



**BUSINESS OWNERSHIP
PROTECTION SPECIALISTS**
— BECAUSE YOU LOVE YOUR FAMILY —



Business Ownership Bullet Proofed

FINANCIAL PROTECTION FOR BUSINESS OWNERS WHO LOVE THEIR FAMILIES

LIVING THE ENTREPRENEURIAL DREAM

YOU'VE WORKED HARD IN AND ON A BUSINESS YOU'RE JUSTIFIABLY PROUD OF AND ALTHOUGH YOU'RE ONE OF HUNDREDS OF THOUSANDS OF SMALL TO MEDIUM ENTERPRISES (SME), ONE THING YOU'RE NOT IS TYPICAL.

You're driven by all kinds of forces. Leading contenders are:

- passion for your product, service or cause
- desire to change the world (or at least the parts you can influence)
- tenacity to see your business thrive
- determination to provide for your family now and later.

As a family business, you've probably sacrificed a lot in time, effort, money and emotion. You know all about late nights, weekends worked, missed holidays and going without. You've been through the ups and downs of business cycles, difficult customers, bad debts, staff issues, and the thousand other obstacles that stand between you and your business's success.

Having overcome all, or most of them, you now find yourself with an established enterprise. You've been through the fire and emerged tough and tempered. You've covered all the bases. You're poised for a leap to the next level. What could go wrong?



ARE YOU PREPARED FOR EVERY EVENTUALITY?

NO-ONE CAN *PREDICT* THE FUTURE. BUT YOU CAN PROTECT YOUR BUSINESS, YOURSELF AND YOUR FAMILY AGAINST SOME OF ITS WORST POSSIBILITIES.

Ask yourself,

- What would happen in the event that a business partner left voluntarily? Could you effectively pay them out without crippling the business?
- How would the business manage if one of the owners or key personnel became incapacitated with long-term illness or suddenly died? Could you cover the loss in income and resources?
- How would you value the business and negotiate an equitable payout figure in the unlikely event one of the owners exited involuntarily?
- Where would the business be headed if the estate of one of the business owners ended up being divided amongst five family members, how would we manage the impact of this change?

This is where Business Ownership Protection Specialists (BOPS) comes in.

Our reason for being is to bring you certainty in an uncertain world.

How do we do it? By protecting your lifetime of effort against turbulence resulting from unexpected changes in ownership and succession.



HELPING YOU TO PROTECT YOUR FAMILY AND YOUR BUSINESS

BUSINESS OWNERSHIP PROTECTION SPECIALISTS (BOPS) IS A SPECIALIST COMPANY THAT WAS BUILT WITH THE SOLE INTENT OF HELPING BUSINESS OWNERS TO PROTECT THEIR INTERESTS AND MAKE SURE THEY'RE READY FOR ANY EVENTUALITIES.

BOPS is able to help your business get protected by organising the following:

- Exit Agreements
- Buy/Sell Agreements
- Funding Buy/Sell Agreements
- Debt Cover
- Key Person Cover
- Estate Planning
- A Wealth Management Plan

“If nothing is done the potential loss is 100%. Yet the threat can be extinguished by less than 1-2 %”



WHAT YOU CAN EXPECT FROM BOPS

WHEN WORKING WITH BOPS, WE WORK THROUGH THE FOLLOWING 3 STEPS

Step 1: Tell us your story

Our *Business Bullet proofing consultation*, where we sit down to obtain as much information as possible about your history, business ownership and your current exit, succession and estate planning ideas. In this one-hour session, we will gauge a clear understanding of your current needs and provide you with a written report that summarises our findings.

Step 2: Devise a Plan of Action

Once we have a comprehensive understanding of your circumstances and having outlined the main areas of risk, we will devise a plan of action to ensure you're covered for all eventualities. We put forward our recommendations and obtain your approval to start working on obtaining the right protection for your circumstances.

Step 3: Fully Protected

BOPS works closely with you to bullet proof your business ownership. We partner with some of the best providers in the protection business or will work with your professional advisers should that be your wish.

But our work is not finished here, we pledge a long-term commitment to our clients and will touch base with you every year to ensure that your circumstances have remained the same and that you, your family and your business continue to be fully bullet proofed.



WHY USE BUSINESS OWNERSHIP PROTECTION SPECIALISTS (BOPS)?

ONLY A HANDFUL OF AUSTRALIAN FINANCIAL PLANNERS SPECIALISE IN FINANCIAL AND BUSINESS PROTECTION FOR SMALL TO MEDIUM ENTERPRISES (SME).

Of that handful, BOPS has a specialised process that comprehensively analyses your business protection and succession needs from the immediate to the long term.

BOPS founder, principal, and author, Daryl La'Brooy, has a 30 year career as a highly credentialed economist, banker, fund manager, financial planner, business owner, and educator. Over the last 13 years, he has engineered a national financial planning franchise office into a successful family-owned financial advisory business.

The book, *Business Ownership Bulletproofed*, offers extraordinary insights into the four keys to protecting your business, family and personal wealth.

The advisers of BOPS all have a strong belief that all businesses should be protected and are suitably qualified to offer this advice.



ARE YOU PREPARED FOR EVERY EVENTUALITY?

LET'S GET STARTED

There are a number of ways you can get started.

- 1** Complete your Keep it in the Family wealth questionnaire
- 2** Take advantage of our complimentary one-hour session to learn whether your business is bullet proofed, by simply calling us on 1300 558 783
- 3** Register online and you will automatically receive a copy of Daryl La'Brooy's book, *Business Ownership Bulletproofed: The 4 Keys to Successfully Protecting Your Business, Family and Personal Wealth*.

Love your family? Love your business?

Then call us today and keep them protected.

1300 558 783





BUSINESS OWNERSHIP PROTECTION SPECIALISTS

— BECAUSE YOU LOVE YOUR FAMILY —

Business Ownership Protection Specialists
Suite 5.02, 448 St Kilda Road, Melbourne VIC 3004



1300 558 783



03 9866 1323



www.bops.com.au



info@bops.com.au

