

U.S. Faces Rising Retirement Risk From Unfinished Small-Business Sales

Succession gaps in small business may undermine retirement plans, analysts warn. Community banks are key to reducing retirement risk from failed business exits.

FORT WORTH, TX, UNITED STATES, October 2, 2025 /EINPresswire.com/ -- For millions of

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We stand between Main Street owners and the financing that can preserve their retirement. By preparing bankable deals, we protect families and the local institutions that hold our economy together.”

*Dr. Brandon Chicotsky,
Managing Principal*

Americans, the business they own is their retirement plan. Yet as Baby Boomer owners prepare to exit, many are discovering that selling a small business is far more fragile than they assumed. Deals collapse at alarming rates, leaving wealth trapped—or destroyed—just as owners need it most.

[God Bless Retirement](#) (GBR), a Fort Worth-based, family-led [business brokerage](#), exists to change that outcome. The firm brokers lower-market and micro-cap transactions while helping buyers, sellers, and lenders—especially community banks—navigate a process that is often opaque and failure-prone. Its mission is patriotic and faith-

anchored: to dignify Main Street succession, protect retirement wealth, and keep locally built enterprises in American hands.

Retirement at Risk

Baby Boomers own an estimated 2.9 million U.S. businesses, employing more than 32 million people and generating about \$6.5 trillion in annual revenue (Project Equity, 2025). Yet only 20 percent of small firms are “sale-ready” when owners decide to exit (Finance-Commerce, 2025).

Timelines are accelerating. A 2025 U.S. Bank survey found 37 percent of small-business owners plan to sell within the next 12 months, with over 60 percent saying their retirement timetable has moved forward (American Bankers Association, 2025). Gallup reports that nearly three-quarters of employer-business owners intend to sell or transfer ownership, but most lack a formal succession plan (Gallup, 2025).

When those exits fail, the consequences are stark: retirement wealth disappears, employees face

job loss, and local economies lose their anchors.

Why Deals Fail

M&A research shows that even at the corporate level, about 70 percent of mergers fail to create value (Harvard Business Review, 2020; KPMG, 2023). In the lower market—where financial records are uneven, buyers are first-time acquirers, and advisors may lack rigor—failure rates are higher still. The International Business Brokers Association (IBBA, 2023) reports that many small businesses listed for sale never transact.

Key breakdown points include:

Incomplete financials: Owner compensation, personal expenses, and working capital adjustments often go unnormalized, making lenders cautious.

Poor buyer preparation: Individual buyers may lack sponsor-grade diligence or integration planning.

Financing gaps: Community banks supply more than one-third of small-business loans (FDIC, 2024), yet cannot approve credit without well-structured packages.

Unrealistic valuation expectations: Sellers price on sentiment rather than market comparables, leading to stalled negotiations.

The result: viable companies quietly close, retirements evaporate, and local lenders lose sound credits.

The Role of Community Banks

Community banks, which hold just 15 percent of U.S. banking assets, originate over one-third of all small-business loans (FDIC, 2024). Their relationship-driven underwriting has long sustained Main Street, and in 2024 these banks grew small-business lending by 5.1 percent despite interest-rate pressure (FDIC, 2025).

But relationships alone cannot close deals. Banks need clean, credible, lender-ready files to extend credit. Without them, even loyal customers struggle to finance ownership transitions.

God Bless Retirement's Model



Dr. Chicotsky, Managing Principal of God Bless Retirement, addressing a room of regional lenders and private equity personnel

God Bless Retirement is a business brokerage actively bridging this gap. The firm represents both buyers and sellers but goes beyond simple listings. Its process anticipates the needs of lenders and buyers, reducing dead-end pursuits and collapsed deals.

Key practices include:

Lender-ready packaging: Preparing SBA and community-bank files with normalized financials, mapped collateral, seller-note structures, and diligence sequenced for credit committees.

Data-driven sourcing: Using a proprietary consortium of public filings, procurement records, and private databases to identify “bankable” companies and match them to qualified buyers.

Consultative discipline: Associate brokers are trained to walk away when alignment is poor, protecting stakeholders from deals likely to fail.

Transition stewardship: Advising on post-close integration, customer continuity, and vendor stability to preserve value long after closing.

“We stand between Main Street owners and the financing that can preserve their retirement,” said Dr. Brandon Chicotsky, Managing Principal of God Bless Retirement. “By preparing bankable deals, we protect families, jobs, and the local institutions that hold our economy together.”

Values and Mission

Unlike many brokerages that focus solely on transactions, God Bless Retirement is family-led and faith-anchored. Its founders view succession as more than a financial event: it is an act of civic stewardship.

The firm’s patriotic mission is to ensure that lower-market and micro-cap deals—often overlooked or mishandled—are treated with dignity for sellers, buyers, and lenders. Community banks share this ethos. Both GBR and local lenders see their work as supporting families, protecting local identity, and sustaining the institutions that bind communities.

Economic and Civic Stakes

Americans continue to place their greatest institutional trust in small businesses (Pew Research Center, 2024). Edelman’s 2024 Trust Barometer shows business as the most trusted societal actor, ahead of government and media (Edelman, 2024). Yet Gallup finds civic pride at historic lows, with only 38 percent of Americans saying they are “very proud” to be American (Gallup, 2024).

While smooth business sales will not solve every civic challenge, each successful succession

keeps jobs intact, preserves tax bases, and maintains local anchors that communities rally around. Every failed sale erodes that foundation.

Looking Ahead

The coming decade will test whether Main Street ownership can pass responsibly from one generation to the next. Credit conditions remain selective, buyers demand sponsor-level rigor, and retiring owners need guidance.

God Bless Retirement's model—patriotically rooted, family-led, faith-informed, and designed to make small deals lender-ready—is proving one way to safeguard retirement wealth while sustaining the communities that depend on these businesses.

For sellers, that means realizing the nest egg built over decades. For buyers, it means access to bankable opportunities. For community banks, it means credit portfolios that strengthen local economies. And for Main Street America, it means continuity instead of quiet decline.

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