

Episode 290 - Business Broking Insights: Breaking Barriers

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The Deal Room Podcast

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Joanna Oakey [00:01:00]:

But for now, in this episode you'll be hearing Erin's insights into lots of information about the IBBA, the International Business Brokers association, which is the US equivalent of the AIBB, the Australian Institute of Business Brokers. Erin also talks about promoting business brokers, supporting women in business broking, the role of AI in business broking. And we also have a bit of a chat about the upcoming IBBA conference in Orlando next year. So that's it. Let's jump right on into it, into this episode of the Deal Room podcast. Coming back to the IBBA is negotiation in a way of dealing with getting through these issues, whether or not it's a commercial, high level stuff before contract or the legals once you're in contract. Is that a point of discussion and education at the moment or a focus in the U.S. yeah.

Joanna Oakey [00:01:59]:

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So the IBBA does have workshops and opportunities to give negotiating skills in several areas. Right? You can negotiate with landlords, you can negotiate with other attorneys, you can negotiate offers. What I think is super important is that the broker that can get to a common ground, you know, mostly on a lot of major deal points before it gets to the lawyers, probably has a better shot of closing a deal because at the end of the day now they've gotten through those hurdles and challenges and ultimately the attorneys work for their clients. Right. So and that you have to say, hey, this is what I want, get me here, protect me. But let's make sure that we get here, not that we get stuck in. I've had where you send a contract and then just everybody gets ghosted. How is that? We've gone through due diligence for 60 days, we've gone through everything we've had multiple meetings, flights and all kinds of money has been spent time and effort.

Joanna Oakey [00:02:54]:

Why wouldn't anybody just pick up the phone and have a conversation? Because blows my mind, but it happens. So I think that the buyer and the seller have to understand that hiring an attorney is super important, but they're also hiring an attorney and it's just good. If a broker can be able to summarise the points of a deal and the structure as it changes maybe from the loi to the time you're going to a purchase agreement, certain things have evolved and the broker can save the buyer and seller a lot of money also in that negotiating phase.

Joanna Oakey [00:03:26]:

Right.

Joanna Oakey [00:03:26]:

And now they're also earning their commission. Right. They're worth their weight in gold when they've gotten somebody to that, that far. And when you get to the table, nobody's even trying to negotiate your commission. Which is great.

Joanna Oakey [00:03:37]:

Yeah, exactly. And okay, we talked about the mental piece in Buy side that you've learned but and more generally what you learned. But one other thing you mentioned is now sitting on Buy side you've had a lot more insight into what makes a business more attractive for a buyer. Can you talk us through that? Because obviously sell side you have some insight, but what is it that you learn Buy side that gave you more insight into what actually is attractive for a buyer?

Joanna Oakey [00:04:06]:

The real reasons for selling. There's a lot of times that's a super important question and I think it might get glossed over sometimes when brokers just say other business interest. Why? What's the true reason for an exit that's I think super important. The mental state of the seller and maybe their age, maybe their stage in life, maybe they've made enough money that they don't need this to retire. Their expectations are going to be more level headed into instead of just trying to get the highest price. So for the group that I represent, that's probably one of the most super important things is that the seller's mental state of coming to terms with selling their baby, they're there. And like I said before, the legacy piece of it is huge. Do they want to make sure

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that business continues and it is in the right hand.

Joanna Oakey [00:04:54]:

So that being said, financial performance, not having crazy up and down years without explanation, yes, maybe there are up and down years but there, there's a solid reason like we had Covid obviously that there's a lot of businesses that interruptions, maybe there's a divorce or a death or something in the family that now the business is fully recovered and that Historical hiccup is not going to repeat itself because there's actually a reason for it. So I think that's super important. And I always, when I was a seller's broker, would try to put myself in the shoes of a buyer. Even though I really wasn't representing a lot of buy side clients solely, I obviously had buyers for my listings. But I always try to say, hey, if I was looking at this, what would I ask? What question am I going to try to answer? So that somebody looking at this really has an idea of what the, what they're looking at and the true picture of the business, the representation of it. Helpful to answer. Love it.

Joanna Oakey [00:05:48]:

Okay.

Joanna Oakey [00:05:49]:

All right.

Joanna Oakey [00:05:50]:

No, that's fantastic. Really interesting, interesting. The insight I guess, when you switch hats. We've talked all about that side. Let's talk a bit about the IBBA now. Because you're very involved in the ibba. Why don't you tell us a bit about who the IBBA is, what they do and what your, what your upcoming roles are in the IBBA now.

Joanna Oakey [00:06:15]:

Sure. So the primary number one goal for the IBBA is to basically exist so that other brokers and advisors have access, have access to education, have access to support and services. And it's what's crucial to that is that the benefits exceed the cost to the membership. So they're getting more than what they're essentially having to outlay in a cost. And so we do that through various activities, education being the primary number one goals. We have a lot of online courses and in person courses. We have the CBI certification, so that's a certified business intermediary. And then we offer conferences for the one on one interaction.

Joanna Oakey [00:06:54]:

And then there are various other organisations that the IBBA gets involved in. For example, I'm presenting at the Carolinas Business Broker Association. Their conference is coming up in September. So I'm actually teaching a class and then also giving a workshop about being a buyer's broker. We always try to make sure we facilitate that my involvement. I've been on the board for four years now. I'll be going into my fifth year next year and I am chair elect for next year. So I will be the chair of the board next year and then I will have another year after that because we serve three year terms for when we get elected and we do get elected to the board.



Joanna Oakey [00:07:31]:

Anyone can nominate and it, there's a, an election process that goes through that have about 3,000 members and growing. And so I just think the IBBA is a very well run organisation and we have an executive director that basically the board sets the parameters for the executive director and her team to be able to execute on the means to achieving what the board ultimately wants to provide. So we use the carver method for that and that's basically almost giving instruction to a team on how to build, how to manage, how to make sure that they have the right direction and letting the team execute. So it's really a nice method because anytime there's a change in the leadership or the chair of the board, the direction doesn't change because we're collectively making that decision as a board together and we're really truly trying to represent the members interests. So we always try to have a linkage back to our membership through the form of surveys, even just talking to people at conferences and enabling them to submit many questions or things to really be able to make sure the organisation facilitates the end goals.

Joanna Oakey [00:08:43]:

Love it. And what a great way to deal with changing leadership as well. Because here in Australia we have the aibb, similar sort of thing that's changing here in Australia. I think the executives change or the board changes every year. So really interesting to hear how you're doing it at the ibba and I guess lots of questions as I always have. The first one I would love to talk about is what the policy is at the moment. What is the focus, the moment for the I.B.B.A.

Joanna Oakey [00:09:16]:

There's not really one central focus. We have a governance policy manual that every single member has access to. It's a very long document and our job as the board is to make sure that policy is in place. And then if anyone wanted to read through it, they certainly can. But that's really what our role is. The board, we don't have any one member representing a single decision or an effort or an action. Our job is to make sure the policy is there so that the Executive Director and her team can be able to move forward on all of those things. So it's a lengthy document but it really does give direction for the entire organisation from just things we're talking about, even the nominating process and the awards that are given out, how to earn awards every member has access to understanding how that all works.

Erin Crawford [00:10:03]:

And I think that transparency is super important because I think a lot of people have a misconception that there's not transparency. So we do promote that and we try to communicate that to our members specifically.

Joanna Oakey [00:10:18]:

I think one of the opportunities or the benefits of organisations like the IBBA and here in Australia the AIBB is the ability to uplift the quality the education of the industry as a whole. But part of that also needs to flow through in public recognition and understanding of people in the industry who are members and not members. Right. Part of that is a branding exercise more broadly, outside of brokers. So how is that something that IBBA thinks about and if so, what is

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your approach to how to ensure that there is understanding of the IBBA name and certifications that you're talking about here, outside of just the broking industry?

Erin Crawford [00:11:12]:

Sure. The IBBA is actually in the middle of a the IBBA or the Executive Director and her committee. So I don't want to confuse it, the board is doing these things, but they are actually launching a campaign and a new website for business brokers and members of the IBBA to be able to utilise called sellyourway.org. you can take a look at it. It's already live and online or we have several member contributor articles so anyone can contribute. And then it's a promotion that sellers can find business brokers and find credentialed business brokers based on not only just bios and backgrounds, that entire effort of promoting what is a CBI and why is it important? Everybody has the definition of a CPA and understand why that criteria credential is important. So one of the credentials of the main credential of the IBBA is the cbi. And now we actually have a master CBI programme, those two credentials enabling people to utilise that where it is starting to become more known with sellers so that they will seek out a professional.

Erin Crawford [00:12:11]:

And a credentialed professional is super important. So that is one of the initiatives that is currently in the works. And that website. That website is brand new. So we're going to. We're working on all the contributed articles, but the framework is there and that is one of the things that is part of the Executive Director's role at this current time.

Joanna Oakey [00:12:32]:

Love it. Look, I think it's the same opportunity here in Australia. So what is that website again? Just so that anyone who's interested can go.

Erin Crawford [00:12:41]:

It is sellyourway.org so love it. Yeah.

Joanna Oakey [00:12:45]:

Okay, awesome. I'm heading over to have a look myself. Not at this second, obviously. We're speaking right now. We finished speaking and of course, if you're running along the beach at the moment, we will have this in the show notes. So after you finish your run, you can click on the little link in the show notes. Okay, Moving into some other topics, we have just launched in Australia here, Women in Business Broking. Because we're trying to create.

Joanna Oakey [00:13:13]:

We felt there was a bit of a gap in the market wanted to create and I don't know if the US is the same once again I keep saying as I know but here in Australia, traditionally, many years ago, business broking really was predominantly male dominated. Obviously a lot has changed today and I'd just love to see a lot of support there for new ways of thinking and approaching the industry. I know you guys at IBBA have a similar sort of group or organisation maybe. Can you tell me a little bit about that, what you do there and how that works?

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Erin Crawford [00:13:49]:

Yeah. So it's the same demographic here with a traditionally male dominated industry and I don't think that was anything other than that this profession is. It's not one that you seek out when you're first coming out of college. At least it wasn't I don't think for a very long time and I fell into it just because of my own transition into franchising and my career was. Took me to a franchisor of a business brokerage. So had I not done that, probably wouldn't be sitting here today. But I do feel that the IBBA has a very good. If you look around at the conferences now, there is so much diversity in.

Erin Crawford [00:14:24]:

Within the group that it's. It keeps happening more and more as the profession becomes, I think more popular and more known. But the IVVA itself also tries to represent the group. So I requirement of our board is that at least two members are the opposite sex of the majority. So if we want to make sure that there's not just a lopsided representation of the group and that is one of the initiatives that is outlined in the governance policy manuals as well. Very one of the things that the criteria of that. There's other criteria that make sure that there's not representation too much from one particular office or a franchise, for example. So we try to make sure that everything is properly represented.

Joanna Oakey [00:15:10]:

Yeah, that's fantastic. I love it.

Erin Crawford [00:15:11]:

And then there's also. There's also Iwin, which is the women's group that's part of the IBBA and actively making sure that women have support and groups that are encouraging women to be in the profession as well. And that's. As you can see, we've had past chair women as leadership in the board and I think that's just going to continue to develop over time. We've got a great group of women that are currently sitting on the board that I enjoy spending on our meetings with and time sharing love it.

Joanna Oakey [00:15:43]:

And I love the way you talked about the way that gender representation on the board is set out. The two, at least.

Erin Crawford [00:15:52]:

What was it again? The two members of the board have to be of the opposite sex, of the majority. So if it was made up of a bunch of women, we would still have to have.

Joanna Oakey [00:16:02]:

Yeah, yeah, yeah.

Joanna Oakey [00:16:05]:

Perfect. What a great way.

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Joanna Oakey [00:16:07]:

Yeah, love it. That's absolutely awesome. Wonderful. And so what sort of things does I win? Do you know much about? Are you very involved?

Erin Crawford [00:16:17]:

I wish I should be, but I'm not.

Joanna Oakey [00:16:20]:

You're a busy person, Erin.

Erin Crawford [00:16:23]:

My dance card's cool. I have attended the breakfast, I will say that, but I'm not as involved as maybe I should be.

Joanna Oakey [00:16:33]:

Yeah, it's an interesting thing, of course. And some people sometimes this question about why are there women's groups? There's no men group. How is that sort of fair? But there's an interesting sort of thing and I guess the reality here in Australia, a lot of business owners that we deal with, probably the representation in business broking, to be fair, is probably similar to that representation in business ownership. For some reason there's still like a lot of guys that, you know, that are predominant, that are the owner founders. And I guess maybe that's a generational thing we see move through and hopefully will be really subject to change. As we see, obviously we, a lot of our business sellers right now are at retirement age and so they're retiring because they're of an earlier generation. But there is change coming, there's new generations coming and it's just, I think it's so important to have all of these sorts of things supporting change in the industry and outside of it. And when we're talking change, that of course brings me on to innovation and AI, stuff like that.

Joanna Oakey [00:17:40]:

Super interested in hearing about what's happening across the sea in this area. Everyone here in Australia is talking AI at the moment. AI. How can we implement all of these massive recent changes that we've seen, like even in just the last six months, 12 months, what's happening in the US and what's happening in the IBBA? Is there much focus on this area?

Erin Crawford [00:18:08]:

So our workshops, the way that our conferences take place is that membership and even the affiliate members contribute workshop topics descriptions. And then there is a, A, a committee that basically votes and decides which ones, which ones were going to be selected for the conferences. And our most popular workshops were the AI workshops this last conference. And rightfully I think they, they are definitely it's the promotion of certain topics. And with AI Being there, I, I love that the conference enables people to. The brokers to get together and be able to share ideas. Even though there's usually you. Obviously there's a facilitator or somebody that's giving a presentation.

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Erin Crawford [00:18:45]:

Most of the content I've ever gotten out of it at actual conferences from other broke. Sharing ideas. There's ideas and how they can use AI in marketing, how they can use it in researching industry, industry benchmarks and information you can include in, in your confidential memorandums, in communicating with sellers, what could go in a presentation. I think that there's endless opportunities for that. So I, I do think that the IBBA facilitates that with its conferences and they do a lot of webinars to talk about and. And I think that is on the agenda coming up for a topic to present online as well. The IBBA's role is really to facilitate the discussion. Right.

Erin Crawford [00:19:25]:

These discussions that happen to be either in person or online and not really be like this is how we do it, but more or less how everybody gets together and shares those ideas, which I love.

Joanna Oakey [00:19:36]:

Have you seen any particular standout ideas in any of these sessions so far?

Erin Crawford [00:19:43]:

Not myself. I hear about them, but I'm on the buy side now. Of course for me it's not so much what I'm using, but I know that I would definitely be able to use it if I was working on the sell side a lot more. Maybe there's opportunities to grow that in the future, but I definitely think that for marketing purposes there's a lot of opportunities for brokers to be able to utilise that, especially ones that don't have a franchise or an office to support them. Being able to use the tools that automatically help you create a brand. I went to a franchise conference or it wasn't a conference, it was the franchise trade shows where they had an AI presenter talking about how to create an entire company from scratch. So as a broker, you're a company, right? You have to have a logo, you have to have all of that information and I think that is where a lot of brokers could use that, especially those that are not in an office per se. That's going to support them.

Joanna Oakey [00:20:36]:

Yeah, love it. Okay, so what else is coming up at the conference? So when is the IBBA conference? A bit of interest here in Australia. I might even come along myself.

Erin Crawford [00:20:47]:

You should.

Joanna Oakey [00:20:48]:

It sounds right. You know what? I should. Erin. Yeah, I'm going to come. So what else is there? Tell us what's in the lineup.

Erin Crawford [00:20:55]:

So we're in Orlando again. Which is, you know, Florida is my home state where I live. We made that announcement at the last conference which was in Louisville and I hear talks that it might be in the more of the central area of the United States for 2026. But so the IBBA is conference

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for 2025 is. It's usually in May and I believe it is after it. It sometimes falls on Mother's Day weekend but this time it is not. That is helpful. But the Next one in 2025 is not on Mother's Day weekend, thank God.

Joanna Oakey [00:21:26]:

Yeah. Right, right. But yeah, so that will be in May and it'll be held in Orlando next to SeaWorld. So.

Joanna Oakey [00:21:36]:

Love it. Yes, love it. And if you got any obviously we know you're going to cover some AI topics but what else do you think is a benefit for us across the ditch there here in Australia? Making the long trip. Cause it's a long trip.

Erin Crawford [00:21:52]:

Yes.

Joanna Oakey [00:21:52]:

All day, all night. Get across to you.

Erin Crawford [00:21:55]:

I love the services and the our affiliate partners that set up and be able to communicate what tools that they have for brokers to use. So I teach a class on. I teach quite a few classes but one of the ones that I taught recently was on finding all of the stats available for a broker to be able to research what a business is sold for. So the United States has a different sold comps and things the resources for that. So I think that, you know, being able to find out how we can leverage that in other countries as that grows is going to be helpful and that that's an example of a tool. But I think that a lot of these affiliate partners have some really great resources that brokers can use and getting them in front of international people and how they can be a resource to them is huge. So I love that aspect of it and I think that's part of what we do. We may be doing it in different countries, but I think we do a lot of the same things.

Erin Crawford [00:22:47]:

It sounds like we're. We've got almost the same representation in terms of demographics as well. I just think the idea of sharing is huge and then obviously networking with those affiliate partners as well.

Joanna Oakey [00:23:00]:

I just think one of the things that I one of the reasons I'd love to come across so I think I will is just that opportunity. It's all about as you're building, as you're innovating, it's so important to keep your mind out to what other people are doing, what other ideas are out there. Because whilst it sounds like we have a lot of similarities, I'M sure there's a lot of differences as well. And just so good always to learn, isn't it? Learn that nuances and differences of approaches. I think that a really useful thing is that international perspective.

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Erin Crawford [00:23:34]:

Absolutely.

Joanna Oakey [00:23:36]:

And we will actually put a link in our show notes to put a link through to ibba and we'll put a link through to the conference. Are you open for registrations? Yeah, probably.

Erin Crawford [00:23:45]:

No, not yet. No.

Joanna Oakey [00:23:46]:

I'm getting way ahead of the programme. But anyway, link to the ibba. What is that? Anyway, if someone wants to know where to go.

Erin Crawford [00:23:55]:

The ibba.org that's the main page for the International Business Brokers association in addition to. Is that sellyourway.org, which I think is helpful for people to direct them to especially learn what our initiatives are to promoting the name of a CBI and the credentials from the ibba. But those are our website.

Joanna Oakey [00:24:14]:

Fantastic. Now to finish off the conversation rounded out a bit, I want to go where you and I started before we started recording. You're talking about. You're actually sitting in the office of your other business.

Erin Crawford [00:24:29]:

Yes.

Joanna Oakey [00:24:31]:

A business that you own with your daughter. And this is a bit of a. Now my daughter's 11 and my son's 9, so we're not quite at that stage yet. Although I have been thinking of getting them into starting a business. But this is a bit of a dream. Like I love business and I'd love to have a business for my kids in the future. Tell us a little bit about that. How did you get involved? What's it like? What's the benefits? I know it's.

Joanna Oakey [00:24:58]:

This is a bit off script, but yeah, I think it's interesting. Yeah. So tell us a bit about it.

Erin Crawford [00:25:03]:

I've always had a passion for franchising because that's how I got into business brokerage and I was working for a franchisor. So we purchased a franchise last year and opened in January of this year. Our grand opening was in January. It's a CrossFit style gym, but my daughter has always been into fitness. She started going to the gym with me when she was nine and she started doing Olympic competitive weightlifting when she was 11. She went to her first national

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competition and came home with three medals without having any formal training. So we knew we were onto something and she continued all the way to representing the United States in the world competition when she was 16. And she also went to Argentina, represented the US there and took home all gold in December of 2019.

Erin Crawford [00:25:49]:

Unfortunately, Covid happened and the world changed and she was a little bit discouraged and decided that she was just going to go the regular track and we even had scholarship opportunities for her to continue with the weightlifting career. But at the time I let. I'm. I'm not the helicopter mom. I'm more of the. I'll support what you want to do. Let's make sure that are. Are happy in, in your life.

Erin Crawford [00:26:10]:

So anyways, she went to. She studied psychology for two years at FAU here. Yeah. So. Oh, she's in the psychology business now for sure in the gym. So yeah.

Joanna Oakey [00:26:24]:

So I think it's a great degree. Fit anyone. Absolutely anyone's thinking about their degrees right now.

Erin Crawford [00:26:30]:

So she gets to help people with their motivations and she's really a great coach, she's a great trainer and I'm the business mind right. That the mom that's trying to be in business with my daughter and we do make a great team. We let her sleep occasionally. So I'm here at the gym closing for her. So I do wear a lot of hats. She's my oldest of three so I probably have to figure out what the next two are going to do. But so she's.

Joanna Oakey [00:26:58]:

Does that mean you've got another two businesses that you're going to get involved in coming to? Maybe.

Erin Crawford [00:27:02]:

I don't know. I think my son wants to be an engineer. My, my other daughter, she has her estheticians degree so I think she's going to go at the salon route but I think she's going to work for one. So for now we, I think we only got one entrepreneur right now, but she's doing a fantastic job. Yes, it was to go the track, was going to the Olympics but now we're. We actually just own a gym so I feel like we're doing mental Olympics with the gym. But we did start one and we opened it in January so it's going pretty good. Building it out.

Joanna Oakey [00:27:31]:

I love it.

Erin Crawford [00:27:32]:

Yes.

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Joanna Oakey [00:27:32]:

And therein lies what may be my last question. I don't know, but I reserve my rights to come up with another one. So now that you've acted sell side and you act buy side now, surely that gives you a different lens when you're setting up a business or a particular lens when you're sitting up a business.

Joanna Oakey [00:27:51]:

What.

Joanna Oakey [00:27:52]:

How do you think the knowledge you have gained impacts you as you are helping to grow a business?

Erin Crawford [00:27:59]:

Definitely the financial acumen of understanding what's important from the P and L perspective. I've now gone through the lending process and have a loan to purchase A business or start a business, I guess I should say. And now I know what's important when we're going to potentially have an exit later on. So she might want to do this for the next eight, nine years and then move into something else. So making sure that we set the business up for success to being sold at a future date and make sure there's value there to set up that generational wealth through business ownership. I. She's learning that sweat equity literally is what you put in the beginning. And in my mind, she lives in an apartment in the backyard.

Erin Crawford [00:28:39]:

She has no bills. So I'm like, you're going to go to work and you're literally going to put in your sweat equity and earn this. So. And she's doing a good job. So I think that as a family, my kids have grown up listening to me. I don't even know if they still know what I do, but they say if they're, they might break. They literally, when they were like, in middle school, they're like, my mom breaks businesses because I was a business broker. Oh, no, I hope not.

Erin Crawford [00:29:06]:

Yeah. So I think encouraging them, if they want to go the entrepreneur route, I. I think it's great. I think college is good, but not everybody's meant for college either. Getting into business early, might as well wait.

Joanna Oakey [00:29:17]:

It's a full education in its own, isn't it?

Joanna Oakey [00:29:20]:

100%. Yeah. Love it.

Joanna Oakey [00:29:25]:

Look, Erin, it has been an absolute pleasure. Thank you so much for bearing with me as we

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meandered through a very interesting and eclectic mix of questions that we ended up in there. But I just absolutely loved it. So many insights. Thank you so much.

Joanna Oakey [00:29:41]:

Thanks for having me. Thank you. Why don't.

Joanna Oakey [00:29:53]:

Well, that's it for this episode of the Deal Room podcast. We hope you're now primed for your next deal with these pointers and have enjoyed these fascinating insights. Now, if you'd like more information about this topic, then head over to our website@thedealroompodcast.com where you'll be able to download a transcript of this episode as well as access any contact details and any other additional information we referred to in today's podcast. Now, if you'd like to get in contact with our guests today and the services they offer, you can go ahead and cheque out our show notes for a link right through to them and their details. You can also book in directly with our LegalEagles at Aspect Legal. If you'd like to soundboard your next steps, discuss a legal question or find out more how we can assist, whether that's with buying or selling a business, or perhaps somewhere in between. Now, don't forget to subscribe to the Deal Room Podcast on your favourite podcast player to get notifications whenever a new episode is out. We'd also love to hear your feedback, so please leave us a review and rating if you're already one of our subscribers, or even if you're listening to this podcast for the very first time, every review helps our team produce valuable content for you.

Joanna Oakey [00:31:11]:

Well, thanks again for listening in. You've been listening to Joanna Oakey and the Deal Room Podcast, a podcast proudly brought to you by our commercial legal practise. Aspect Legal See you next time, ladies and gentlemen.

Joanna Oakey [00:31:25]:

That will conclude this evening's entertainment.

Joanna Oakey [00:31:28]:

Thanks for listening to the Deal Room Podcast. To find out more about this episode and other episodes in the series, cheque out the show notes or head over to our website at the dealroom podcast.com Auxiliary.