

# THE BUSINESS LEGAL LIFECYCLE

How to Successfully Navigate  
Your Way from Start Up to Success



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For Abigail and Benjamin

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# Contents

Foreward	7
Preface	9
Introduction	11
Chapter 1	Phase 1 – Conception 15
1.1	Your Initial Team 16
1.2	Goals 17
1.3	Choosing the Right Name 17
1.4	Conclusion 18
Chapter 2	Phase 2 – Start-Up 21
2.1	Structures 22
2.2	Leasing Premises 31
2.3	Directors' Responsibilities 36
2.4	Becoming a Franchisee 38
2.5	Borrowing Money 39
2.6	Insurance 46
2.7	Conclusion 48
Chapter 3	Phase 3 – Initial Clients 51
3.1	Who is your Ideal Client? 52
3.2	Tracking 53
3.3	Businesses Based on one Client or a Government Body 54
3.4	Where are you Going to get the Clients from? 55
3.5	Your Initial Agreement/Terms of Trade 55
3.6	Debt Recovery 57
3.7	Conclusion 58
Chapter 4	Phase 4 – Bringing on Employees 61
4.1	Employee vs Contractor 63
4.2	The Interview 65
4.3	The Agreement with your Employee or Contractor 65
4.4	Liability for Employers 66
4.5	Workplace Policies 67
4.6	Conclusion 68
Chapter 5	Phase 5 – Protecting Intellectual Property 71
5.1	Trademarks 72
5.2	Separate Entity to Hold your Intellectual Property 74
5.3	How-to Guides (including Operating or Process Manuals) 77
5.4	Patents 78
5.5	Conclusion 78
Chapter 6	Phase 6 – Maximising your Business/Bringing in Investors 81
6.1	Maximising your Business 83
6.2	What to Look out for in an Investor 83
6.3	Shareholders'/Unitholders' Agreements 86
6.4	Joint Venture Agreements 88
6.5	Conclusion 89
Chapter 7	Phase 7 – Expansion/Franchising/Licensing or Buying an Existing Business 91
7.1	New Business Premises Considerations 93
7.2	Franchise 94

7.3	Licensing	96
7.4	Buying an Existing Business	97
7.5	Conclusion	98
Chapter 8	Phase 8 – Estate Planning	101
8.1	Wills	102
8.2	Power of Attorney and Advanced Health Directives	104
8.3	Personal Insurance	105
8.4	Buy/Sell Option Agreements	106
8.5	Conclusion	107
Chapter 9	Phase 9 – Investing in Property	109
9.1	Buying Residential Property	110
9.2	Buying Commercial/Industrial Property	111
9.3	The Process of Buying a Property	112
9.4	Important Factors to Consider when Buying a Property	113
9.5	What Questions are Important to ask the Real Estate Agent?	115
9.6	Selling Property (be it Residential, Commercial or Industrial)	116
9.7	Conclusion	119
Chapter 10	Phase 10 – Litigation and Dispute Resolution	121
10.1	What is Litigation?	122
10.2	Dispute Resolution	124
10.3	Debt Recovery	126
10.4	Defending Proceedings brought against a Business	127
10.5	Conclusion	129
Chapter 11	Phase 11 – Sale of Whole or Part of the Business or the Listing on a Stock Exchange	131
11.1	Taking Cash for Fees	133
11.2	Selling a Business	133
11.3	Considerations about the Sale of Part of the Business	138
11.4	Listing a Business on a Stock Exchange	139
11.5	Conclusion	141
Chapter 12	Phase 12 – Retirement	143
12.1	Setting Up for Retirement	144
12.2	Superannuation	145
12.3	Buyout Periods	145
12.4	Conclusion	147
Chapter 13	Phase 13 – Insolvency/Winding up	149
13.1	Insolvency	150
13.2	Winding Up	151
13.3	Bankruptcy	152
13.4	De-registration	154
13.5	Conclusion	154
Conclusion		157

# Foreword

I believe entrepreneurs are extraordinary. Starting, scaling, and selling a business is one of the greatest endeavours a person can embark on. This endeavour has the potential for great financial rewards as well as personal growth but it also comes with enormous risks and many pitfalls.

Being an entrepreneur can be a lonely journey with no one to turn to for guidance, support or advice. For many entrepreneurs, they can't talk about their challenges with their employees, their family or their friends because they "just won't understand" or they fear being perceived as arrogant when talking about their business. This leaves many entrepreneurs feeling isolated when trying to figure it out on their own or, worse still, being guided by what they read on the internet or social media. From what I have learnt by helping over 1160 entrepreneurs grow sustainable businesses, this is never more true than when looking at the legal side of growing a business.

One of the blessings of growing a business is that you get multiple opportunities to test and measure, tweak and improve in all areas of business. If you make a mistake, you learn from it and do it better next time. Unfortunately, this does not apply to the laws around growing a business; for the most part, you only get one shot to get it right, so it has to be done right the first time.

Unfortunately, entrepreneurs often seek professional legal advice way too late, often to their personal peril or sometimes to the demise of their business. That's where the Business Legal Lifecycle steps in. It will give you early and accurate knowledge before it's too late.

This practical and easy-to-read book will become your companion guide as you discover the legal obligations and options that await you at each phase. Written with insightful intelligence and full of practical examples and anecdotes, this is a legal and business book that is easy to read and simple to follow. It is a book every entrepreneur should have within arm's reach because it will help you safely navigate the often nerve wracking and treacherous waters of the laws associated with running a business.

Although there are many books on how to grow a successful business (of which I have written one), there are few, if any, that focus on the legal steps associated with starting, scaling and selling a business. This book is the missing and critical piece of the puzzle that aims to support entrepreneurs in any phase of their business development. It is a long overdue and much needed resource to be added to the bookshelves of small to medium business owners everywhere. It gives the reader insight with the ability to predict and prepare for the future. Properly applied, it will allow entrepreneurs to not only grow a sustainable business but to make sure their treasured asset is also well protected.

The Business Legal Lifecycle is laid out like an old 'choose your own adventure'

novel, allowing you to enter at the place that is right for you. It then gives you the options you can take with the pros and cons of each, so you can be well-informed and grow your business with confidence and certainty.

This is a refreshing book not written by some lawyer sitting in their ivory tower pointing their judgmental finger at you like your school teacher did when you didn't do your homework. It's written by someone who not only cares about entrepreneurs but who has walked the path himself. Jeremy started his business from scratch and has grown it into an iconic boutique legal practice. He is also an entrepreneur who has experienced the highs and lows of growing a sustainable enterprise. Unlike many legal texts which are long, boring and full of legalese, this book is written in plain English, making it simple to understand and easy to apply. It is also written with compassion, care and clarity.

In my experience, people want more direction, not more information. While this is an informative book, you will also come away with very clear direction as to what your next business legal steps should be. I expect it will help you navigate safely through your entrepreneurial pathway as you set out to achieve your dreams and desires in business.

Enjoy.

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# Preface

As a lawyer and a business owner I am often frustrated with the legal industry as a whole. All too often, advice from lawyers is boring and repetitive with no thought for the client's actual situation. What happens more often than not is that clients are scared of going to their lawyer, scared of being told that they need to spend tens of thousands of dollars to do everything that they need to do. There is no commercial advice given and legal advice becomes unworkable in the real world. This frustration led to the creation of the Business Legal Lifecycle, a concept to shift legal advice away from the simple 'do everything at once' approach to a more commercial set of instructions for every business owner to use.

This book is all about demystifying the legal processes and unlocking the often confusing world of legal advice for business owners. My aim is to give business owners a reference guide to be able to use in business, to give guidance on legal terms, and to give a clear direction of where a business is and should be going. The 13 phases of the Business Legal Lifecycle have been developed to solve these issues and give business owners a clear path for their business.

As with anything in life, business owners are on a journey of discovery. In writing this book, I have developed a deeper understanding of the Business Legal Lifecycle in general and discovered new and interesting ways to look at businesses. The examples I have given are designed to give that clarity to business owners to be able to identify whether they have encountered a similar problem in the past or as a beacon saying to a business owner that they are not alone and that issues that they face in business are normal. Moreover I want to give you the knowledge and confidence to tackle problems head on and know that other business owners have been there before and there is always light at the end of the tunnel.

In writing this book I have researched other business books and legal processes and have also undertaken an extensive review of the business owners that I have dealt with over the years. I have examined where businesses did things correctly and where they did not, and I have developed the phases of the Business Legal Lifecycle as a guide to where the most successful businesses did things correctly.

Your journey as a business owner will be fraught with danger but it should be a journey that is interesting and allows you to develop many different skills. Whether you are a small, medium or large business owner, you will at some stage of your business life have many different roles, embrace them and learn from your mistakes and also from your successes. This book has been designed for you to establish and build a successful business.

# Introduction

## Business owners are in business to take control

When you first start out in business, you need to do everything yourself to keep your business going. You need to be the marketer, strategist, salesperson, manager and even the cleaner. Staying in control of all aspects of your business is vitally important to its ongoing success. As your business grows and develops, it is critical that you are aware of the changes and cycles that it will go through. All businesses go through very predictable and repetitive cycles that are both positive and negative. They are all very important and you need to be proactive and ready to take action when the time comes. I have examined not only what successful business owners have done well, but also where business owners have failed, in order to work out what went wrong. This led me to develop the 'Business Legal Lifecycle' based on my experiences as a lawyer working with over 5200 business owners and their businesses.

The main problem that I observe is that many business owners do not know what they need to do with regards to the legal side of their business. They often do not establish the appropriate structure for their business and do not know when certain legal processes of the business should be undertaken. I developed the Business Legal Lifecycle to guide businesses through what legal steps they need to take and when they need to take them.

## Experiences

As a young corporate solicitor during the 2000s it was drilled into me that a business should have every single legal document in place before it starts to trade. Part of this is due to the increasingly litigious nature of our society, and part is due to the commercialisation of legal businesses.

Crossing the t's and dotting the i's before you start trading is critical in order to make sure that you are ready for the challenges that you will face as a business owner.

## What we see from many business owners

All too often, a business owner, struggling to get their product off the ground, engages with clients and starts employing staff without having the resources or the time to implement all the necessary steps at the beginning of their journey. Setting up your business properly from day one is crucial as the decisions you make at the start will have huge impacts down the track, and could be the difference between success, failure and even bankruptcy.

The Business Legal Lifecycle was developed to help business owners overcome the challenges and protect yourself from the risks that you will face at different stages of your business' development. When your business is about to transition to the next

phase, it is critical for you to understand what your legal options and obligations are so as to ensure that the transition from one stage to the next is successful.

## The aim of the Business Legal Lifecycle

The aim of this book is to demystify the legal processes, explain the different legal practices, and demonstrate why they are necessary through the use of real-life examples. I will also attempt to fight my inner lawyer by doing all of this in plain English! The focus of this book is not specific to any particular type of business and can be used by all types of businesses and business owners.

It should be used by entrepreneurs, existing business owners, accountants, lawyers, financial planners, business mentors, business coaches, mortgage brokers, business brokers, real estate agents and other professionals as a guide to the legal aspects of a business.

It may be that some steps occur in a different order or certain events trigger the phases slightly differently, but from my experience, both as a business owner and as a lawyer, successful businesses generally follow a predictable pattern as presented in the Business Legal Lifecycle.

## How to use this book

Before we begin, a word of warning: specific businesses and business owners have requirements that are unique to their particular circumstances. This book is a general discussion on the phases of the Business Legal Lifecycle but it should not replace the advice that you, as a business or business owner, receive from your professional team of advisors which is specific to your own particular circumstances.

I have included many different case studies and examples to show how following the phases in the Business Legal Lifecycle can help your business grow into an asset that can either be sold or be used as a lifestyle business (a business set up to fund your ideal lifestyle as opposed to a larger type business). I have not included any names and some of the details have been changed for privacy. The effect of what happened in each case study or example, whether it is positive or negative, is very real. Ideally, you should read this book from cover to cover at least once and I encourage you to flag chapters that are especially relevant to you and scribble notes as you go. You may discover things that you have done correctly (or incorrectly) and, as you reach each transition to a new phase in your business, I encourage you to continually revisit the book to ensure that you follow the correct processes and seek the appropriate advice from your consultants.

## What is the Business Legal Lifecycle?

Starting a new business is an exciting venture for any entrepreneur. I know from my personal experience of starting three businesses that sometimes you get swept up in the excitement and resist getting bogged down in important, but let's face it, often boring, legal matters. There is a long list of considerations that a business owner needs to think about when starting a business, with initial start-up costs typically

being the driving factor behind making decisions.

This is one of the reasons that the Business Legal Lifecycle was developed: to ensure that you are aware that you need to start thinking about implementing the different legal processes from the very beginning.

The different phases of the Business Legal Lifecycle are:

- (a) Phase 1 - Conception
- (b) Phase 2 - Start-Up
- (c) Phase 3 - Initial Clients
- (d) Phase 4 - Bringing on Employees
- (e) Phase 5 - Protecting Intellectual Property
- (f) Phase 6 - Maximising your Business/Bringing in Investors
- (g) Phase 7 - Expansion/Franchising/Licensing or  
Buying an Existing Business
- (h) Phase 8 - Estate Planning
- (i) Phase 9 - Investing in Property
- (j) Phase 10 - Litigation and Dispute Resolution
- (k) Phase 11 - Sale of Whole or Part of your Business or the  
Listing on a Stock Exchange
- (l) Phase 12 - Retirement
- (m) Phase 13 - Insolvency/Winding up

Each phase of the Business Legal Lifecycle will have a different impact on your efficiency and profitability. Consequently, you may decide not to go through a particular phase, or another phase may present itself earlier for you. Your company may enter into litigation much earlier in its lifecycle, or you may decide to invest in property sooner than others typically do. Some business owners decide never to franchise their business.

The phases of the Business Legal Lifecycle were created as a general guide based on our experience in dealing with business owners and the stages we see them experience during the life of their business. Whether you follow the cycle exactly or not, the book is designed to give you an idea of where your business is currently situated and where it is headed.

## A word on contracts

Throughout the book I use various terms that refer to a contract, such as: a company constitution, a lease, agreements with your staff and so forth. These are all forms of contracts which are very important legal documents. There is an old saying in the

legal profession, “in any dispute there is your belief as to the truth, there is the other side’s view on the truth and then the actual truth is somewhere in the middle.” This is especially true if you do not have a contract in writing as each party to the contract will have a different interpretation of the agreement. In the ever-increasingly litigious nature of our society, putting a contract in writing is imperative for any agreement so that all parties can agree upon the terms and conditions.

# CHAPTER 3

## Phase 3 – Initial Clients

Once you have set up your business properly, it is time to start finding clients to pay your costs, expenses and, of course, yourself. I personally find the Initial Clients phase to be the most interesting and enjoyable of the first three steps of the Business Legal Lifecycle. This is because you are starting to put all of your efforts from the first two phases into practice. However, Phase 3 can also be a daunting time because you are worried as to whether or not your business will be a success, and this is when you start to find out. The good news is that once you get through this phase, the business will start to turn over good revenue and you can concentrate on other aspects of the business as it progresses through the Business Legal Lifecycle. During this phase I will discuss:

- Identifying your ideal client
- Tracking the source of your work
- Choosing whether you should work for only one client or a government body
- Your initial terms of trade or agreement with your clients or customers
- Debt recovery proceedings and processes

Important considerations during this phase are:

- Who is my ideal client? What do they look like? What do they do? Where do they hang out? What magazines do they read? What cars do they drive? Who are their customers?
- How do I market my business to my ideal clients? Do I advertise? Should I use social media? Should I focus on building relationships with partners first? What other options do I have?
- What processes do I have in place to sign up clients?
- What procedures do I need to make sure that my debts are paid?

Dangerous ways of thinking during this phase are:

- Worrying that you are not going to get any clients
- Thinking that you need to accept all of the work that comes your way irrespective of its quality
- Not establishing the right documentation when engaging your customers to

ensure that your customers are legally bound to pay your bill

- Not having the appropriate debt recovery measures in place

### 3.1 Who is your Ideal Client?

During this phase, you need to identify who the ideal clients or customers are for your business. For example, at our law firm, we determined that we wanted to work with small-to-medium-sized businesses (with a turnover of less than \$100 million) and their owners. We also then went through and questioned:

- How old are they?
- How much property do they own?
- Where do they live?
- Where do they dine out?
- What kind of car do they drive?
- What sports/sporting teams do they follow?
- What do they do in their leisure time?
- Do they enjoy overseas holidays?
- How many staff do they employ?
- What customers do they want to work with?

We then drafted a mind map that displayed each method that we were going to use to find our ideal clients and looked at what strategies we could put in place to maintain relationships with those businesses, individuals and referral partners.

This is a critical step as it will help to focus all of your marketing and other work through the subsequent phases of the Business Legal Lifecycle to target your ideal clients and/or customers. Your alternative is a scattergun approach that will not allow you to focus your marketing resources on your ideal client.

I strongly recommend that you do not take on every customer or client that comes through your door. When you are in the Start-Up phase, you naturally want to engage with as many clients and bring in all the work that you can so that you can start to make money. However, this can be a mistake, as we discovered when we started our law firm.

We took on everyone that came through the door, even if the work was outside our comfort zone, just to build our client base as quickly as possible. As a consequence, we did not focus on attracting our ideal clients and we spent far too much time on work outside our knowledge and expertise.

Luckily, we quickly learnt how to cut back on clients. We identified our A-class clients (clients that pay well and give you lots of work), B-class clients (potential A-class

clients but who require some work and training on how to conduct themselves in business) and C-class clients (who would never become A-class clients because their attitude to business was so incompatible to ours that we were not able to do business with them as clients).

We stopped working for C-class clients, and made a decision that we would allow B-class clients a set timeframe (in our case a year) to become A-class clients, or they were going to be cut as well.

Once we implemented this strategy, we were able to work more efficiently and effectively. By not dealing with the issues that are inherent in B-class and C-class clients, it allowed us more time to work with our A-class clients.

## 3.2 Tracking

'What gets measured gets managed' is a cliché but it rings true with any business. You will find it difficult to manage your business unless you track (at a bare minimum) where your clients and customers are coming from, who is paying you the most, and who is giving you the most repeat business.

There are plenty of great tools out there and if you have a business coach or mentor, you can talk to them about giving you a tool or two to assist in tracking the important aspects of your business.

## 3.3 Businesses Based on one Client or a Government Body

Based on the nature of some businesses, you may start with only one client, or all of your work may come from the government or a government department. If you do go into this type of business, you need to consider that you are still effectively just an employee rather than a business owner, and are at a high risk of losing the business that you put your heart and soul into.

Building a business with only one client or customer is extremely risky as the business is based on one relationship; if that relationship breaks down it could be a severe blow, possibly catastrophic, to your business. Any agreement that you enter into needs to ensure guaranteed levels of work with sufficient notice to find a new source of income if the contract ends. From my experience, this type of business is extremely risky and can place the business owner in severe financial hardship if they fail.

### *From the Case Files*

One of our clients purchased an existing business which only had one customer and worked exclusively for them. The business was a construction business that did repairs for a larger building business to fix defective work. The client's work for this one particular client was



on a contract basis but the work was so specialised in conducting repairs for the one particular type of work that the client had no other clients. Due to the nature of the work, there were no other potential customers for the business. The previous owner who sold the business was friendly with the exclusive client. A dispute arose between our client and the previous business owner on a personal level. The business started to suffer financial difficulties, and then the previous owner ensured that the sole client gave the new business owner no more work. They did this simply out of spite, which in effect destroyed the business as it had no other source of work. Eventually the creditors of the business would no longer wait for payment and the company that operated the business was wound up and the buyer had to take a job at another company.

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### 3.4 Where are you Going to get the Clients from?

As previously mentioned, finding clients is a major challenge that all businesses face. This is not something you can put off – you need to know where to find new clients. In our case, the mind mapping exercise proved extremely beneficial in helping us to develop a variety of avenues to obtain new clients and we were able to put these strategies in place.

Avenues for finding new clients include:

- Creating strategic alliances (these are relationships where two businesses work closely together to cross-refer business between themselves) with businesses that already work with your ideal client
- Hosting beneficiary relationships (these are relationships where a business will refer work to your business without the expectation that they will receive cross referrals) with businesses that already work with your ideal client
- Attending regular networking groups
- Fostering repeat business from existing clients
- Contacting referrals from existing clients
- Building an online presence through your website and social media
- Exploring marketing and advertising options

It is up to you to explore these options in greater detail and work out which are right for you. By testing and measuring different options, you will be able to see which ones work best for you and even find new ones you hadn't considered. Make sure that you discuss these different options with your business coach or mentor (if you have one), as there may be other methods that you have yet to consider. You will

find that you will be constantly adjusting and testing these throughout your Business Legal Lifecycle.

### 3.5 Your Initial Agreement/Terms of Trade

I have seen many occasions where a business is established, starts engaging with customers and clients, but does not have properly organised processes in place to engage with their clients. Where this occurs, it can be difficult for you as a business owner to enforce your agreement with the customer and/or client as there will inevitably be a dispute over certain details. A comprehensive agreement or terms of trade allows for a number of important aspects of the business and customer/client relationship to be formally documented and if you have such an agreement in writing that clearly sets out all of the terms and expectations, such disputes can be avoided. Some of the aspects may include (this list is not exhaustive and you should consult with your lawyer to develop a comprehensive list of required terms and conditions):

- The scope of the work to be performed
- The timeframe for the work to be performed
- The timeframe for payment
- Resolving disputes between the parties
- Enforcing payments if there is a default by the customer or client
- Warranties and conditions

Often a new business owner will be reluctant to spend valuable time and money drafting a formal agreement in the Initial Clients phase. This is an error that too many new business owners make as they start engaging with customers or clients with either a very short agreement, or nothing at all. Although a great deal of work may be done, enforcing payment of invoices if the relationship sours can be difficult in the absence of a firm agreement. It can also be difficult to change a basic agreement to a more comprehensive agreement at a later date, as the customer/client may be concerned about your motives in making the change and be hesitant to accept a new agreement.

Of course, if you are just starting out, it may be cost prohibitive to engage a lawyer or other consultant to draft these types of agreements. However, as soon as you attract a few clients, it is imperative that you draft appropriate terms and conditions for your business. Make sure, though, that the documentation is tailored for your business, and is not simply a pro-forma document without any consideration of the particular requirements of your business and situation.

#### Beware!

Perhaps the biggest challenge that business owners face is that their agreement does *not* actually define the scope of the work being performed. The scope of the work must be clearly set out so that there can be no confusion or misunderstanding as to what is (or is not) to be completed.

### *From the Case Files*

A client of ours was operating a business that provided custom made products to builders specific to each different building in which they were being installed. As they were custom made items, they could not be used in other construction works as they would not suit. The business operated with one major client and a number of minor clients with the major client being on board from this phase in the Business Legal Lifecycle. Unfortunately, the agreement between the parties was a handshake agreement and a written agreement (although discussed on many different occasions) had never been formalised. A dispute arose between the parties as to the terms of payment for a job that, whilst our client had prepared the item correctly, their major client could no longer use due to a dispute with their end user. The major client alleged it was a term of the agreement that our client would not be paid if the end user did not pay the major client. Our client said that this was never agreed. The dispute lasted a number of months and ultimately ended the working relationship between the parties despite the fact that there had not been any issues during the first three or so years of the business relationship. Due to the fact that the parties had never entered into a formal written agreement, there was no easy mechanism to resolve the dispute nor was there any way for the client to enforce the fact that they had complied with their requirements. The business owner was left with the choice of either commencing proceedings to sue for their loss or walk away. Both options would have left them severely out of pocket. Ultimately they decided to drop the debt but had they had a proper written agreement in place, this would have been avoided as it would have spelt out all of the terms and conditions for payment which could have then been enforced.

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## 3.6 Debt Recovery

If you provide any form of credit to your customers and/or clients, you will need a debt collection procedure in place to protect the cash flow of your business. I will discuss more about debt collection court proceedings and the process of debt collection in section 10.3. You will have heard that 'cash is king' for any business; this refers to the operating cash flow of a business. The debts that are paid to your business from your customers and clients are your operating cash flow. It is vital, especially in the early days of your business, that you are paid by your customers and clients as quickly as possible, so that you can pay your debts as and when they arise. Ideally, you should ask clients to pay upfront for your work or at least stage progressive payments as the work proceeds. If you are unable to do that then you should consider making payment due upon completion of work or delivery of your product.

However, if your customers and clients need a little more time, use seven or 14 day accounts. The reason for this is that you will have accounts that will be due and payable at various times, and you must always ensure that your accounts payable do not exceed your debtors so that your business has sufficient operating cash flow available for you to pay off the debts of your business.

### 3.7 Conclusion

It is never too late to introduce formal processes into any business. Without the proper documentation, your business will face increasingly larger risks through the later phases of the Business Legal Lifecycle. The correct implementation of these procedures are essential for your business as timely payments of your debts will ensure that your business operates profitably and that you have plenty of cash flow.

The various matters discussed in this phase will, if properly implemented, ensure that you do not replicate problems in the future. Just remember that if you think that you are busy in these early phases of the Business Legal Lifecycle, you will find that further down the track you will only get busier and you will continue to put these considerations off. Taking action during this phase will assist you greatly in building your business and will enable you to take on employees in the next phase of the Lifecycle.

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### QUESTIONS TO ASK BEFORE YOU PROGRESS TO THE NEXT PHASE:

1. Have you determined who your ideal client is?
2. Have you determined how you are going to market your business to your ideal client?
3. Do you have a process to sign up clients and document the agreement properly?
4. Do you have debt collection procedures in place?

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# Conclusion

In business you are always learning new systems, procedures and methodologies. This book is all about educating you on the different aspects of your business and when legal processes and considerations should be implemented. The main reason that I wrote this book and developed the Business Legal Lifecycle was to share my experience as a business owner and a lawyer. We built our law firm on the principle of 'Solutions for a Better Life' and all of the work we do is geared towards that goal.

Understanding the Business Legal Lifecycle is not the end point for any business owner; it is the beginning of how to operate your business, how to grow your business, and how to prepare for your future. It is critical that you understand the different phases and times when different legal processes should be followed. It is also critical that you have a basic understanding of a number of legal concepts when in business. I hope that you have appreciated the explanations that I have given in this book and that it gives you, as a business owner, a greater understanding of the legal processes involved in operating a business.

I have used many examples and case studies in this book to illustrate how legal processes work and why they are important. You may find these examples similar to your own experiences or you may find that when you are faced with a similar situation, you can identify a potential problem and fix it before it becomes an issue. No two situations are ever exactly the same but you need to know when to take action at the appropriate time. This will prevent you from continually treading water or, worse yet, being swept away when problems occur.

It is important to remember that in business you will face tough times; that is the nature of business and it is entirely normal. It is *how* you deal with those problems that will determine how successful you are in the future. I also encourage you to read all you can and take in as much advice (but not 'barbecue advice'!) as you can in relation to operating your business. Do not implement everything you read and hear; consider your options and, if you are not sure of which way to go, it is probably best to take the course of a trusted advisor. Running a business is a rewarding endeavour and is something that I am very glad I have been able to participate in.

As you will have gathered from this book it is important that throughout the Business Legal Lifecycle you obtain advice from the right consultants at the right time.

Often lawyers or accountants will try to do too much, or they will not allow the other consultants to do their job. I have tried to also point out the various types of consultants that I recommend that business owners engage with at different times in their business.

I wish you the best of luck in your journey in business and through the Business Legal Lifecycle. If you have any questions, then please feel free to email me at [lifecycle@jeremystreten.com](mailto:lifecycle@jeremystreten.com).

*“The Business Legal Lifecycle is one of those books every business owner should own. Written in plain English with practical advice, no matter where you are in your business journey there are gems of wisdom on every page.”*

**Adam Houlahan, Author & International Keynote Speaker**

Whether you want to have a large company or a small, lifestyle business; you have to pay attention to the legal aspects – right from the start. If you don't take care of your legal obligations and plan for the inevitable problems that will surface, you will be exposing yourself to strain, stress, loss of business and potentially even bankruptcy.

*The Business Legal Lifecycle* is designed to guide and empower you with the knowledge you need to successfully navigate your business journey.

**In this book you will learn:**

- Why and when you need to pay attention to the legal aspects of your business;
- How to successfully start up your business;
- What you need to put in place to sell the business in the future;
- Whom you should consult with along your business journey; and
- What you should look at when your business is coming to an end.

**Act now and get ready to build a successful business – today!**



Jeremy Streten is a successful entrepreneur and lawyer. His passion is to help entrepreneurs and small to medium-sized business owners to succeed in their business so that they can live the life that they want to live. He has challenged and changed the way that many people look at lawyers. With a personal perspective from acting for thousands of businesses and their owners Jeremy often contradicts conventional wisdom.

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