

God Bless Retirement and Community Banks Safeguard Business Succession

Faith-led, family-run God Bless Retirement partners with community banks to dignify Main Street business sales and preserve local jobs.

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God Bless Retirement bridges sellers, buyers, and community banks. Preparing bankable deals protects retirements, jobs, and the local institutions that hold Main Street together.”

*Dr. Brandon Chicotsky,
Managing Principal, God Bless Retirement*

play an outsized role in the financing of America’s small businesses. They hold just 15 percent of banking assets but provide more than one-third of small-business loans (FDIC, 2024). Their credit decisions often rely on relationships and local knowledge, making them indispensable in transactions too small or too complex for larger banks.

As millions of Baby Boomer owners prepare to retire, these lenders are central to whether Main Street businesses are passed on or closed. [God Bless Retirement](#) (GBR), a Fort Worth-based [business brokerage](#), works directly with community banks across the country to ensure buyers and sellers have lender-ready files. The firm describes its work

plainly: a brokerage that helps clients buy or sell businesses, while also serving as a bridge between local credit institutions and the families who depend on them.

The Succession Wave

According to Project Equity, nearly 2.9 million businesses are owned by individuals aged 55 or older, supporting more than 32 million jobs and generating \$6.5 trillion in annual revenue (Project Equity, 2025). Yet few are prepared for transition. Finance-Commerce reported in 2025 that only 20 percent of small firms are “sale-ready.”

Surveys suggest timelines are accelerating. A 2025 U.S. Bank poll found 37 percent of small-business owners intend to sell within a year, with more than 60 percent reporting their retirement plans had moved forward (American Bankers Association, 2025). Gallup reported the same year that nearly three-quarters of employer-business owners expect to sell or transfer ownership, but most lack succession plans (Gallup, 2025).

Why Community Banks Carry the Load

The FDIC's Small Business Lending Survey shows community banks are consistently more active in small-business credit than larger institutions, leaning on relationship-based underwriting (FDIC, 2024). In 2024, their loan portfolios grew by 5.1 percent, outpacing industry averages despite rate pressure (FDIC, 2025).

For business owners seeking buyers, or buyers seeking financing, this dynamic means local lenders are often the only viable channel. But relational lending depends on files that are credible, complete, and structured for approval. Without normalized working capital, mapped collateral, and clear seller-note terms, many otherwise sound deals collapse before credit committees.



Blake Oliver, Associate Broker, and Dr. Chicotsky, Managing Principal at God Bless Retirement

The Cost of Unprepared Transitions

Failure rates are high. Harvard Business Review and KPMG have found that about 70 percent of corporate mergers fail to create value (Harvard Business Review, 2020; KPMG, 2023). In the lower market, where records are uneven and advisory support limited, success rates are lower still. The International Business Brokers Association (IBBA, 2023) reports many small businesses listed for sale never transact at all.

Each failed deal represents more than a spreadsheet problem. Sellers lose retirement wealth. Employees face job insecurity. Lenders miss out on viable credits. Communities lose institutions that anchor civic life.

God Bless Retirement's Role

God Bless Retirement is already working as the bridge between sellers, buyers, and community banks. Its brokerage model is designed to prepare deals before they reach lenders, improving close rates and protecting value for all parties.

Key elements include:

Lender-ready files: Packaging SBA and community-bank deals with normalized financials, mapped collateral, seller-note terms, and diligence sequenced for bank review.

Targeted sourcing: Using a proprietary data consortium to identify businesses most likely to be bankable, and matching them with buyers aligned by capital and operational capacity.

Broker discipline: Associate brokers are trained to walk away from misaligned deals rather than push transactions that undermine stakeholders.

Stakeholder stewardship: Treating sellers, buyers, and bankers alike as clients and stakeholders whose continuity strengthens both families and communities.

“Our role is simple but essential,” said Dr. Brandon Chicotsky, Managing Principal of God Bless Retirement and Associate Professor of Professional Practice in Marketing at the Texas Christian University Neeley School of Business. “We stand between buyers, sellers, and the community banks that finance Main Street. When we prepare deals the right way, we protect retirements, jobs, and the institutions that hold local economies together.”

Distinct Identity

GBR is more than a transaction shop. It is a family-led brokerage that describes its mission as an expression of patriotism—ensuring that lower-market and micro-cap deals are treated with the dignity they deserve. The firm’s leaders emphasize that succession is a financial event and a civic one: when Main Street changes hands with care, communities remain stable.

That philosophy mirrors the relational model of community banks. Just as bankers view their lending decisions as rooted in responsibility to local economies, GBR views buyers, sellers, and lenders as part of a national fabric worth protecting. The firm’s faith-led orientation underscores that view, considering clients and their bankers not only as customers, but as stakeholders in the broader American story.

Civic and Economic Stakes

Americans still trust small businesses more than any other institution (Pew Research Center, 2024). Edelman’s Trust Barometer found business overall to be the most trusted societal institution, outpacing government and media (Edelman, 2024). Yet these expectations rise in an era of weakening civic anchors: Gallup reported in 2024 that only 38 percent of Americans say they are “very proud” to be American, near a historic low.

Successful succession transactions will not reverse those trends alone. But every well-executed deal preserves continuity of jobs, supply chains, and civic anchors. That continuity matters in both economic and cultural terms.

What It Means for Main Street

As the United States enters a decade of accelerated retirements, the future of Main Street depends on well-executed business transitions. Community banks, though small in asset share, are central to financing them. And God Bless Retirement, as a brokerage committed to relational service, patriotic stewardship, and lender-ready deal execution, is working to ensure those transitions succeed.

For owners, that means dignified exits and preserved retirement wealth. For buyers, it means access to bankable deals. For community banks, it means stronger pipelines of prepared borrowers. For communities, it means Main Street continuity.

Small banks may hold modest balance sheets, but with partners like God Bless Retirement, they safeguard America's business succession at scale.

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