

Allen Business Advisors Announces the Step Up Legacy

BROOKLINE, MA, UNITED STATES, October 17, 2025 /EINPresswire.com/ -- Allen Business Advisors (Allenbusinessadvisors.com), the country's only boutique firm dedicated solely to architecture, engineering, and land surveying companies, has introduced the Step-Up Legacy Plan™, a simple alternative to Employee Stock Ownership Plans (ESOPs). This innovative strategy allows business owners to sell directly to key employees and access 90–100% of their funds at closing, easing the financial burden of acting as the buyer's bank.

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Craig McKenzie

“Most owners want to sell to their employees, but they're discouraged by the high cost and complexity of ESOPs. The Step-Up Legacy Plan™ offers the same continuity and culture preservation without the headaches, delays, or ongoing expenses, and allows the seller to get paid at the closing,” said John R. Allen, III, President of Allen Business Advisors.

Why This Is a Better Alternative to an ESOP

Feature	ESOP	Step-Up Legacy Plan™
Setup Cost		Paid from sale proceeds
Complexity	Starts at \$120K	Low (SBA + potentially small seller note)
Time	High (ERISA, DOL, and IRS)	3–6 months
Ownership Type	12+ months	Specific key employee(s)
Tax Incentives	Broad-based	None.
Payment at Closing	Yes	90–100%
Ongoing Costs	Limited 20 to 40%	None
	Starts at \$50K/year	

ESOPs were designed for much larger companies, typically requiring at least \$1.5 million in EBITDA to be viable. They must comply with the Employee Retirement Income Security Act (ERISA), which is administered by the Department of Labor and the IRS. The ongoing compliance costs start at \$50,000 per year. In contrast, the Step-Up Legacy Plan™ is faster, financed through SBA loans and possibly a small seller note, and structured to provide an immediate payout to the seller without years of trailing payments.

When Employee Sales Work and When They Don't

For many companies, selling to employees helps maintain client relationships, company culture, and leadership continuity. However, in about one-third of cases, an external sale is the better choice. In such situations, Allen Business Advisors utilizes its proprietary buyer database, developed over the years through attendance, exhibition, and speaking at engineering and land surveying conferences nationwide.

Why Owners Choose Allen Business Advisors

- Specialization: Focused solely on A/E/LS firms.
- Banking Expertise: A team of former commercial loan officers with SBA mastery.
- Proven Results: Faster approvals, more aggressive financing, and higher close rates.

Our mission is simple: ensure every seller gets paid at closing, whether the successor is a loyal employee or a strategic third-party buyer," Allen added.

Client Perspective

Not every transaction uses the Step-Up Legacy Plan™, but every client benefits from Allen Business Advisors' SBA financing expertise and tailored advisory approach.

Craig McKenzie, who recently purchased Capitol Engineering in Washington, DC

<https://www.cegdc.com>, shared:

"Working with John Allen was an exceptional experience. He demonstrated a remarkable command of both SBA financing and the intricacies of engineering firm acquisitions. His experience extended far beyond a traditional M&A Advisor. He served as a strategic advisor, helping me not only complete the deal but also create a clear and actionable path for future growth."

About Allen Business Advisors

Allen Business Advisors (www.AllenBusinessAdvisors.com) is a nationwide boutique firm that specializes exclusively in ownership transitions for architecture, engineering, and land surveying companies. The firm is recognized for its expertise in SBA financing and its proprietary Step-Up Legacy Plan™, offering practical alternatives to ESOPs for companies with annual sales ranging from \$1 million to \$8 million.

Thinking of Retiring

Owners planning a transition in the next 6–24 months are encouraged to schedule a confidential, no-obligation consultation to see whether an employee buyout or a third-party sale will maximize their results and ensure they receive payment at closing.

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