

# **SURVIVING SUCCESS AND THRIVING WITH FAILURE**

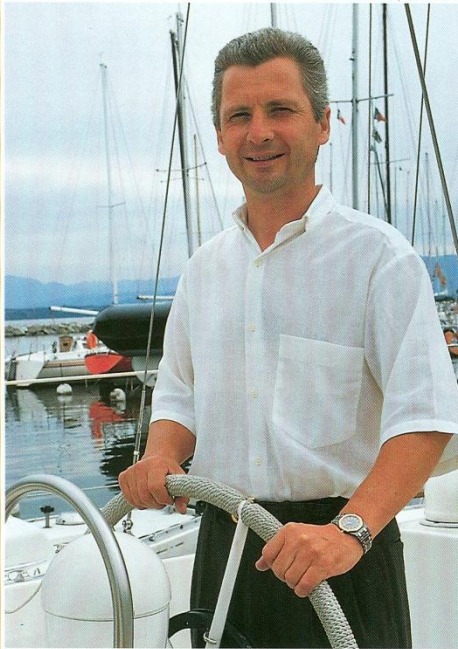
**BY KURT BUEHLMANN, CROWN - SWITZERLAND**

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# STORY OF SUCCESS & FAILURE

## KURT BÜHLMANN ENTREPRENEUR 'EXTRAORDINAIRE'

Kurt Buhlmann is an entrepreneur. He thinks big. He thinks grandly. And he thinks positively. He is a building contractor, a developer and – a very clever man.



**H**is company, Buhlmann Frères, is known widely in the Swiss Romande. Over the past 15 years he has built 2,300 apartments, not to mention several office buildings, a few factories, and a handful of private villas. While doing all this he discovered another need and has created a new business to handle it.

But we are getting ahead of ourselves.

"I didn't start off in life to be a building contractor. Actually I thought I would go into marketing and advertising. In fact I did. But my brother is an engineer and he went into the construction business in Geneva. He suggested I join him. I was living in Zurich at

the time and certainly the prospect of living in the Swiss Romande was very attractive."

The Buhlmann brothers began with the premise that much in the building trade was inefficient. They figured that if they gave a low bid they would probably get the business. They were right. But once they got the business they had to figure out how to complete the project at the contracted price.



"I looked at what was going on and figured there was a lot of fat in the business. What we needed to do was to cut out the fat," Kurt Buhlmann explained.

"As a result, we started getting lots of business. But I reasoned that the best part of the business was in the home construction end of the trade. So in 1977 we started building individual houses and it is from this beginning that our current business developed.

"To make it successful I laid down two principles. They hold today just as much as they did then. First, every contract has a firm price and, second, every contract has a fixed completion date. I believe a customer is entitled to that – and he gets it."

That was a key to success and as a result Kurt Buhlmann has built a network of businesses which are real estate oriented. "I believe one should invest in the fields one knows and understands," he said.

- ✗ grew up in a family of five boys
- ✗ studies in banking , economy -marketing & advertising
- ✗ became an entrepreneur (real estate construction) at age 26 with dreams of being "very rich as fast as possible"
- ✗ 14 years later: two children, a fortune of 50 million Swiss francs and 300 employees
- ✗ 1989, a change in legislation brought real estate prices down overnight
- ✗ lost everything: fortune, companies, first wife, reputation (Money Matters December-09)
- ✗ 1991 a businessman led him to Christ
- ✗ 'Men's day 2000' with Earl Pitts
- ✗ 2002 marriage with Lis; Is 45,1-3
- ✗ back in real estate business
- ✗ Crown financial teaching in small groups from 2000 to 2003
- ✗ Calling of the Lord 2006: "you are a 'kingly paid' slave..."
- ✗ seminars since 07; 90% teamwork with God



# HOW TO HANDLE MONEY?

## World's system

The world says:  
Spend everything that  
you earn.

But if you save, place  
your confidence in  
your  
assets

## Kingdom of God

The Bible teaches:

***"The love of money  
is  
the root of all kinds  
of  
evil"*** 1 Tim 6:10

# OWNER OR STEWARD?

## World's system

**Possessions =  
yours – mine**

“You earned your money yourself, so spend it how you see fit”; “What you have belongs only to you and you alone determine your fate”

## Kingdom of God

**Possessions =  
everything  
belongs to  
God** Ps 24:1

**You are a responsible before  
God  
as a steward. What you have  
belongs to God. The all-  
powerful, living God holds  
everything that happens in his**

Personal statement:

**I don't need a god in my life**

—

**I can do it my way**



Proverbs 16,18:

***“Pride goes before  
destruction, and  
haughtiness before a fall”***

# BECOMING A SLAVE TO DEBT

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Doing real estate businesses together with seven partners by co-signing bank loans ...

**What does the Bible say about that?**

Proverbs 22:26-27 (also in 17:18 + 20:16;)

***“Do not co-sign another person’s note or put up a guarantee for someone else’s loan. If you can’t pay it, even your bed will be snatched from under you”***

# **BIBLICAL TRUTH ABOUT DEBT**

**Being in debt is equivalent to a curse,  
even slavery -  
you become a slave**

Proverbs 22:7

***“The rich ruleth over the poor, and the  
borrower is servant to the lender”***



# FIVE BUSINESS PARTNERS DIED

- ✘ Six cancers in six months
- ✘ Suicide
- ✘ Cancer
- ✘ Suicide
- ✘ Cancer
- ✘ “The sixth” came into faith in JC

# BIG PROBLEMS

## Zahlungsbefehl über Fr. 12,5 Millionen...

OFFICE DES POURSUITES  
1260 NYON  
Av. Reverdill 2  
CCP 10-4771-0  
Tél. (022) 361 35 51

Exemplaire pour le débiteur et pour le tiers propriétaire  
Poursuite N° [REDACTED]

### Commandement de payer

POURSUITE EN REALISATION D'UN GAGE IMMOBILIER

A NOTIFIER A

DEBITEUR : BUHLMANN Kurt  
Ch. Savy-Dessous  
1261 GIVRINS

CODEBITEUR  
SOLIDAIRE :

CREANCIER : CAISSE D'EPARGNE [REDACTED]  
CCP : [REDACTED]

Toutes requêtes et communications adressées à l'office doivent indiquer le numéro de la poursuite

Requiert paiement de

01) Fr.	12.517.984,40	plus intérêt à	10,00 %	du	10.05 [REDACTED]
02)	500,00		0,00		00.00.00
03)	408,00		0,00		00.00.00

Ainsi que les frais du présent commandement, par Fr. 408,00 plus encaissement de Fr. 500,00

Titre et date de la créance, cause de l'obligation:

1) Solde au 10 mai [REDACTED] de l'avance à terme fixe ouverte dans nos livres pour un montant initial de Fr. 10'710'000.-- conjointement avec [REDACTED] dans le cadre d'un consortium bancaire dont nous sommes chef de file et dont vous êtes codébiteurs conjointement et solidairement entre vous, garanti par gage et non remboursé à ce jour malgré nos mises en demeure. (Suite en annexe)

Désignation de l'immeuble:

Immeuble, soit parcelle No [REDACTED] Commune de [REDACTED]

Vous êtes sommé de payer dans le délai de SIX MOIS de la notification du présent commandement la somme ci-dessus et les frais de poursuite.  
Si le débiteur entend contester tout ou partie de la dette, le droit du créancier d'exercer des poursuites ou le droit de gage, il doit former opposition auprès de l'office soussigné ou par écrit, dans les DIX JOURS de la notification de ce commandement.

Faute par le débiteur d'obtempérer au commandement de payer ou faute d'opposition de la part du débiteur, l'immeuble sera vendu à la réquisition du créancier.

Nyon, le 04.03 [REDACTED]

Office des Poursuites

Notification Le présent acte a été notifié aujourd'hui le

à M<sup>me</sup> Verena Buhmann [REDACTED]  
Signature du fonctionnaire ou du facteur postal chargé de la notification

N.B. - Le fonctionnaire ou le facteur qui procède à la notification atteste, sur les deux exemplaires, le jour où elle a lieu et la personne à laquelle l'acte a été remis. La notification ne peut être coprée ni par lettre ordinaire, ni par lettre recommandée.

### OPPOSITION

Le débiteur et le tiers propriétaire sont autorisés à faire opposition au moment de la notification. Dans ce cas, l'opposition est portée sur les deux exemplaires et le fonctionnaire ou le facteur postal porteur du commandement en donne acte en apposant sa signature. Le droit de gage est réputé reconnu s'il n'est pas expressément contesté dans l'opposition. Toutefois le débiteur et le tiers propriétaire peuvent encore, dans les dix jours des celui où les loyers (fermages) ont été frappés d'indisponibilité, contester que ceux-ci ou une partie de ceux-ci, soient compris dans le gage.

Le débiteur et le tiers propriétaire qui ne contestent qu'une partie de la dette doivent indiquer expressément...

# HOW TO HANDLE BIG PROBLEMS ?

- ✘ A businessman was sent on my way
  - ✘ To talk about Jesus Christ
  - ✘ I had no other solution...
- ✘ I came to faith in 1991 - Team Work with God began

Malachi 3:10

***“Bring all the tithes into the storehouse  
so***

***there will be enough food in my Temple. If  
you do so I will open the windows of  
heaven for you. (...) Try it! Let me prove it***



# FIRST MIRACLE

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- ✘ My companies are sold
- ✘ I lost my working place
- ✘ I found the passage in Mal 3:10
  - ✘ I tried my God

Result?

***“Now glory be to God! By his mighty power at work within us, he is able to accomplish infinitely more than we would ever dare to ask or hope” (Ephesians 3:20)***

# TITHING

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- ✘ Not a law ! (Existed 430 years before Moses received the law of God)
  - ✘ Opens an account in heaven
- ✘ Brings us nearer to God (faith, trust)
  - ✘ Blessings come
  - ✘ Can save our life (story)

# ANOTHER MIRACLE

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- ✘ Summons to pay 15 millions of CHF/\$ (also that of my partners)
- ✘ «Do not oppose and ask for forgiveness to the banker» commanded by the Lord
- ✘ Bad surprise...
- ✘ New convocation
- ✘ I become free



# **PRAYER STRATEGY ?!**

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**Is there any prayer  
strategy ?**

**How enter in a team work  
with God?**

# DECISIVE PRAYER

# **1. HAVING FAITH**

Romans 10,17

**« So faith comes from what is heard, and what is heard comes by the preaching of Christ. »**



# WHAT THE BIBLE SAYS

In Matthew 21,22:

**«And whatever you ask in prayer, you will receive, if you have faith»**

Everything is possible to whom has faith!

# WHAT THE BIBLE SAYS

In Mark 11,24:

**«Therefore I tell you, whatever you ask in prayer, believe that you have received it, and it will be yours»**

Do not pay attention to circumstances!

# WHAT THE BIBLE SAYS

In Matthew 18,19:

**«Again I say to you, if two of you agree on earth about anything they ask, it will be done for them by my Father in heaven»**

Unity in prayer!



# WHAT THE BIBLE SAYS

In Hebrew 11,1:

**«Now faith is the assurance of things hoped for, the conviction of things not seen»**

Faith materializes what we hope for  
and that we cannot yet see!

# WHAT THE BIBLE SAYS

In John 16,23:

**«Truly, truly, I say to you, if you ask anything of the Father, he will give it to you in my name»**

Ask the Father in the name of Jesus!

# **2. OBEDIENCE**

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James 5,16 says:

**«The prayer of a righteous man has great power in its effects»**

Obedience = blessing as according to  
Deuteronomy 28,1-14



# **3. GLORIFY GOD**

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In 1 John 3,22:

**«We receive from him whatever we ask, because we keep his commandments and do what pleases him»**

In Matthew 6,33:

**«Seek first his kingdom and his righteousness, and all these things shall be yours as well»**

Thriving to glorify God!

# 4. DO NOT DOUBT

In James 1, 6-8:

«But let him ask in faith, with no doubting, for he who doubts is like a wave of the sea that is driven and tossed by the wind. For that person must not suppose that a double-minded man, unstable in all his ways, will receive anything from the Lord»

Doubt is a fearsome ennemy!

# WHAT THE BIBLE SAYS

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In 1 John 4,18:

**«There is no fear in love, but perfect love casts out fear»**

Fear is the opposite of faith!



# A MULTIPLIED FAITH

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**80% faith = 20% results**

**100% faith = 100% results**

# WHAT THE BIBLE SAYS

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In Deuteronomy 32,30:

**«How should one chase a thousand, and two put ten thousand to flight»**

**With God: 1 + 1 = 10!!!**

# **SEVEN STEPS TO FULFILMENT**

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## **1. Decide what you want to obtain from God**

James 1, 6-8: "But let him ask in faith, with no doubting, for he who doubts is like a wave of the sea that is driven and tossed by the wind. For that person must not suppose that a double-minded man, unstable in all his ways, will receive anything from the Lord"



## **2. Read the scriptures that promise the expected answer**

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Joshua 1,8 "This book of the law shall not depart out of your mouth, but you shall meditate on it day and night, that you may be careful to do according to all that is written in it; for then you shall make your way prosperous, and then you shall have good success."

# 3. Ask God for what you desire

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Matt 7, 7-8 "Ask, and it will be given you; seek, and you will find; knock, and it will be opened to you. For every one who asks receives, and he who seeks finds, and to him who knocks it will be opened."

## 4. Believe that you receive

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Mark 11, 23-24: "Truly, I say to you, whoever says to this mountain, 'Be taken up and cast into the sea,' and does not doubt in his heart, but believes that what he says will come to pass, it will be done for him. Therefore I tell you, whatever you ask in prayer, believe that you have received it, and it will be yours."



# 5. Reject doubt!

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Doubt comes from the devil. Resist him!

James 4,7: "... Resist the devil and he will  
flee from you"

## 6. Meditate the promises

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Proverbs 4, 20-22: "My son, be attentive to my words; incline your ear to my sayings. Let them not escape from your sight; keep them within your heart. For they are life to him who finds them, and healing to all his flesh."

# 7. Praise God

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Philippians 4,6: "Have no anxiety about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God."



# A Good News:

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1 Corinthians 4,20:

**«For the kingdom of God  
does not consist in talk  
but in power»**

# A MIRACLE AGAIN

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- ✘ Lis, a woman of God
- ✘ Is she the right person?
- ✘ Am I the right husband?
- ✘ Asking God
- ✘ Receiving a clear answer
- ✘ Isaiah 45: 1-3 (calendar of my spiritual father)

## Finding Christ in the midst of financial disaster

By Chuck Thompson  
MONEY MATTERS EDITOR

Kurt Buhlmann became an entrepreneur at the age of 26 with dreams of being “very rich as fast as possible.”

Today, he has a different focus that’s centered largely around giving. How he got there is an amazing story that involves a great downfall, tragedy, major financial losses, and the ultimate gain.

Born in Zurich, Switzerland, Kurt grew up in a family of five boys and went on to study banking, marketing, communications, and advertising.

Along with one of his brothers, he went to Geneva, in the French-speaking part of Switzerland, to enter the real estate field.



Following a real estate crash in Switzerland, five of Kurt’s seven business partners died from a broad range of causes, including heart attacks, cancer, and suicide.

Fourteen years later, he had two children, Raymond and Catherine; a fortune of 50 million Swiss francs; 300 employees; a large house; expensive cars, including a Ferrari; a 10-ton sailing yacht, and a 12-ton motor yacht.

**“I lost everything: my fortune, my companies, my first wife, my reputation” — KURT BUHLMANN**

He traveled throughout Europe by helicopter to play golf, and under his office he had a climate-controlled wine cellar with 100,000 bottles of very expensive wines.

Then, in the late 1980s, a law change brought real estate prices down overnight, setting the stage for Kurt to lose everything. But during this time God brought a businessman to Kurt who led him to Christ.

“I lost everything: my fortune, my companies, my first wife, my reputation,” Kurt says. “But I won everything: the faith in Jesus!”

Five of Kurt’s seven business partners died from a broad range of causes, including heart attacks,

cancer, and suicide. But in Christ, Kurt found a solid rock amid the shifting sand and discovered the strength to carry on.

### Isaiah 45:1-3

Prior to this time, Lis, who would later become Kurt’s second wife, moved from her home country of Denmark to Switzerland, where she married. In time, her husband left her and their two children, Benjamin and Vanessa.

She cried out to God for help, and there was more than one occasion when she and her children saw Him multiply the food in their house.

With God’s help, Lis, a hairdresser, was able to open her own salon. For 12 years she would pray for a new husband whose life was directed by the Lord—a person like the one described in Isaiah 45:1-3, one of her favorite Scripture passages.

Eventually, Lis entered a prayer group at an evangelical church in Nyon, near Geneva. Kurt and his daughter were members of the group, and when he saw Lis, he immediately fell in love with her.

“Then, a wonderful thing happened,” Kurt says. “The widow of the businessman

who had shown me the way to Jesus gave me a paper printed with the words of Isaiah 45:1-3. She said, ‘Kurt, this is for you. My husband had it in his office and thought it could be for you.’”

Kurt showed the paper to Lis, and she showed him the paper on which she had written the same passage.

The couple were married in 2002 with the aim of serving the Lord, sharing their testimony, and encouraging others to see the greatness of God.

### New life, new direction

Today, Kurt sees money in a much different light than before. “I was trapped in greed and was under the control of money,” he says.

“When five of my seven business partners died, all their debts fell on me because I had cosigned with them, in violation of the Scriptures. In the end, I was left with more than 100 million francs of banking debt.”

Through the influence of financial teacher Earl Pitts, of Canada, Kurt began to learn a biblical model for finances. And, through Campus Crusade’s Horst Reiser, who would later become Crown’s representative in Switzerland, he was introduced to Crown.

He arranged five Crown small groups in his church

attended by 40 people, and since that time, several hundred people have participated in these groups.

In addition, he and Lis present French and German language seminars on finances in Switzerland, France, and Germany. “We are seeing tremendous changes in people’s lives as a result,” he says. “They are getting out of debt, finding greater levels of faith, and discovering real prosperity through the Lord.”

Kurt is president of a group of prayer intercessors, involving more than 1,000 people, that prays for people in authority.

He serves on the committee of an organization that places Bibles in railway stations, commercial centers, and other places around Switzerland.

And, he is president of a Christian foundation with a building in Aubonne that provides space and coaching for almost 20 enterprises and organizations.

Each year, through the foundation, a new small company is created and coached. The most recent one is dedicated to helping people who are coming out of debt.

At the time this article was written, Kurt had received a gift of 450,000 francs toward the purchase of a new office for the foundation in Lausanne. One of his passions is to



Kurt and Lis Buhlmann

teach young people about finances, which he believes is the most powerful way to bring them into a relationship with the Lord and to a greater level of faith.

### Future goals

Kurt is excited about the release of Crown’s *God Provides™ Film Learning Experience*, which he plans to use as a teaching tool in Europe.

In addition, he hopes to create 50 Crown small groups per year, provide biblical training for young business people, create new biblically based businesses, and show others the benefits of investing in God’s Kingdom.

“Lis and I are determined to change the situation here in our region,” Kurt says. “Christians must become the head and not the tail (Deuteronomy 28:15, 43, 44). I believe that very hard times are coming and that we must be prepared in order to be a blessing to others—to give others the desire to know our great God.”



# PRAYER IN COUPLES

## World's system

$$1 + 1 = 2$$

Yield in the form  
of interest

## Kingdom of God

Transcendental biblical  
economy

$$1 + 1 = 10$$

Deut 32:30

*“...one person chase a  
thousand and two people put  
ten  
thousand to flight...”*

Yield through  
multiplication

# TIME

## World's system

Gain time by going always faster

Result: stress, impatience, etc.

## Kingdom of God

**Gain time by taking time with God**

**Result: closeness to God, peace, life quality**

# **Another good News**

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**Dear friends from South  
Africa:**

**We have a wonderful,  
powerful, faithful and  
graceful GOD in Jesus-Christ  
our Savior!!**

**Be blessed in His great  
Name!**



# Thank you for your attention!!!

