

**CONSIDERATIONS BEFORE CLOSING A BUSINESS****By Rick Boxx**

We all would like to think that following the Bible's high standards of doing business always result in success, but that is not reality. It can be especially frustrating when unethical, unscrupulous people seem to thrive while we are struggling to do right. This conundrum is as old as history. In the Bible, a psalmist named Asaph was also having trouble reconciling why evil people around him were doing so well while he was floundering in life. He wrote, "When I tried to understand all this, it troubled me deeply till I entered the sanctuary of God; then I understood their final destiny" (Psalm 73:16).

This becomes a particular concern when people of faith committed to biblical values and principles must confront the prospect of having to close their businesses despite their best efforts, prayers, and trust in God's provision. Sometimes this is necessary. But deciding when and if to close a business is always difficult. Before doing so, several factors should be weighed. Here are just a few of them:

One factor is **time** – the amount of the time spent keeping your business going. I have counseled home remodelers who could have been earning \$30 an hour as a carpenter. But instead, due to common business mistakes, they found themselves working 70 hours a week. By dividing what they earned by the time spent at work, they essentially were paying themselves less than minimum wage.

Time is valuable and should be compensated appropriately. If that is not possible with your current business, the best option may be closing your business. As Ecclesiastes 3:1 wisely observes, "There is a time for everything, and a season for every activity under the heavens: a time to be born and a time to die, a time to plant and a time to uproot."

Another consideration is **talent**. When I was 25, I was a CPA and skilled at financial management. But in the pursuit of money and wanting to be an entrepreneur, I decided to launch a used car rental agency. One winter day, with outdoor temperatures below zero, few of the cars on my lot would start. That day helped me realize how much I hated that business – and that my talents were being improperly utilized.

"For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do" (Ephesians 2:10). God has created each of us with unique talents. If yours are not being used in your business, that may be one more reason you should consider closing.

A third consideration is **treasure**. You deserve to get paid appropriately for the time you work in the business. For example, Jim left a job that was paying him \$100,000 a year and invested \$200,000 to start a new business. However, the business was never able to generate enough revenue to pay back any of his original \$200,000 investment, making it unwise to continue. Jesus said, "If you have not been trustworthy in handling worldly wealth, who will trust you with

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true riches?” (Luke 16:11).

In a different scenario, Travis was leading a business during a significant industry decline. When closing the business seemed the only viable option, Travis surprisingly offered to buy the company personally.

His decision seemed unwise, but God continually affirmed the decision. Travis' wife even joined the company and became an investor. Together they made the company profitable. “As the heavens are higher than the earth, so are My ways higher than your ways and My thoughts than your thoughts” (Isaiah 55:9). The best reasoning had been to close the company, but God had different ideas.

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### Reflection/Discussion Questions

1. Do you own your own business now? What led you to do that? Are you an entrepreneur at heart, or did you start the business as an alternative to what you had been doing?

If you do not own a business, is this something you would one day consider? Why or why not?

2. Have you ever experienced or observed unscrupulous, unethical people seeming to prosper in their businesses while competitors committed to high standards of honesty and integrity have struggled? How has this made you feel?

3. It is suggested that time, talent and treasure should be considerations in whether to keep a business running or to close it down? Do you agree? Explain your answer.

4. Considering the previous question from another perspective, should time, talent and treasure be factors in deciding whether to remain at your current job or to seek other employment? How does stewardship – properly managing the gifts, talents, skills, and experience God has given you – be a part of the decision-making process?

### Challenge For This Week

Whether you own a business or not, and regardless of whether you would ever consider becoming a business owner, take some time this week to review what God has entrusted to you: Your time, your talents, and your treasure.

Consider and pray about whether what the Lord has given you is being fully utilized, or if you are on a path that will lead to maximizing what He has given. You might want to discuss this with a trusted friend or advisor, someone who knows you and cares about you enough to tell you the truth about where you are today and where you should be.

#### NOTE:

For more about what the Bible says, consider the following passages:

Proverbs 19:21, 20:24, 22:29; 1 Corinthians 3:9; Colossians 3:17,23; 2 Timothy 3:16-17

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