



COMPASS - FINANCES GOD'S WAY

Business Finance

... by the Book ...

By Peter J. Briscoe

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Compass - finances God's way - European office
Amersfoort, The Netherlands

www.compass1.eu

info@compass1.eu

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Introduction

Discipleship in business means learning how to apply Biblical principles to everyday decisions.

Financial discipleship is important because Jesus said, “You cannot serve both God and Money.” (Matthew 6:24)

Money is a major competitor for our devotion. Financial discipleship is learning to serve God and use business finances for His purposes.

This reading plan will help you discern God’s ways in handling money in your business.

Chapter 1: Ownership

Read the Bible: 1 Corinthians 6:20; Psalm 24:1; Job 41:11; Luke 19:12-17

By the sacrifice of Christ, we have been redeemed, which means ‘bought back.’ If you are a business owner, your business has been bought and transferred to new ownership. The Christian in business has experienced a take-over. All we are and have in our possession or under our control has been transferred to the Lord as Owner. The new enterprise you now work for is ‘Almighty and Sons/ Daughters!’

The Bible is clear that everything in this world belongs to God. He never relinquished His ownership. Now you and I, and all we have belongs to God.

The issue of ownership is an important one, because how we view ownership will determine how we use our time and our resources and this reveals the place and importance of God in our lives.

I am no longer owner of my time, my career, my position, my business. I become an employee of 'Almighty and Sons/Daughters,' and a manager of God's resources. My role is to be faithful in getting to know and carrying out His instructions.

As Owner, the Lord's role is to give us assignments. He will then provide sufficient resources to do His will and lead us in the execution of our tasks.

One of the most significant decisions I have ever made, was to kneel before the Lord and transfer ownership of all I am and have into His control. As a young entrepreneur in the chemical business, I remember some tough times when raw materials were difficult to come by during an oil crisis. We couldn't supply our customers with product. Some large customers were delaying payments, and we were in a cash crisis. I was suffering mentally with anxiety and stress.

Passing all control over to the Lord brought me peace in the knowledge that it is His business, and He wants to be proactively involved in managing the business. I realized that problems were opportunities to see God in action! Relinquishing ownership relieved me of a huge burden, knowing that He is in control!

Have you ever consciously transferred all your gifts and talents, your money, and possessions over to the Lord? He will then give them back to you, in trust, for you to use as He leads.

Chapter 2: The Power of Money

Read the Bible: Matthew 6:24; Ephesians 6:11,12;
Colossians 2:15

Financial management is not just a technical exercise but more a spiritual discipline. Jesus unmasked a power behind money and called it ‘mammon.’ Mammon competes for our devotion and service and wants to drive a wedge between us and God and between people. If the business belongs to God, every financial decision is a spiritual decision! Jesus said, ‘you can’t serve both God and mammon!’ He wants us to be free and not to be slaves to money! The choice is ours!

This implies that if money is the only driving force behind the goals of a business, or in making important decisions, then we are serving mammon and not God. God’s will must be the driving force, and He will always provide enough to do His will.

As believers, we are in a spiritual warfare. We ought to be spending time in prayer and Bible study to arm

ourselves against mammon and evil in the marketplace. Conflicts about money are probably the most common source of relationship breakdown.

At the cross, mammon was present in the form of Judas, who betrayed Jesus for 30 silver pieces. Through his death and resurrection, Jesus purchased our freedom and destroyed the power of mammon. He wants us to live in financial freedom and to be able to use the assets of the business for the wellbeing of people. Jesus will set you free from the power of money!

As a young entrepreneur, CEO of a chemical company at age 30, my goal was to become financially independent at age 50. That meant success in business and investing well. Money was my goal. Around age 30, we were very successful in business but that came with a price. My relationship with my wife became very strained. My health was poor due to overwork and stress. My relationship with God was almost non-existent. I remember sitting in church one Sunday and all I could think about was how to pay the bills the next day.

The focus on money was destroying my life. I joined a prayer group of Christians in business and these friends helped me to re-orient my priorities, to focus on God and not money.

Have you experienced the destructive power of money in your life? Are you trusting God or money?

Chapter 3. Accountability

Bible: Genesis 17:1,2; 1 Peter 1:14-16; Romans 12:1,2; Proverbs 27:17; Ecclesiastes 4:9,10

Businesspeople are often strong personalities who want to go it alone. At the core of financial discipleship is ‘accountability’, the need to be accountable/responsible to God and to fellow man. Our accountability to God is a model for the need for accountability in our own affairs. The standard is very high - God’s holiness. “Walk before me, faithfully, and be blameless,” says God.

Paul urges us not to conform with standards of the world, but to let our thinking and decisions formed by His standards as revealed in the Bible. The Lord will hold us fully accountable for our actions.

Accountability to our superiors, equals and those under us, helps us in living out an authentic faith in the marketplace, and helps to protect us from taking a wrong path.

The Bible says that being accountable is essential in applying Jesus' teachings in our business. The Proverbs tell us that heading advice provides protection, and raises the effectiveness of the business in honouring God through all our decisions.

I have been in business for more than 40 years, and all that time, I have been a member of groups of Christian businesspeople. In these groups we discuss business dilemma's and discover together what counsel and guidance the Bible gives. We then pray over our difficulties and our challenges, asking the Lord to reveal His wisdom to us. I have found that there has never been a problem in business which I have faced, which someone else in the group has not already been through! Advice from fellow Christians in business has helped to prevent me making wrong choices! Getting help to work through my dilemma's has saved me a lot of money, by preventing making wrong choices! It is a rewarding investment in time and money to belong to such Christian business accountability groups!

Would Jesus be pleased with your choices in accounting, operations, sales, and human resource management? He will hold you accountable to make your choices - Biblically. Do you have friends in business who can give you godly counsel and help you work through your problems? God often works though other believers to communicate His will to us!

Chapter 4: Financing the Business

Read the Bible: Matthew 6:33; 2 Corinthians 9:8;
Proverbs 22:26,27; Deuteronomy 28:12,13

An important aspect of God's role as Owner of the business is to provide sufficient finance. He can sometimes provide in unexpected ways. Can you believe that He will provide what is necessary to finance His business? Financing through equity, either through savings or external investment, is preferable.

Can we look to the Lord first, before turning to banks for loans? Can we find people to invest in the business and share the risk? Can I use business assets as collateral instead of personally guaranteeing the loan? Standing as personal guarantor for a loan is very risky and to be avoided.

There are two guiding principles: share the risk and avoid bondage!

The major temptation is to use the bank as a first resort for funds.

If God owns the business, then He will provide for its needs. God can do this in unexpected ways and wants us to turn to Him for wisdom and provision in financing our business. Remember, He wants us to maintain our freedom, being independent from the world and dependent upon Him, as we design the financing of the company. God's best for us is to remain free from debt! I am sure He can enable us to finance all transactions and meet all obligations to those dependent on the business.

I was CEO of a company providing services to the European Space Agency (ESA). This company was set up by the owner, an American, who used to work for NASA. In the US, he earned a lot of money, but through illness and bad investments lost everything. He was married to a Dutch wife, and they decided to move back to Holland. He wanted to start a business, but had decided that, as a Christian, he would not borrow money from a bank. He got a chance to compete for a contract and was awarded the business. Because he would not take a loan to start the business, he asked ESA to pay the contract in advance which would enable him to start the business and employ people. This was unheard of, but the Agency surprisingly agreed. This was a great example of the Lord providing in expected ways!

Can you believe that the Lord will provide when you earnestly seek the priority of the Kingdom and conduct business His way?

Chapter 5: Planning

Bible: Hebrews 11:6; Amos 3:7; Habakkuk 2:1-3; Proverbs 11,14, 15:22; 24:6

Most financial plans are based on what happened in the past. For a financial disciple, a strategic financial plan should be made based on God's vision for the business! This is faith planning! God will make His desires for His company known to those who genuinely seek him. A faith-based plan is made on the basis of God's revelation, with the consultation of advisors. Without faith we cannot please God! Through this planning process, the entrepreneur, through prayer, seeks the Lord's revelation, and godly advice, and makes plans which reflect God's vision for the business.

A financial plan is a description of the financial implementation of God's vision and His goals for the business. Amos advises that God wants to make his plans known and reveals them to those who seek him in prayer. Develop a faith-based plan through taking time to discover

His will! Receiving advice is an essential aid in evaluating plans and making sure they are healthy.! With many advisors your plans will succeed.

Habakkuk tells us that making a good financial plan takes time and patience. The Lord will reveal His plans for us to write down!

In our business, delivering special services to human spaceflight activities, working on the International Space Station, we had developed a successful niche, which we could easily manage. During our weekly two-hour, business prayer time, we felt the Lord wanted us to spread our activities to reduce the risk of being too specialised. However, we did not know what to do. The Lord showed us, through some advisors, that the area of satellites was expanding quickly but we had no expertise in that area. However, we made a faith financial plan to help us to invest in hiring engineers with the right experience and plan for this expansion. They helped us to get contracts to support the Galileo, European GPS programme - a network of 31 satellites. This was a lifesaver because, soon after, the Space Shuttle had to be taken out of service, which seriously curtailed our basic activities.

Can you take time to be still before the Lord and ask Him to reveal the direction in which He wants His business to grow? He will show you!

Chapter 6: When the Stream Dries Up

Bible: Acts 17:11; Luke 16:10-12; 1 Corinthians 6:12; Psalm 50:23

Sometimes we get into situations where the cash flow starts to dry up, customers leave us or don't pay on time; more money goes out than is coming in.

God can bless us just as much by withholding His provision, as well as He can by providing. He uses situations in which He withholds his provision to lead us, to form us, to warn or discipline us. A crisis is God's way of teaching us to how to deal with problems and is our opportunity to focus on Biblical truths and to experience God at work in overcoming such problems. Problems are opportunities for growth!

Why could God withhold his provision? He wants to take us to a higher level in trusting Him. Are we making business decisions based on what scripture tells us? Maybe we have been unfaithful with what he has entrusted to us.

Faithfulness in handling money is, according to Jesus, a condition for being entrusted with more. Maybe He foresees that in allowing us what we ask for, we will be unfaithful or dishonest in our dealings, or He wants to protect us. Paul said that everything is permissible for us but not all things are helpful.

In all situations, whether in plenty or in want, we should give thanks to God, because this opens a door for Him to show us His solutions!

I remember the bank calling me to say that we were at the limit of a credit line which was completely financed by factoring our receivables. We needed more cash to finance a planned expansion, but this was not forthcoming, despite our prayers for His provision.

We decided to fast and ask God for an answer. It turned out that our market assessment for our planned expansion was incorrect and demand was decreasing. We were just too optimistic about the profitable sales we were expecting. Our focus was too much on money and not on business continuity. We realized that the Lord was protecting us by withholding His provision.

When cash is tight, and you have difficulty paying invoices or making investments, do you spend time asking the Lord for His reasons for withholding His provision so that you can learn from the situation?

Chapter 7: Giving from the Business

Read the Bible: Deuteronomy 14:22, 18:4; Proverbs 3:9,10; 1 Chronicles 29:14; Malachi 3:10,11

If God is the Owner of the company, then He will want to use some of the profits from the business to achieve his own objectives. The Biblical norm is that the first tenth of the profits should be for His use. Alongside continuity for the business, He wants to use a share of the profits for other activities that He has on His heart. Giving out of the profits of the business is proof that we have relinquished ownership and we are fulfilling the role of manager of Gods business. Malachi says that giving the tenth honours God and will protect the business.

Giving is an act of worship. Out of gratitude for His provision, we can freely set apart His share of the company's assets for His purposes. David pronounced, when offering resources to the Lord to build the Temple, that he was merely returning to the Lord that which God had initially, Himself, provided! Therefore, we do not give

the ten percent, the tithes, but we return these assets to their rightful Owner.

Moses encourages us to “be sure to set aside a tenth of all that your fields produce each year.” This is being applied by many Christian businesses today.

In our business, we made our faith financial plan each year to include the profit we could reasonably expect to make, based on the Lord’s revelation through prayer and counsel. From this profit plan, we included setting aside a tenth of the profits for His use each month. This was really a step of faith, not knowing exactly how much profit would be made. At the end of one year, our profit was less than planned, but we had given more than ten percent. At first, we were concerned, but realised that the business belongs to God, and He should be able to take more, if He wishes! This made us thankful for the opportunity to increase our giving.

Later, we donated a tenth of our shares to a non-profit Christian foundation, so that there would be no arguments who gets the share of the profits!

How do you plan for giving from the business? Is the first part going to the advancement of His Kingdom?

Chapter 8: People before Profit

Following the Lord in business can sometimes be costly if we are to be an effective witness for Him.

The great commandment is to love God with everything we have, and our neighbour like ourselves. Loving our neighbour can mean using money or our business assets to help people solve their problems - even our competitor!

Jesus told the parable of the Samaritan who helped someone who he was supposed to dislike - a Jew. You can read the parable in Luke 10:27-36.

The Samaritan traveller used his time, and his money to help the injured man. He paid for the care of the injured man and even gave the innkeeper a blank check to take care of the victim. A financial disciple uses his resources to help those in need.

Following God and His principles of doing business could cost you. However, the joy of seeing God work in the lives of others is wonderful! We must put the Lord's command to

be faithful witnesses to His grace and love before our financial or business requirements. Jesus promised that if we acknowledge Him before others, He will also represent our needs before the Father. Put God first, and you'll never be last!

Will owned a large manufacturing company. Early one morning, Will was greeted at his office door by his plant manager, whose name was John. Without comment, John submitted his resignation, effective immediately. Will was devastated; for the past five years he had been grooming John to become president of his company.

When he questioned John about his reasons for leaving, John refused to discuss them. Will just couldn't understand it. He paid John more than anyone else in the company, including himself. But nothing would change John's mind.

Will asked John to stay at least long enough to hire and train a new plant manager, but John angrily refused. Since John had been such a good friend, Will held a company going-away party and gave John a substantial severance bonus.

Three months later, John's reasons for leaving became apparent: He had opened his own company and copied Will's best-selling product. In time, John's company grew, becoming Will's leading competitor.

Nine years later, Will learned that there was a design problem with one of John's new products and that several lawsuits were being filed against John's company. Now Will

had forgiven John years before and prayed for him on a regular basis.

He felt strongly that the Lord wanted him to reach out to John, so he bought one of John's products, tested it, and discovered the problem. Then amazingly, he told his engineers to find a way to fix it. After making and testing the necessary modifications, Will called John and told him how to solve his problem.

Radical Christianity! That's what some would say. Stupidity! That's what others would say. Only time will tell how John will respond to this act of unconditional Christ-like love.

The results are not Will's responsibility. His responsibility, like ours, is to do what the Lord wants him to do.

By now you may be thinking, where did Will learn to operate his business like this? Has he lost his mind? What about the bottom line? But Will's radically different decisions are based on the principles found in the bestselling book of all time—the Bible.

How can you 'love your neighbour' in business, and so bring glory to God?

Chapter 9: Paying Wages

Bible: Micah 6:8; James 5:4; Matthew 24:44-51; 1 Timothy 5:8; Luke 19:16,17

A good principle for a Christian businessperson, who strives to achieve God's objectives, is that he treats employees, with whom he has been entrusted, as his family. God is primarily interested in relationships, and a guiding question in decisions over salary is, "how would I treat her if she was my daughter?" The salary policy of the employer is defined by those two qualities, described by Micah. Act justly and love kindness.

As Christians, we are accountable to the Lord for paying our employees a fair wage, on time.

The question of what constitutes a fair wage is a tough one. Business needs and personal needs often conflict. Timothy argues that a Christian employer will want to help their employees to provide for their families. Rewarding employees for excellent work, is a principle used by Luke's account of Jesus rewarding servants who used the money entrusted to them well.

James gives stern warnings about not paying wages on time. Jesus used an illustration of a master returning and holding his manager accountable for the way he is looking after the master's business. He says, "Who then is the faithful and wise servant, whom the master has put in charge of the servants in his household to give them their food at the proper time?" If God has put you in charge of His company, He will also help you pay what they deserve. God will never give you an assignment which you cannot pay for!

In our business of delivering specialized services to the European Space Agency, our main competitive advantage was our people. The Lord brought many capable people to our business to conduct the services required in space science, safety and engineering. Our customers depended on support from well trained and satisfied people. In fact, our customers at the Agency knew we paid our employees well, because contract proposals needed to be transparent and show costs, even salaries paid. We were never the cheapest, but our customers knew our people were good at

their jobs! During the start-up of our company, we sometimes had to go without salaries ourselves in order to pay our employees!

How are you paying your employees? According to God's plan for them? Justly, fairly, and out of love for their wellbeing?

Chapter 10: Paying Invoices

Read the Bible: Romans 13:7,8; Matthew 5:23-26; Psalm 37:21

It is said that ‘your best client is the one who pays on time!’ That is certainly true and for Christians in business, paying on time is a good testimony. Conversely, if our suppliers know that we are Christians and we are not paying on time, then it can destroy our testimony. Meeting our financial obligations, fully and on time, is a basic requirement to love our neighbour, as Paul told Roman believers. Paying what is due, is a demonstration of love.

If I make an agreement to pay personnel or a supplier within a particular timeframe and I fail to do so, then I have broken a promise and I put my reputation at risk. Christ lives in us does not want to be involved in the breaking of promises. He always keeps his word! It should be a priority to pay everyone in time, not only for

my own reputation but also to honour God! Indeed, the Psalm says that not paying back what we owe is sinful. Jesus said that if we have a conflict, we should settle this quickly with our adversary, otherwise our offers to the Lord will be ignored!

Paying on time can improve my credit rating and reputation with suppliers and help to secure timely deliveries with good terms and long-lasting contracts.

The development of healthy, long-lasting relationships is indispensable for the business. We shouldn't see relationships with creditors suffer for allowing a bill, salary, or debt remain unpaid. My 'credit-ability' is an important aspect of my witness as a Christian in the marketplace.

When I was CEO of a chemical company, our products were based on oil derivatives. Some time ago, there was an oil crisis and supplies were short. Some raw materials were even being rationed. I remember receiving a visit from one of our suppliers, a large German chemical business. The representative asked how much of a particular product we needed for our production. I told him what we would need for the coming months. 'OK,' he said, 'you have it.' I was surprised at his reaction because we were not a large user of his products. I asked why we were receiving preferential treatment. He replied, "because you always pay your invoices early."

How is your reputation with your suppliers? Does this glorify God?

Chapter 11: Borrowing

Read the Bible: Deuteronomy 15:6; Proverbs 22:7; Galatians 5:1; Proverbs 22:3; James 4:13-15

The Bible does not prohibit borrowing, but it is clear about the risks and the dangers arising from an inability to repay.

The Biblical norm is to be debt free, as God revealed to Moses. This was a principle given after the people of Israel were freed from bondage in Egypt. The psalmist stated that those with money tend to rule over people who need money, and that those borrowing money come under the power of those lending money. He even goes to say that the borrower becomes a slave to the lender. God has set us free and does not want us to revert to a 'yoke of slavery,' as Paul writes to the Galatians. When we borrow, the creditor has first call on our money. Just miss a few payments and this becomes very clear! If God is the Owner of the company,

then He must have first call on how the money is to be used.

Often a business that is in financial trouble because of poor management or other problems will sustain itself by borrowing instead of resolving the real problems. The proverb says that wise managers see trouble and prepare for it. Using borrowed money can provide a false sense of security that allows a correctable situation to grow into an out-of-control problem.

James warns us about presuming that future earnings will enable us to repay our debt. He points out that the future is uncertain and so our debt payment capacity is also uncertain.

I mentioned in a previous reading that we decided not to be dependent on the bank for financing our business. In our financial faith planning, we set goals towards building assets so that we either do not need to borrow or, if we do borrow, our assets will be enough collateral to guarantee payment. This has often meant that our growth was often slower than we would have liked, but at least it was more solid. Building a solid cashflow means to invoice our customers without delay and get our receivables in as soon as we can. It means limiting overhead expenses and building up a sound capital reserve.

Can you trust in the Lord for provision instead of the bank? What steps can you take to increase your cash assets?

Chapter 12: Extending Credit

Read the Bible: Deuteronomy 28:12; Matthew 5:42

God promised His people that they would be blessed if they obeyed His commandments. One of those blessings had to do with lending. Moses indicated that the Lord would bless all the work of your hand; and be able to lend to others.

Just because lending is part of ‘the blessing’ doesn’t mean we can simply forge ahead without considering how to extend credit in a way that is both honouring to God and consistent with Biblical principles.

Many businesses fail because of poor credit policies. Business leaders must be wise in their approach to lending. Business-to-business credit is usually used as a means of managing cash flow. Customers who place orders, expecting credit beyond the permitted payment period, are asking you to be their banker. Be careful not to extend further credit in order to make a sale. Make sure you do a

credit check on your existing customers on an annual basis as well as on all new customers.

Since you are committed to pay your creditors, whether or not your debtors pay you, think carefully about how much credit you extend and to whom. Let these two principles be your guide:

- Limit your lending to those who are faithful in repaying.
- Do not extend credit to those who will be damaged by it.

Our purpose in business is to glorify God and sincerely care about customers even if we don't know them personally. Jesus words from Matthew 5:42 indicates that we should 'not turn away' from those you do business with them. This extends also to those who have difficulty in paying what is owed.

In our chemical business, we made regular credit checks on customers. This saved us from losing money due to a customer going bankrupt. We also realized that we had a responsibility to those who could not pay. Having made a policy to be debt free and maintain a good cash flow, we were in a position to extend more credit to customers who had genuine payment problems. In one case, we even wrote off a large debt, so that a customer could continue dealing with us. Future profits more than made up for this sacrifice.

How do you deal with lending and credit control in a way that glorifies God? Do you have any ideas about improving that area of your business?

Chapter 13: Collecting Debts

Read the Bible: Luke 6:27-30; John 1:17,17; Proverbs 22:1; Ecclesiastes 8:11; Romans 12:17-18.

Decisions about collecting debts are important due to the influence they have on maintaining durable business relationships. Because our business belongs to God, maintaining a good reputation, both for myself and the God we serve, is extremely important. Management of debtors must be governed by a balance between making sure payments are received within the agreed timeframe, and active cooperation to help solve payment problems.

Jesus was described by John as being ‘full of grace and truth.’ We want to deal with our debtors based on truth by delivering good products, keeping our promises, and proactively ensuring payments are received. We also want, as God’s representatives, to demonstrate grace to our debtors whenever they have difficulty meeting their obligations to us.

Managing receivables in business is finding this balance between grace and truth. If a customer genuinely cannot pay, and we would bring him into more trouble by insisting on payment, can we apply grace and help the customer to solve his problem? This may cost us, but the proverb says that a good reputation is better than money!

If a customer will not pay, and expressly uses us, we should apply truth and do all we can to make him pay—even to a last resort of legal means. The debtor must then be held accountable.

Our company made cleaning and sanitising products for the food industry. One of our independent agents, specialised in the meat processing industry, was an excellent salesman, but (as is often the case) a terrible administrator. He could not pay his invoices on time. This frustrated our credit controller so much that he was threatening legal action which made our agent angry. I decided to step in and visit the agent at his home office. I immediately saw the problem. He did not have a filing system but a ‘piling’ system. Some invoices were lost, correspondence unopened. We solved the problem by buying his business, taking over his debt, and employing him as a salesman. This gave him a well-paid job, servicing his customers and we managed the invoices. He was very happy and so were we! Applying grace was profitable for both parties.

Not paying bills on time is a sure symptom of underlying problems. Are there opportunities to help your customers and show God’s grace?

Chapter 14: Bribes

Read the Bible: Exodus 23:8; Proverbs 17 :23; Ecclesiastes 7 :7

When financial pressures are high, temptation to compromise may, and likely will, come in a very attractive and tempting package. The Bible says clearly that offering or taking bribes is wrong.

Moses said that accepting a bribe stops you from seeing clearly and leads you in the wrong direction. The wise Solomon stated that a bribe will corrupt your heart, and that taking a bribe in secret will pervert justice.

When you really need the sale, and accepting a bribe seems so simple, your faith and integrity are being tested. When being confronted with bribery or extortion, it is your opportunity to make a stand, to obey God, even at great personal cost.

Do you want to be able to see God's ways clearly, to keep on track doing business God's way, and to allow God to

demonstrate His justice through you? Never, ever take or give a bribe.

There was a time in our business when 80% of the five-year contracts we held at our major customer were ending and needed re-competing. This was a very large part of our total business and if we could not win the contracts again, our business would be in serious trouble. Our customer was an institution which had a strict written policy that no bribes were ever permissible. However, we knew that a major competitor was offering incentives to our customers to grant them the lucrative contracts. Our customer told us and wanted us to give some incentive for him to grant us the business. This was a tough time. We prayed about it and concluded that, because God owned our business, He would never let Himself get involved in bribery. We declined the offer and submitted our proposal. During the contract evaluation process, we learned that the contracts officer had been terminated due to corruption, and that the customer had learned about the offer of bribes. That competitor was disqualified from the process.

Have you ever been confronted with bribery or extortion? Can you take a stand for the Lord and His standards of goodness? Remember, He is the owner. If the company has to lose business due to corruption, then it is His loss, and He will deal with it in His way!

About the Author



Peter Briscoe (1950), has been in International business all his life, first in industrial chemicals, then in consulting and coaching, and finally leading a space projects business. He is founding member of the International Association for the Advancement of Space Safety, Europartners - a European association of Christians in business, and the European Economic Summit. As a follower of Jesus, he has been especially interested in discovering, applying and teaching what the Bible has to say about business and finance. He is a founder of Compass - finances God's way in Europe. At home he is married for 50 years with Didie and have three married daughters and six grandchildren.

About Compass

Compass - finances God's way is a global, non-denominational movement teaching financial discipleship and generosity.

The purpose is to serve churches, businesses, ministries, schools and other organisations by providing biblically based solutions on handling money and possessions.

Compass' mission is to help people everywhere to learn, apply and teach Gods financial and business principles. We are looking for three major outcomes.

1. To know Christ more intimately as we trust and obey Him, experiencing Christ at work.
2. To become free from worry, fear, stress and anxiety and then be free to serve and love the Lord and our neighbours.
3. To contribute to fulfilling the Great Commission by passing on what we have learned to others and making 'financial disciples.'

Compass has developed a wide range of resources in a wide variety of formats, such as workshops, small group studies, e-books and online learning.

There are teaching resources for all ages, from small children through students to adults; with application to areas of life such as business, church, marriage and family.

To see our resources, please visit the web site at www.compass1.eu

