

# THE BUSINESS LEGAL LIFECYCLE

How to Successfully Navigate  
Your Way from Start Up to Success



JEREMY STRETEN

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For Abigail and Benjamin

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# 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 8

# Phase 8 – Estate Planning

Let's face it; everyone is going to die at some point in their life. Unsurprisingly, estate planning is a task that most business owners do not want to consider; for that matter most people do not want to consider what is going to happen when they die or if they become incapacitated. The Estate Planning phase of the Business Legal Lifecycle is about looking to the future and what will happen with your business, assets and family when you die or if you become unable to continue working in the business.

As unpleasant as it may be, you need to take action as early on in the Business Legal Lifecycle as possible. However, you will so often be caught up in running and building your business that you don't have time to take the necessary precautions for an event that may not happen for a long time. This is the reason why I have put this phase at this stage of the Business Legal Lifecycle. Once you have a sustainable business, you have a valuable asset you need to protect in the event of your death or incapacity to protect your family and business partner(s). Ideally, the Estate Planning phase should be done much earlier but the Business Legal Lifecycle is a realistic model and I have found that in the overwhelming majority of cases, it is best for this phase to occur at this point in the Business Legal Lifecycle.

Key aspects of estate planning include:

- Wills
- Testamentary trusts
- Powers of attorney
- Advanced health directives
- Personal insurance
- Buy/sell option agreements

Important considerations during this phase are:

- How do I want to be remembered?
- What knowledge will I pass on to the next generation?
- How will I pass on my wealth and business to the next generation?
- How do I protect my family if something happens to me?

Dangerous considerations during this phase are:

- I do not want to think about what happens if I die or become disabled

- My family will sort it all out when something happens to me
- I do not need assistance because my family is independently wealthy

## 8.1 Wills

A will is a document that sets out your plans for your assets, possessions and belongings when you pass away. One of the main reasons that people avoid having a will is that they don't want to think about the inevitable. Your business, however, is your legacy so you should decide what happens to it, rather than letting others decide for you. One very common misconception is that people think that if they pass away, their immediate family, in particular their spouse, will receive their estate and there will be no disputes. This very rarely happens, especially where multiple parties are entitled to a share of an inheritance.

Various countries and states have differing legislation that complicates matters, depending on whether or not you have a legal will at the time of your death. For instance, in Queensland, Australia, if you die without a will and leave a surviving spouse and children (including those from a previous marriage or relationship), your estate will be divided according to a specific distribution list under the intestacy provisions of the probate laws in Queensland. For example:

- (a) Your spouse will receive the first \$150,000.00 plus half of the rest of your estate
- (b) The remainder of your estate will be divided amongst your children

These provisions may vary depending in which state or territory you live in.

Many people find this result surprising as they do not realise the implications of what happens if they pass away without a will. It is critical that, at a bare minimum, you have a will in place that sets out what you want to happen with your estate when you die. You should consult with your lawyer, financial advisers and business advisors before your will is prepared to ensure that your wishes are properly expressed and documented.

You need to be careful here; if you change your mind on any point, you will need to draft an entirely new will.

### Testamentary trusts

When drafting a will, it is a good idea that you consider drafting the will to provide a testamentary trust which is essentially a discretionary trust which will come into effect upon the death of the person making the will (testator). A testamentary trust has a trustee (or trustees), and a range of discretionary beneficiaries (for example spouse, children, grandchildren). There are a number of benefits of a testamentary trust including:

- The trust protects the assets of the estate from being attacked by third parties

- The assets are still controlled by the beneficiaries
- The assets do not form part of the beneficiary's legal property as they are owned on trust

The last point is particularly relevant where an intended beneficiary faces bankruptcy, as the inheritance provided for in the trust will not form part of the intended beneficiary's bankrupt estate. Similarly, assets held in the testamentary trust are unlikely to be the subject of a court order in relation to family law proceedings. The assets of the trust, though, may be included as a financial resource and may affect the property settlement. The testamentary trust is created in the will document itself and is usually created upon the death of the person. Using a testamentary trust can save the intended beneficiaries of your estate a lot of issues in the future and means that the beneficiaries of your estate are protected.

### *From the Case Files*

An example where a client did not have a testamentary trust was where the parent died and the son was facing imminent bankruptcy. The bankruptcy was as a result of the son's 'dodgy' business dealings and he had built up significant debts with a variety of creditors. The parent in question had built up a significant portfolio of over \$5 million and had left it to her son in a simple will with no testamentary trust established. When the parent died, the assets that the parent left formed part of the estate and when the son was declared bankrupt, all of the assets left to him were seized by the bankruptcy trustee and used to pay creditors. This meant that the intended beneficiary did not receive any of the parent's considerable estate. Had the parent established a testamentary trust in their will, this would not have occurred and the client would have kept the assets left to him by his parents.

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## 8.2 Power of Attorney and Advanced Health Directives

The term 'Power of Attorney' is used to describe a document that grants one person the right to deal with the financial and/or personal and health matters of another person. The Power of Attorney operates whilst a person is alive and ceases upon their death (as their will or the rules relating to intestacy take over at that point).

A Power of Attorney is most commonly granted between spouses to ensure that if something happens to one, the other can deal with matters on their behalf. A Power of Attorney also usually deals with financial matters, such as banking, property and shares, as well as health matters, such as making care decisions and choice of doctors.

Before granting someone a Power of Attorney, it is vital that you seek advice from



your lawyer and other financial advisors to ensure that you understand what powers you are granting to another party and what may happen in the event that the power is exercised once granted, the power can usually only be withdrawn through the signing of a specific document withdrawing the Power of Attorney.

An advanced health directive is a document that lists a variety of medical conditions and your instructions as to what you want done if you are afflicted by that condition. Ideally, it should be completed with the assistance of a qualified medical practitioner so that you understand the implications of the listed medical conditions, its likely effects and treatment options so you can make informed decisions regarding your future care.

It is critical, however, that these documents are drafted and reviewed by your solicitor to ensure that they comply with specific legal requirements, including signing the document, witnesses and proper form. You also need to ensure that the originals are stored in a safe place (such as your lawyer's safe) and that your family and/or friends are able to access them if they are needed.

## 8.3 Personal Insurance

Personal insurance, as distinct from other business insurances discussed in section 2.6, pay out in the event of your death, disability or some other disastrous event occurring. Some people feel they do not need insurance as nothing will happen to them or that they are independently wealthy and do not need to have insurance. You should be aware, however, that if you are unfortunate enough to suffer a catastrophic event, it will have a drastic effect on your business, your family's ability to earn an income, and/or the level of care that they are able to maintain.

There are various types of personal insurance including:

- (a) Life insurance – usually pays a lump sum to a beneficiary when a person dies
- (b) Total and permanent disability insurance – which can either pay out a lump sum or as periodic payments where a person suffers an injury or an illness that prevents them from being able to work

There are many other forms of insurance and types of cover that can be obtained depending on your situation and profile including critical illness insurance, long-term care insurance and health insurance. If you are considering personal insurance, you should discuss your options with your financial planner or business insurance providers to ensure you're properly covered and understand the circumstances under which you may or may not make a claim (e.g. extent of injuries needed to be deemed permanently disabled).

### *From the Case Files*

An example of the benefit of having this type of insurance was where a business owner suffered a debilitating disease that forced her to be

in and out of hospital for two years. The business in question was a large commercial real estate agency that had a significant sales business and a very large commercial rent roll. When the owner of the business fell ill the business suffered significantly as she was the backbone of the business. However, as she had the right insurance policy, the insurance company paid a periodic payment to top up the business owner's income for a significant period to cover the losses that the business suffered. This allowed the business owner to maintain her family and ensure that they worked through the illness and did not lose their business or other assets.

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Sadly, there are many examples of where not having this insurance has forced a business owner to either sell their business at a great loss or, even worse, lose their business entirely. Personal insurances may seem expensive but they are there to protect you in unforeseen circumstances. You should ensure that you have proper insurance to protect you and your business and you should consult with your financial planner and accountant to make sure that you have the right policies in place for your needs.

## 8.4 Buy/Sell Option Agreements

When you are in business with a business partner, it is vital to consider the consequences and effect on the business if something happens to one of you including illness, death, desire to sell out or retirement. It is important that you plan for the future of your business to ensure that a proper succession plan is in place so the business can continue with a minimum of disruption.

The best way to deal with such matters is for the partners to enter into a buy/sell option agreement. This agreement is often included in a shareholders' agreement discussed at section 6.3. A buy/sell option agreement is a contract entered into between business partners whereby they agree that if one partner dies or is unable to continue in the business, the surviving partner(s) is bound to buy out the other party's share in the business. Specific events that may trigger a buy/sell option agreement include death, long-term disability, retirement or bankruptcy.

One problem of these types of arrangements is that quite often, the price for the share will often be cost or cash flow prohibitive. At times when clients have approached me for advice on such a matter, I have usually recommended that all partners obtain personal insurance (as discussed in section 8.3) that will pay out a sum of money to the remaining partner(s) which can be used to purchase the business share in question.

On the death of its owner, a business may be either:

- gifted to the intended recipient via a will
- sold via a buy/sell option agreement

A buy/sell agreement, however, will take precedence over a will because the business will be transferred pursuant to the contract, triggered by the death or disability of one of the business owners. A properly drafted buy/sell option agreement will take the stress out of this aspect of the partner's death/disability and ensure that the surviving partner(s) are not forced to remain in the business against their will.

### *From the Case Files*

An example of where this did not work was a large mechanics business based in South East Queensland which had a large turnover of over \$3 million a year, significant commitments with various premises, and a large number of staff to operate the business. The business was owned by two friends and one of the duo suddenly died. Overnight, the business lost a significant amount of its capacity and also had to deal with grieving staff members and family. The deceased's family decided that they wanted to stay in the business after his death. The surviving business owner was then forced to be in business with people that he did not know or particularly like. As a result of this forced partnership, the business suffered significantly, closing various premises and being left in a situation where they could no longer operate. Eventually, the business folded and the parties were left with nothing as they could not work together. Had the original partners put a buy/sell option agreement in place, the surviving business owner would have been able to take over the business and continue to operate in exchange for the deceased partner's estate receiving a cash payment for their portion of the business.

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## 8.5 Conclusion

Dealing with your estate in the event of your death or disability is of critical importance to you as a business owner. If you don't deal with it, your family, friends and business partners could be left to clean up a mess that could have been easily avoided with properly drafted documentation.

Once you die or are disabled and cannot communicate properly, you will lose control over what happens to your business, so in order to ensure that your business is not affected any more than absolutely necessary, you need the correct documentation in place. More importantly, you need to make sure that your family is protected so that they do not have something else to worry about on top of your death or disability.

You need to consult with your lawyer, accountant, financial planner and other business advisors on these topics to ensure that they all work together to document and carry out your wishes correctly. It is also critical that you review these documents at least every two years as situations change. They are not documents that can be drafted and then forgotten about for 20 or 30 years; they require constant appraisal

and consideration to ensure that your legacy goes where you want it to go.

I have seen many business owners fail to do this properly because they did not want to consider their own mortality. However, what I see is that where a business owner does consider this phase properly, they take the time to get the right advice and follow it. This is a relief to them as they know that their family and business will be dealt with in the way that they want them to be in the case of their death or disability. Once these protections are put in place you are then ready to enter the next phase of the Lifecycle, Investing in Property.

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

1. Do you have a will in place?
2. Do you have a Power of Attorney in place?
3. Where you have a business partner, do you have a buy/sell option agreement in place?
4. Do these documents properly outline what you want to happen to your estate when you die?
5. Is your family protected in the case whereby something happens to you?
6. Is your business protected in the case whereby something happens to you?

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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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