

LESSON 21 Devotional

Financial Integrity

Bill owned a business that had a specialty niche in the printing industry. Later in life he became a follower of Jesus with a great passion for evangelism and excitedly used his business platform to impact lives.

With the advent of digital technology, a significant portion of Bill's business was negatively impacted. He began to realize that if he was going to compete in the future he was going to need to embrace new technology.

It was during this time that a salesperson introduced Bill to the so-called latest technology. He convinced Bill to purchase this \$600,000 equipment on the spot and to take full advantage of vendor financing.

Unfortunately, Bill didn't take the time to compile any projections, research competing technology, or determine the financial source for making his payments. Instead he assumed the new technology would bring in new revenue to cover the newly incurred cost.

Before long, Bill discovered that this new technology didn't have the bugs worked out. It was down for weeks at a time and he received very little help from the vendor to remedy the problem. Soon, cash flow began tightening dramatically and debt payments took their toll.

Fear began to creep in as Bill found himself trying to hoard cash to make the loan payment. Even though he had money to pay his suppliers, he often deferred making a payment to them without any communication. Instead, he was completely consumed with making the loan payments.

Eventually, both the loan payment and vendor commitments were in arrears. In addition, Bill's calls to valued customers to squeeze monies from them earlier than their usual terms helped to deteriorate their once healthy relationships.

Out of shame, Bill began refusing to take vendor calls or communicate to them about his situation. This began to impact his reputation and integrity in the marketplace and severely hampered his evangelistic efforts.

After talking with Bill, one of the company's suppliers left the office mad. The supplier shared with one of the employees as he left, "That guy has a lot of gall. He hasn't paid me in 90 days, and he has the nerve to tell me about Jesus. If this business is what life with Jesus is like, no thank you!"

Bill's business ultimately fell into bankruptcy and had to be liquidated, leaving employees, customers, and suppliers disillusioned.

DISCUSSION QUESTIONS

There are multiple biblical principles that Bill could have applied to his situation that could have saved Bill's integrity and his business. Read the following passages and as a group state the principles that could be applied to Bill's situation.

1. Read Luke 14:28. What is the principle that Bill should have applied to the purchase of equipment? What steps should he have taken?

2. Read Proverbs 22:26-27. What principle might Bill have gleaned from this passage? Discuss some other ways Bill might have addressed the industry problem, prior to considering debt.

3. Read Proverbs 27:23. In terms of managing cash flow proactively, what principle might Bill have learned from this passage, and how might he have applied it?

4. Read Proverbs 3:27. Hoarding cash for one vendor, prioritizing them over another, is a common problem. How might this passage have been used in walking in faith and guiding Bill's priorities?

5. Read Matthew 7:12. How might this verse be applied to Bill's lack of communication to his vendors? What would you have recommended Bill to do?

6. What lessons have you taken away from this story that may help you maintain your integrity in the future?
