allen
BUSINESS ADVISORS

We Know SBA.
Our Deals Close.

SBA-financed buyouts for architecture, engineering, and land surveying firms. For owners ready to sell and employees and partners ready to buy.



Banking experience. Completed transactions.

FOR OWNERS

Sell to Your Team. Get Paid at Closing.

Bank financing can help your successors buy your firm and pay you at closing.

- ✓ Your name, culture, and clients stay with the people who helped build them
- ✓ Our Step-Up Legacy Plan™ offers an alternative to an outside sale, an ESOP, or a seller-financed transfer
- ✓ Selling to your partners? Our PartnerStep™ program uses bank financing so younger partners can buy you out, and you're paid at closing, not over years of installments

A signed agreement isn't a sale.

To us, a sale is complete only when the bank has funded, and the proceeds are in your account.

"He helped me achieve what I had been told was impossible: selling to my employees and not being the bank."

Jim Regan
Former Owner, Phasor Corp.

WHY ABA

We know SBA rules and the lending landscape.

The building code sets the baseline, and each town adds its own requirements. SBA lending works the same way. SBA sets the rules, and every bank adds its own credit policy on top.

- ✓ **We've sat on the lender's side of the table.** John R. Allen, III, is a former Commercial Loan Officer and underwriter. We build every package the way an underwriter desires it.
- ✓ **Financing comes before signing.** We structure your transaction and pre-screen it with lenders to surface problems early, not at closing.

We know which banks approve deals like yours.

Your home stays out of the deal.

We select lenders and structure transactions so a lien is not placed on the buyer's home.

FOR BUYERS

Buy the Firm You Help Run.

You know the clients, the culture, and the people. SBA financing provides capital for purchase, working capital, and closing costs. So, you don't need to be wealthy to own a business.

- ✓ Buyer cash down payments as low as 5% in qualifying transactions, subject to lender approval
- ✓ Deal terms structured so the business can carry the debt
- ✓ Already a partner? Our PartnerStep™ program finances your buyout of a retiring partner's interest

"I was declined by three lenders. Allen Business Advisors matched us with the right bank and restructured the deal."

Cameron Corini
Buyer of Roberts Engineering

OUR TRACK RECORD

Completed Transactions

EGA Architects

Two owners sold to three employees.

Buyers put 10% down. Sellers were paid in full at closing.

Roberts Engineering

An employee of 18 years bought a 28-person firm, leveraging his equity in the business as a partner.

The seller was paid at closing.

Phasor Corp.

Declined by three lenders before we got involved.

We found the right bank and restructured the deal. Funded in 45 days.

GET STARTED

Start the Conversation

Thinking about selling your firm or buying the firm you help run? Contact us to discuss the business, your goals, and financing options.

See if you qualify:

Take our 9-question checklist ›

Planning Your Legacy.
Engineering Your Exit.

Allen Business Advisors

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