



BE UNSTOPPABLE!

BE ESOPable™

A financeable, values-first exit for the company you built and the people who built it with you.

ESOP 101 Fact Sheet
Bankers



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State of Florida Licensed Real Estate Broker-Associate

The Banker's **Edge** in Founder Exits

**How to Retain Relationships, Unlock Lending, and
Guide Owners to the Right Transition**

You Know These Clients. **You Know the Risk.**

- They've been on your books for years. Your lenders may not know them - your managers and treasury officers do. They are valuable clients: stable deposits, strong cash flow, limited debt.
- They're in their late 50s to early 70s. Still involved. Still essential.
- They are also thinking about retirement: a strategic buyer, a roll-up, a surprise sale.
- You are left wondering where your amazing client went... unless you help them exit differently.



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The ESOP Solution: Structured, Financeable, Relationship-Preserving

An Employee Stock Ownership Plan (ESOP) lets a founder sell their company to a trust that benefits the employees. It's a true sale — not a handoff. It can be SBA-financed, bankable, and relationship-preserving.

- Full fair market value for the owner
- Tax-efficient seller note for income and upside
- Brand, location, and team stay intact
- Founder stays in control of timeline and role
- Employees earn real ownership — not stock options
- Bank retains the client relationship on both sides of the transaction

Be ESOPable!™

- EBITDA above \$700K
- 15 to 100+ employees
- Strong internal team with promotable leadership
- Long-term operations, often founder-led and debt-light
- Deep community ties and concern about continuity
- Thinking 1–3 years ahead about transition

Why It's a **Win** for the Client

Founders want liquidity...they don't want to sacrifice their team or lose their identity.

ESOPs let them:

- Sell on their own terms
- Stay involved during the transition
- Retain what made the business special
- Repay loyalty with ownership
- Get real financial reward — without selling out

What to Say to Open the Door - **Succession Planning 101**

Ask the simple question:

“Have you thought about what happens next — for the business, the team, and your role in it?”

Our answer:

“There's a buyer who already works here and they don't want to flip the business. They want to carry it forward. And we can help make that happen.”

How Bank Roles **Win** Through an **ESOP**

Role	Opportunity for Value and Retention
Relationship Manager	Surface succession risk. Offer structure before a competitor
Commercial Lender	Originate new SBA or conventional ESOP loan. Retain senior lien.
Treasury Services	Maintain ACH, payroll, merchant services. Add 401(k) coordination.
Private Banker	Manage seller proceeds, 1042 rollovers, long-term liquidity.
Trust Officer	Potential plan trustee. Provide oversight, compliance, and trust administration.
Market Leader	Grow loan portfolio. Protect top depositors. Lead a quiet, positive solution.



Why It's a **Win** for You

- Keep your best clients
- Generate new lending opportunities
- Retain deposits and service revenue
- Deepen trust across generations
- Be the banker who brought the solution

**YOUR NEXT CHAPTER STARTS
WITH THE **RIGHT NUMBER****



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