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The Contract You Never Renegotiated

By Clay Dennis

Somewhere in a gym, on a Tuesday night, a business owner is standing on the sideline of a kid's basketball game with a phone in his hand. He's not watching the game. He's watching his phone—because a job went sideways, or an employee didn't show, or a customer is upset, and none of it can wait until tomorrow.

He'll tell you he's proud of what he built. He is. He'll also tell you, if you ask him honestly, that he doesn't know how he became an employee of his own company.

He's not alone. According to a 2024 Latenode survey covered by Small Business Trends, nearly half of small business owners say they feel trapped in the businesses they built, wanting out but unable to leave for financial or emotional reasons.

I talk to owners like him every week. And what I've come to believe is this: Every business owner signs a contract with the business in year one. Nobody writes it down, but it's real. "You give me your time, your energy, and your weekends," the business says, "and in exchange, I'll give you money, freedom, and eventually, a life."

That's the deal.

The problem is, most owners never go back and renegotiate it.

The First Contract Was for Survival

In the early years, that contract made sense. You needed money more than you needed time. You were building a customer base, a reputation, a team, and none of that happens without you personally in the middle of it. So you gave everything, and the business paid you back in growth.

That's not a mistake. That's how businesses get built.

But contracts are supposed to get renegotiated as circumstances change, and this one rarely does. The business keeps asking for the same thing it asked for in year one (your time, your presence, your hands on everything) long after your life has moved on to needing something completely different in return.

The Currency Always Changes

This is one of the most predictable shifts in life, and almost nobody sees it coming. When you're young and single, money is the thing you can't get enough of. It's the scoreboard, the proof, the thing standing between you and the life you want. Get some of it, and the scoreboard quietly changes. At some point, time becomes the thing you can't get enough of. I'm watching this play out constantly with owners in their 40s and early 50s. The first 10 or 15 years were a fight for money. Now, it's a fight for time: time for kids who are growing up fast, grandkids who just showed up, a spouse who's been patient for two decades, a body that doesn't bounce back like it used to.

And here's the trap: The business doesn't know the deal changed. It's still operating on the original terms, paying the owner in growth and taking whatever time it needs to get there. Nobody ever told it otherwise, because nobody ever went back and rebuilt it to pay out differently.

So owners end up resentful of something they're genuinely proud of. That's a strange, lonely place to be—successful and suffocated at the same time. It's also, based on that survey number, a lot more common than most owners realize. If you feel this way, you're not weak, and you're not ungrateful. You're one of a very large group of owners standing in the exact same spot.

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Renegotiating Doesn't Mean Walking Away

When owners hit this wall, many start to wonder if the business itself is the problem, if they picked wrong, or if it's time to sell and start something new. Almost always, that's the wrong conclusion. The business isn't broken. The contract is just outdated.

Renegotiating means going back into the business and rebuilding the parts that were never designed to run without you—the systems, the accountability, the leadership below you—so the business can finally start paying you in the currency you actually need now. Not more revenue. More time.

This is the same shift I coach into every engagement: Growth should be earned, not just paid for. In your 20s and 30s, you earned growth by being everywhere. Now, you earn your time back the same deliberate way—not by hoping the business eventually loosens its grip, but by rebuilding it so it can let go.

If any of this sounds like where you're standing right now, my accountability coaching work is built specifically around this problem: putting real systems and ownership beneath you so the business stops needing you for every decision. And if the honest issue is that you don't have a clear read on what your business can actually afford to pay you in time or money, that usually starts with your numbers. My financial coaching work is where we get that picture clear first.

Go Back and Rewrite the Deal

If you're standing on that sideline checking your phone instead of watching the game, that's not a sign you're ungrateful for what you built. It's a sign the deal you made with your business 15 years ago is overdue for a rewrite.

Your business can absolutely pay you in time instead of just money. But it will only do that once you go back and rebuild it to do so. Nobody's going to renegotiate that contract for you. That part's still on you, the same way starting it was.