asiri (Ezk18:8). This is Tenth or Tithe (= 10% = Hebrew Ten-eser or Tax) Brown R.F. 2018.

Cashless Christian Banking does not teach you commercial Banking, rather it teaches...

a. Biblical origins of Modern Economics and commercial Banking (i.e using money to make money) as recorded in Luke 19:11-23 (i.e v 26)

b. The Spiritual face of Economics and commercial Banking represent human existence, of man being able to effectively manage his God given gift (called mina (or talents) in Luke 17:11-

23) to multiply such gifts into good products capable of serving the needs of society

c. Then that the “Cashless” in Christian Banking (is not a new thing, but) is a way of using electronic cashless money transfers from Tithers and donors Banks Accounts to Church Bank Accounts, to document and obtain transparent electronic records of church statement of Accounts for accountability sake. Since mathematically if a country of 100Million Christians have 30Million of such Christians paying N40,000 tithes and offerings, monthly over N120billion (or N12 billion) are to be paid monthly into Church (etc) Banks Accounts, which if properly used will alleviate or reduce poverty among church members.

d. Also, in Cashless Christian Banking (i) Christian Taxation is totally rejected since the Church is self financing without receiving subventions from government, while (ii) Christian Banking Charges 10% on small scale lending since it collects 01% commission on deposits, because it does not do business with church money (since Church is not business or profiteering). Hence, it does not want to lose church money to risky business, investments and lending (iii) Noting that Christian Banking in this cashless respect is not commercial Banking, but deposit and custodian Banking, whereby its small scale lending is on sympathy basis.

Research Findings and Observations

Cashless Christian Banking and Financial Theology supported by Stachistics (i.e collection of Chrsitian financial data) constantly financesprojects in the church since financial accountability in churches are moral and divine imperatives. Though a few opinions insist that third party involvements must not interfere in Tithes and donations electronic money transfers.

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