business
for sale

The Price Is Not the Deal

When selling a business, the price is only part of the deal. Payment timing, earn-outs, seller financing, warranties and other conditions can significantly change the value and risk of an offer. Before accepting a price, make sure you understand the terms behind it.

Published on: **21st September 2026**
Author: **Inika Pieters**

When a business changes hands, everyone focuses on the price. It is the number that gets quoted and remembered. But experienced buyers and sellers know that the price is only part of the story. The terms behind it often decide what you actually walk away with, and two deals at the same price can be worlds apart.

How And When You Are Paid

An offer to pay a certain amount all in cash on the day is very different from the same amount paid over three years out of future profits. One gives you certainty now. The other depends on how the business performs after you have gone, which is partly out of your hands. Before you compare offers on price alone, look at how much is paid up front, how much is delayed, and what has to happen for you to receive the rest.

The Terms That Shift The Risk

Deals often include arrangements that move risk between buyer and seller. An earnout ties part of your payment to results after the sale. Seller financing means you wait for some of your money and carry some of the risk if things go wrong. Warranties are promises you make about the business that can come back to you later if they prove untrue. None of these are bad in themselves, but each one changes what the deal is really worth to you.

Look At The Whole Picture

A lower price with clean, certain terms can be worth more than a higher price loaded with conditions and delays. The skill is in weighing the whole package, not just the headline figure. That is hard to do in the heat of a negotiation, especially when a big number is dangled in front of you, which is exactly why it helps to have someone experienced reading the terms with a cool head.

When you sell the business you spent years building, get the structure right, not just the number. The structure is where deals are quietly won or lost.

Before you accept an offer, make sure you understand the terms behind the price. Talk to us about structuring a deal that protects what you have earned.