



Two Paths for Leaving Your Business

Both paths use bank financing, so you receive all or nearly all of your proceeds at closing, not over years.

You built the firm. How you leave it matters as much as how you built it.

Step-Up Legacy Plan™

Selling to your key employees

PartnerStep™

The A/E Partner Buyout Program

Designed specifically for architectural, engineering, and land surveying businesses.

Not the owner? Pass this along, or call to learn how key employees become owners.

PATH ONE

Step-Up Legacy Plan™

SELLING TO YOUR KEY EMPLOYEES

Your key employees already know your clients, your projects, and how the firm runs. The Step-Up Legacy Plan turns them into your buyers.

- Key employees buy the firm individually or as a management team. An SBA loan is arranged with as little as 5% down.
- Cash flow from the business repays the loan.
- You receive all or nearly all of your proceeds at closing.

Transactions typically take about six months.

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

Robert Ayers, Buyer of Phasor Corp.

Is it right for you?

A strong fit is when you have trusted employees ready to step up to ownership, a profitable firm, and want to be paid at closing rather than over years.

allenbusinessadvisors.com/step-up-legacy-plan

PATH TWO

PartnerStep™

THE A/E PARTNER BUYOUT PROGRAM

Traditional partner buyouts stretch payments over many years, tying your retirement to the firm's future performance. PartnerStep replaces installment payments with bank financing at closing.

- Your remaining partners purchase your interest using SBA financing.
- Your partners' existing ownership can count as their down payment, so they typically gain control with no money down.
- The firm stays independent, and your reputation stays with it.
- We handle the structure, lender, and financing. Your attorney handles the legal aspects.

	Traditional	PartnerStep™
When you're paid	Over many years	At closing
Who finances it	You	An SBA lender

Is it right for you?

A strong fit is when you have partners ready to take the lead, a profitable firm, and want to be paid at closing rather than over years.

allenbusinessadvisors.com/partner-buyout

EGA Architects

Newburyport, Massachusetts
Senior living architecture for 60 years

19

employees

3

employee buyers

10%

buyer down payment

100%

paid at closing

The two owners sold the firm to three of their employees.

The buyers put down 10%, and the sellers were paid in full at closing.



"We were paid in full at closing, and the firm we spent years building continues in the hands of employees we know and trust."

Gerry Menke, Former CEO

Learn more:
ega.net/about-1

Roberts Engineering Group

Hamilton, New Jersey
Civil engineering and land surveying since 2004

28

employees

1

partner buyer

\$0

down payment

Almost all

paid at closing

Founder Carmela Roberts sold the firm to Cameron Corini, an 18-year employee who became a partner in 2023.



"I'm delighted that the Roberts Engineering legacy can continue beyond my retirement."

Carmela Roberts, Founder

Learn more:
[robertsengineeringgroup.com/
a-note-from-our-president](http://robertsengineeringgroup.com/a-note-from-our-president)

WHY ABA

Former Commercial Loan Officers Who Know Your Industry

Allen Business Advisors works exclusively with architecture, engineering, and land surveying firms. Led by John R. Allen III, we approach every transaction the way a lender does.

- Published in Structure Magazine, Engineering Georgia Magazine, North Star Magazine, and Cross Sections Magazine
- Long-standing SBA lender relationships built on well-structured, bankable deals that are funded as proposed
- Approved speaker for the National Society of Professional Surveyors

Start with a confidential conversation.

John R. Allen III, President

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