Buying Out the Boss™

A Clear Path for Key Employees to Become Owners

For Architecture, Engineering, and Land Surveying firms with $1–$10 million in revenue. Bank-financed internal transitions built for certainty and continuity.

You May Already Be the Successor

In many firms, the person best positioned to lead next is already inside the building, a trusted key employee or a member of the management team. You already know the clients, the culture, the systems, and the standards that keep the business running. That's an advantage few outside buyers ever have.

Ownership Can Feel Out of Reach

Many key employees assume that buying the business means a large personal check, excessive risk, or an uncomfortable conversation with the owner. Those concerns are normal, and a properly structured, bank-financed transition is built to answer each one.

A Structured Way Forward

The Step-Up Legacy Plan™ is a bank-financed internal transition in which the company serves as the borrower. The loan is repaid from business cash flow, and the owner is paid at closing. In the right situation, that can create a path to ownership that is easier to manage than many employees expect.

Designed to Protect Both Sides
A well-structured transition supports:

- Fair value and financial certainty for the owner
- Responsible ownership for the buyer, without unnecessary personal risk
- Continuity for clients and staff
- Preservation of culture, reputation, and momentum

How the Process Works

Most transitions follow five clear stages, so the path stays organized and predictable.

1. Contact ABA to see if your firm may qualify.
2. Identify additional buyer team members, if applicable.
3. Align on goals and expectations for both sides.
4. Coordinate financing and transition planning.
5. Move ownership forward in a deliberate, stable way.

Here's what that path looked like for two firms:
Example of a Completed Transactions:
Engineering firm, 26 years / 28 employees. Minority partner acquired majority. No money down. Seller paid at closing.

Architectural firm, 46 years / 12 employees. Three buyers acquired the firm. Down payment was 5%, and the sellers were paid at the closing.

Why This Matters

A well-structured internal transition can help a trusted employee become the next owner without forcing a disruptive sale to an outsider. Done properly, it's a leadership transition, not a confrontation.

A Note Worth Passing Along

If you decide to raise this with your owner, here's the point worth making: this approach can reward loyalty, preserve continuity, and enable a clean transition when the time is right. It's designed for firms that want to pass on value and leadership to someone they already know and trust.

For Key Employees

If you've ever wondered whether ownership is possible, the first step isn't a commitment; it's a conversation about whether your firm may qualify for a structured internal buyout. That conversation is confidential, and it's meant to help you understand what's realistic before anything moves forward.

Led by former commercial loan officers who structure SBA-backed internal transitions for A/E/LS firms nationwide.

Featured in Structure Magazine and Engineering Georgia.

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