



Sell-to-an-Employee Planning Sheet

A simple sheet to help you think through selling to a trusted employee or manager.

Please note: this is general information, not legal, tax or financial advice. Please talk with your own lawyer and accountant before you decide anything.

The person

Who might be interested? _____

Have they shown interest in running things? _____

Could they get a loan or put money down? _____

The conversation

- ☐ Choose a quiet, private moment
- ☐ Ask them to keep it confidential
- ☐ Have them sign an NDA before sharing your books
- ☐ Give them time to talk with their family and bank

The price

Rough value range (\$) _____

Firm value from accountant or valuator (\$) _____

Price I'd accept from this person (\$) _____

How they could pay

- ☐ Bank or BDC loan
- ☐ Vendor take-back (you're paid part over time)
- ☐ Earn-out (part tied to future results)
- ☐ Gradual share buy-in over a few years
- ☐ Employee ownership trust (ask your accountant about the federal tax rules)

Handover plan

How long I'll stay to help

Customers and suppliers to introduce

When we'll tell the rest of the team

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