

Forgiveness in Business: Lessons from some Tough Experiences

This personal story from Margaret McLaren highlights the role of forgiveness where accountability has broken down.

To whom are we accountable when the accountability systems of this world break down? An interesting question and one that I have lived through. This article will attempt to share some lessons and insights I found on my journey to answering this question.

After a messy divorce in 1997, which resulted in my losing residence of my children a year later, I realised that I had to say sorry for my part in it all and forgive my ex-husband, his family, my family, solicitors, judges, etc and found that in doing so, it healed me of anger and bitterness. I truly found out what 70 x 7 (see Jesus' words to Peter in Matthew 18:22) means as I had to keep on forgiving to maintain my inner peace.

I also discovered the importance of repentance and believe that after confessing my part in it all and repenting, this was the first step to finding forgiveness in my heart for those who had hurt me, together with forgiving myself.

A Background of Disputes and Unforgiveness

I attended school in Auchterarder, which was the place of the Disruption of the Church of Scotland in 1843, where the Free Church of Scotland broke away from the established church after the landowner refused to allow the congregation to choose their minister. When studying the history of the area, I also found that the town

was part of The Marrow Controversy of 1717 where the Presbytery of Auchterarder issued a declaration known as 'The Auchterarder Creed', which declared that it was unorthodox to say a person must repent of their sins to be justified. After much debate and controversy, the General Assembly of the Church of Scotland reaffirmed the condemnation of the Creed and rebuked those who represented it, and this resulted in an earlier split in the 1730s. January 1716 saw the town and six other villages in the area burned by the Jacobites after the Battle of Sheriffmuir (located on the hillside above Dunblane). The battle was inconclusive and ended the first Jacobite Rebellion. There are several accounts of the Clanranald, who gave

Battle of Sheriffmuir, 1715

Photo: Historic Scotland





the order to burn, returning to the area to ask for forgiveness and being met with black sooty, tear-stained faces and an attitude of total unforgiveness. It was no surprise that I too became embroiled in legal disputes, having been brought up in an area which was famed for legal disputes and unforgiveness. There have been many untimely deaths in this area including several generations of my own and other farming families. It has been suggested by several intercessors who have visited the area that what has happened on the land historically has subconsciously affected those who live here. It was my pleasure to be part of a group who prayed in this area in 2005 to stand in the gap for the families affected. I do believe that this contributed to my healing process.

Little did I know that the experience of my divorce was preparation for what happened in 2002. I am an accountant and was registered as qualified to audit companies. I had obtained for my practice an accountancy franchise (similar to a partnership) two years before, whereby the franchise passes business to me under their conditions, and I work for them. Another member of the franchise who was not a registered auditor had a client who required an audit as their turnover had breached the audit exemption limit in

place at that time. I was told that the other practitioner would prepare the Statutory Accounts and all I had to do was carry out the audit, for which I duly quoted. I had grown my practice from scratch to the point where I employed an audit manager and other staff in just over two years, and had even reached the short list of the local Chamber of Commerce's 'best new business of the year'.

We discovered a mound of uncompleted documentation and a catalogue of serious errors and re-quoted for the necessary time to complete everything required. I also had to issue three Statutory Letters highlighting serious errors in the Accounts and Disclosures, including the company not being audited in the previous year when it should have been. I re-quoted on the basis that there were three years Accounts and two audits to complete to enable me to comply with all mandatory Accounting and Auditing Standards. This resulted in the client complaining to my franchisor that I was overcharging. The franchisor ordered us to forward all our files to their head office, to ignore everything we had found, and to complete this job for the original quote which was one seventh of the re-quote. I refused to hand over the files unless they produced a court

subpoena, whereby the franchisor would testify under oath on the facts that are at issue, which is an auditor's legal right. I was threatened and intimidated by the franchisor and had to disappear for a week. After taking legal advice, my only option was to resign from the franchise on the basis that they were asking me to break the law. The risk was that they would sue me, and they did, for over £100,000 in the High Court in London. The auditor who completed the audit under the price and conditions requested by the franchisor was severely reprimanded by his professional body.

From Bad to Worse

I eventually settled for around £5,000 but this made me responsible for all their fees which at that point were around £13,000 when mine were £6,500. I questioned this.

I sold my home in 2003 in an attempt to save my business and lived with one of my neighbours for four years and took over the attic of a local family for a further two years. My staff gave me wonderful support and one even waived their salary to help the situation.

In February 2004, we were about to settle that I would pay £9,000 towards the other side's legal fees when they

suddenly withdrew, and I had to appear in the High Court. The judge determined that it was more important to protect the franchisor's business interests than for me to comply with the rules of my professional body in an audit situation. My professional body provided excellent support on all technical matters but only gave limited financial support. I had to find a total of around £70,000 to cover the settlement and both sides' legal fees – High Court disputes are extremely expensive.

A year later, I made myself Insolvent to avoid bankruptcy as I could no longer afford to continue. I relinquished my audit certificate before it was taken from me as registered auditors are not permitted to be Insolvent. Audit work from other practitioners in the franchise had dried up and my clients were sold as part of the insolvency procedures. I was unemployable as an accountant in any other practice due to being insolvent and was forced to begin from nothing again. Consequently, in 2007 I resigned from my professional body as I found it impossible to afford to maintain my qualification and practising certificate.

Initially I assisted the insolvency practitioner with my business dissolution, did voluntary work for churches and charities and found some paid book-keeping work. I then concentrated on consultancy work and set up and trained folk to use QuickBooks. I even made a name for

myself using QuickBooks to control stock for distilleries! It was a very hand-to-mouth existence, and I was really touched by many acts of kindness including a cheque for £200 a few days before Christmas after I had told my children there would not be very much for Christmas that year. My son's favourite toy for years afterwards was the Lego remote control car that I was able to purchase.

Rebuilding my Practice

In 2012 I was appointed Finance Manager for an NGO in Uganda and in June 2018 I was readmitted to my professional body after returning to the UK. Since then, I have rebuilt a small practice from scratch through word of mouth. I concentrate on helping small businesses with their accounting and tax affairs and dealing with HMRC both on day-to-day matters and Tax Investigations. I also help and support businesses and organisations with financial management.

Throughout all of this, the only way I could maintain my integrity and dignity was to apologise whenever required and keep on forgiving – not just the client, but my franchisor, the other accountant, my professional body, my bank, my family, my church, and others, as there's not much (if any) support out there for the self-employed who face this type of challenge! Most folks just did not understand and kept their distance. At church, I became the subject of some scurrilous gossip, and the Session Clerk

had to read a Statement of Truth from the pulpit one Sunday.

The Forgiving Process

I did not find forgiveness an easy process when dealing with the breakdown of my marriage and losing residence of my children, who remained in Yorkshire when I returned to near Edinburgh, Scotland in 1998. One Sunday, the theme at church was 'Forgiveness' and I remember just weeping and weeping and failing to understand what was meant by Matthew 18:22. The pastor was really supportive and even met with me a few days later to give me a more personal explanation. He encouraged me to visit the Prayer Room which had recently been set up and whose Leader often describes me as the most broken woman he had ever come across (anonymously). He then describes how I confessed, repented and forgave. Forgiveness took a long time and the process truly started when I took his advice and kept saying I forgive my husband and others daily. To begin with, I did not really feel that I had forgiven them in my heart. It was a gradual process and after a few years, I had peace about the whole situation.

When it came to forgiving my franchisor and everyone else involved in the High Court case, I found this much easier and I had no hesitation in forgiving at each stage. I believe that my previous experiences truly helped me to do this.

Lego remote control car

Photo: mikeshoots.com



— ” —
Thy word is a
lamp unto my
feet, and a
light unto my
path
— ” —



Strengthened by Faith

My faith was really tested but very much strengthened, and I am thankful for those who supported and prayed for me.

I held onto Psalm 23 and learned much about 'walking through death's dark vale'. I can also honestly say that my needs were always met and that I felt safely cradled in God's arms. I had peace in my heart going through the most difficult moments.

Through all this disillusionment with people and systems that failed me, I learned to trust and to be accountable to our Heavenly Father. He looks after his children because the systems of this world do not work in his ways, and we really need to keep a heavenly perspective.

It took a long time to realise that I had suffered several traumas, and I have since taught on trauma and forgiveness to Youth With A Mission


students and South Sudanese pastors in Northern Uganda. Witnessing the transformation in these folks when they came to a place of forgiveness was truly an amazing experience. We saw many miracles of physical healing and healing of close relationships. Since our visit, a number of the pastors we worked with have returned to South Sudan and are working to restore their land from the effects of war.

The Current Situation

Today, many small businesses are really struggling to survive – they feel battered and bruised, navigating masses of red tape, dealing with banks which are impersonal, inconvenient, and poor value, and facing ever increasing tax demands, amongst numerous other challenges. The biggest complaint I hear from clients is that nobody is listening, and many have lost faith in everything, including 'church'. I believe there is much that 'church' can do – we can

purchase from and use the services of our local businesses, we can run or host business events, we can listen to business folks, we can be mentors, and above all we can pray for them – nobody has ever declined an offer of prayer from me. Encouraging forgiveness also helps, though this can take time.

I have personally found Faith in Business to be a massive encouragement. It is a safe place to build up trust, to learn from each other and prepare us to help others. There is a real need for much more collaboration in the world of small businesses and I would encourage us all to befriend a small business in our locality and pray for them as a worthwhile first step.

Finally, it is my prayer that my experiences will help others who are facing difficult and challenging financial situations in business – particularly those who are self-employed. 



Margaret McLaren has her own Consultancy business, and is an Enterprise Facilitator with a local Enterprise Charity. She works with small businesses all over rural Scotland advising on financial management and taxation.