

# Structuring the Deal

## Sale Structure & Asking the Right Questions:

1. What are you selling and what are you keeping?
  - a. Ex: Sell business, keep real estate
  - b. Allows for cashflow.
2. Going to a Bank...
  - a. They understand assets, they understand how to sell.
  - b. They do not know about running a grocery store.
    - i. Hard pressed to loan you money.
  - c. Work within real estate to get what you can't from the bank.
  - d. Changes tax structure
3. Who is the banker?
  - a. Seller financing?
    - i. Risk associated.
    - ii. Potential to increase sale price.
    - iii. Interest has different tax component.
4. Timing
  - a. When do I get my money?
5. Stock v Asset sale?
  - a. Tax and liability questions.

## Why does structuring the deal matter?

- "It's not what you get, it's what you get to keep."
- Taxes matter!
- "Cash is King."

\* One of the biggest moments in your life will be selling your business – you will need help making informed decisions! \*

