



SPECIAL USE EXCEPTION PETITION

CITY OF BALLWIN }
COUNTY OF ST. LOUIS }
STATE OF MISSOURI }

FEE: with site plan review \$ 1,500.00
without site plan review \$ 750.00
PAID: CC VISA 9001 12/4/25
NUMBER: SUE-26-03

TO THE BOARD OF ALDERMEN CITY OF BALLWIN

Type of Special Use Exception: Requesting ability to sell secondhand electronics

Code Section under which petition is being filed: _____

Now comes (*print name of Petitioner*) Paul Kushnir, PayMore Franchisee
and states to the Board of Aldermen:

- I. That he, she, it, they, has (have) the following legal interest in the tract of land and/or premises located within the corporate limits of Ballwin, Missouri, described in Section II of this petition.
 - A. State Legal Interest: Tenant build out of existing space
 - B. Documentation of Legal Interest must accompany this petition.
- II. That the legal description of the property/premises, for which a Special Use Exception is desired, is enclosed.
- III. That a survey or drawing of the property/premises, for which a Special Use Exception is requested, is enclosed, and said drawing is to a scale of 100 feet or less to the inch.
- IV. That the street address of said property is: 15367 Manchester Rd, Ballwin, MO 63011
- V. That the area (acres or square feet) of said property is: 1,780 square feet
- VI. That the zoning classification of said property is: C1
- VII. That the present use of said property is: General Retail Business
- VIII. That the intended use of said property is: Purchase and resale of secondhand electronics
- IX. That the proposed Special Use Exception does not violate any private deed restrictions on said property.
- X. That all information provided herein is true and a statement of fact.

I, the Petitioner, do hereby request an Ordinance of the Board of Aldermen approving and granting the herein described Special Use Exception.

PETITIONER: Paul Kushnir, PayMore Franchisee

AUTHORIZED SIGNATURE: _____

AUTHORIZED SIGNATURE (PRINTED): _____

ADDRESS: 8933 W. 135th Street

CITY/STATE/ZIP: Overland Park, KS 66221

TELEPHONE NO. 913-226-8630

I, (print name of Petitioner) Paul Kushnir, do hereby designate Paul Kushnir as my agent for purposes of presenting this petition, negotiating with the City of Ballwin on all issues relative to this petition, and corresponding and communicating with representatives of the City of Ballwin relative to this petition.

AGENT'S SIGNATURE: _____

AGENT'S NAME (PRINTED): Paul Kushnir

ADDRESS: 8933 W. 135th Street

CITY/STATE/ZIP: Overland Park, KS 66221

TELEPHONE NO. 913-226-8630

Subscribed and sworn before me this 1st day of December, 2025.

Jenna M. McDonald
Notary Public

My Commission Expires

08/16/28





Petition Number: SUE-26-03

Public Hearing Date: January 5, 2026

Petitioner: Paul Kushnir
8933 West 135th Street
Overland Park, Kansas 66221

Project Name: PayMore

Requested Action: Approval of special use exception for a store in which the sale of used merchandise exceeds 25% of the store's gross floor area and/or 25% of its gross receipts. [per Appendix A, Article XIV, Section 1 (39)]

Location: 15367 Manchester Road

Existing Zoning: C-1 Commercial District

Surrounding Zoning: North - R-1 and R-2 Single Family Dwelling District
South - C-3 Commercial (City of Ellisville)
East & west - C-1 Commercial District



Figure 1 - Aerial view of the site and surrounding properties. The proposed location is indicated by a red arrow. Source: St Louis County



Figure 2 - Street view of the development. The proposed location is indicated by a red arrow.



Project description:

This Petition is for a special use exception for a store in which the sale of used merchandise exceeds 25% of the store's gross floor area and/or 25% of its gross receipts, as defined in Appendix A, Article XIV, Section 1 (39). The property is located on the northeast corner of Manchester Road and Vlasis Drive. The property is currently zoned C-1 Commercial District. The properties to the north are zoned R-1 and R-2 Single Family Dwelling District. The properties to the south are in the City Limits of Ellisville and zoned C-3 Commercial. The properties to the east and west are zoned C-1.

Staff analysis:

This Petition is for a Special Use Exception to allow a store in which used electronics are bought and sold. In December, the Board of Aldermen approved an Ordinance (25-30) allowing the sale of used merchandise in excess of 25 percent of a store's gross floor area and/or gross receipts, making this petition eligible for consideration. The store is part of a development known as Central Plaza and was most recently occupied by a Weight Watchers store.

One area of consideration is the outdoor storage and display of merchandise on the property. Appendix A, Article IX, Section 2 permits outdoor storage and display in the C-1 Commercial District, subject to specific requirements, including but not limited to:

- a. Only businesses licensed in Ballwin to do business on the premises shall be allowed to conduct this activity.
- b. This activity shall be allowed only in the C-1 district, and may be subject to additional limitations imposed by the MRD and NCD overlay districts which may prohibit this use or require special additional criteria for implementation.
- c. Any display-for-sale outside of a fully enclosed structure needs to be done in a manner that the merchandise is not subject to being moved, toppled over or otherwise disrupted by storms, customers and gravity.
- d. Any display-for-sale outside of a fully enclosed building must be conducted on a sidewalk that is located along and adjacent to the facade wall of the unit or space occupied by the business in which the principal pedestrian customer entrance is located. No such display-for-sale shall be allowed on any part of a site other than said front sidewalk adjacent to the façade wall. In the case of a corner entrance or multiple entrances on multiple sides, the front facade wall shall be the wall facing the primary



adjoining roadway or primary parking lot. Only one facade wall per business may be utilized for outdoor display-for-sale.

- e. Merchandise displayed outdoor for sale pursuant to this section shall only be displayed in front of the store from which it is being sold. No sidewalk area suitable for outside storage may be rented or allowed to be utilized by a business, person or entity not occupying the store in front of which the merchandise is being displayed.
- f. Any use of a sidewalk for display-for-sale shall not block any building exits nor reduce the portion of the sidewalk available for pedestrian use to less than three feet in width or at all in front of store entrances. The minimum sidewalk space required pursuant to this section shall be provided at the side of the sidewalk away from the façade wall of the building. No such display-for-sale shall be permitted within three feet of any door opening.
- g. No merchandise shall be stacked in a manner that exceeds four feet in height. This does not preclude individual items that exceed four feet in height from being placed on a sidewalk as long as they are properly tied down or restrained from blowing around or toppling over.
- h. Marked fire lanes shall not be used for the display and storage of any product or merchandise.
- i. The City of Ballwin cannot assure security for merchandise stored and displayed in this manner.
- j. Outdoor placement of displays of merchandise and display racks and facilities shall only be allowed when the business is open. Merchandise and display facilities must be taken inside when the business is closed.
- k. No parking lot or green space areas shall be used for any display-for-sale activity.
- l. Merchandise displayed for sale pursuant to and in compliance with this section shall be displayed in portable fixtures or other facilities designed to be easily portable and built of materials suitable and intended for outdoor use. No pallets, cardboard boxes, untreated or unpainted wood or other non-weatherproof or similarly unsuitable materials shall be used for such display at any time.
- m. Small point-of-sale price stickers are permitted for outdoor displays but all signage shall be subject to the Ballwin Sign Code and sign permits may be required.



As an additional condition, the Commission may wish to consider prohibiting outdoor storage of used merchandise outside of business hours.

As we have discussed with other special use exception petitions, the overall site conditions may not fully comply with current zoning requirements. When reviewing this type of petition, we take parking capacity and safety considerations into account. If this Plaza were fully occupied by retail or restaurant uses, it would require 916 parking spaces. Currently, there are 904 spaces throughout the Plaza. Staff does not currently have a concern about this non-conforming condition.

When reviewing a special use exception, the Planning & Zoning Commission and Board of Aldermen shall determine whether such exception:

- a. Will substantially increase traffic hazards or congestion.

A new tenant in this existing development will naturally result in an increase in traffic. However, it's important to note that this space is currently vacant within an already approved development and was previously occupied.

- b. Will adversely affect the character of the neighborhood.

The proposed development should not adversely affect the character of the neighborhood. It is situated within an established commercial area.

- c. Will adversely affect the general welfare of the community.

The proposed development should not adversely affect the welfare of the community.

- d. Will overtax public utilities.

The proposed development should not overtax public utilities.

- e. Will adversely affect public safety and health.

The proposed development should not adversely affect public safety and health.

- f. Is consistent with good planning practice.

The proposed development would meet all current special use exception requirements and is consistent with good planning practice.

- g. Can be operated in a manner that is not detrimental to the permitted developments and uses in the district.



The proposed development should not be detrimental to the permitted developments and uses in the district.

- h. Can be developed and operated in a manner that is visually compatible with the permitted uses in the surrounding area.

The proposed development should be operated in a manner that is visually compatible with the permitted uses in the surrounding area.

Staff recommendation:

This Petition is for a special use exception to allow the establishment of a store in which used electronics are bought and sold at 15367 Manchester Road, located within Central Plaza. Staff has no concerns with the proposed use and recommends approval with standard conditions, along with a condition that outdoor storage of merchandise is prohibited outside of business hours.



Exhibit A

Site Plan





Exhibit B





City of Ballwin Special Use Exception Petition

Executive Summary

Dear City Council,

Please accept this letter and supporting documentation as PayMore's request for a Special Use Exception for the retail location in the Central Plaza for unit 15367 Manchester Rd, Ballwin, MO 63011 totaling approx. 1,780 square feet.

PayMore is an international franchise specializing in buying, selling and recycling consumer electronics. Consumers bring in their old and unused electronics, and our friendly and professional team use proprietary systems to quickly test and evaluate their electronics and provide the consumer with an offer to buy. If the electronics turn out to have no aftermarket value PayMore offers free recycling of the e-waste. In either case PayMore professionally wipes and/or destroys all customer data from the devices.

PayMore is very proud to provide 4 very important and desired services to all communities that we serve:

1. An average PayMore location infuses \$700,000 into the local economy by putting cash into consumer pockets through the purchase of their old electronics.
2. In addition, the average PayMore location recycles 30,000 lbs of e-waste keeping it out of the local landfills by giving consumers an easy and convenient place to recycle.
3. Security in knowing their personal data is safely and professionally wiped/destroyed.
4. PayMore provides consumers with a safe and easy way to purchase electronics at a great value right in their own communities.

At PayMore we pride ourselves on clean, well-merchandised locations with a strong focus on customer experience and a target market of middle and upper middle-income clientele.

While consumers can purchase electronics at PayMore locations, it is important to note that roughly 95% of the in-store traffic are consumers selling their old electronics.

SPEEKS Technology is the local PayMore franchisee for the St. Louis and Kansas City metros. A family business owned by Paul Kushnir along with his two sons Ethan and Eli Kushnir. Paul Kushnir bio attached.

SPEEKS Technology has 3 existing locations in Kansas City:

- **Overland Park** – 8933 W. 135th Street, Overland Park, KS 66221
 - Avg HH Income – \$164,885 (5-mile radius)
 - Google Reviews: **4.8** with 532 reviews (*opened 9/1/24*)
- **Lee's Summit** – 1415 NE Douglas St, Lee's Summit, MO 64086
 - Avg HH Income - \$145,462 (5-mile radius)
 - Google Reviews: **4.9** with 314 reviews (*opened 11/1/24*)
- **Westport** – 905 Westport Road, Kansas City, MO 64111
 - Avg HH Income - \$102,954 (5-mile radius)
 - Google Reviews: **4.9** with 135 reviews (*opened 6/1/25*)

SPEEKS plans to open 7 PayMore locations in the St. Louis metro and would love to be part of the Ballwin community.

Our stores operate with 4-5 fulltime Team Members and are open 10-7 M-F and 10-4 Sat, closed on Sunday's. We provide healthcare benefits, PTO and matching 401K.

Our average store will see between 10-20 customers a day, which does not create any congestion or burden on parking in any retail plaza where we're located.

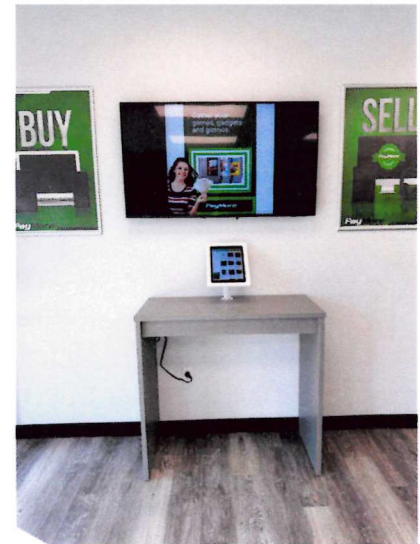
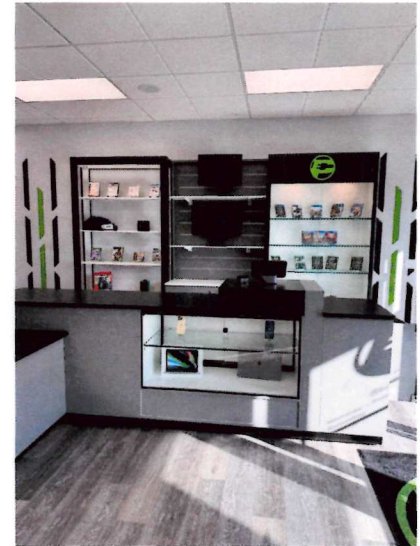
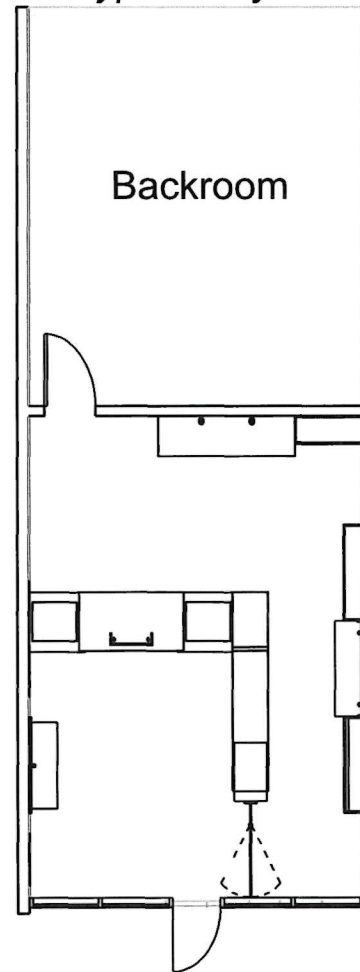
We look forward to meeting with the City Council to answer any questions and hope our application for a Special Use Exception will be approved.

Sincerely,

Paul Kushnir
CEO
SPEEKS Technology
913-226-8630
pkushnir@paymore.com
www.paymore.com



Kansas City, MO Store
Layout
Typical Layout



PayMore

We Buy, Sell & Trade Electronics!



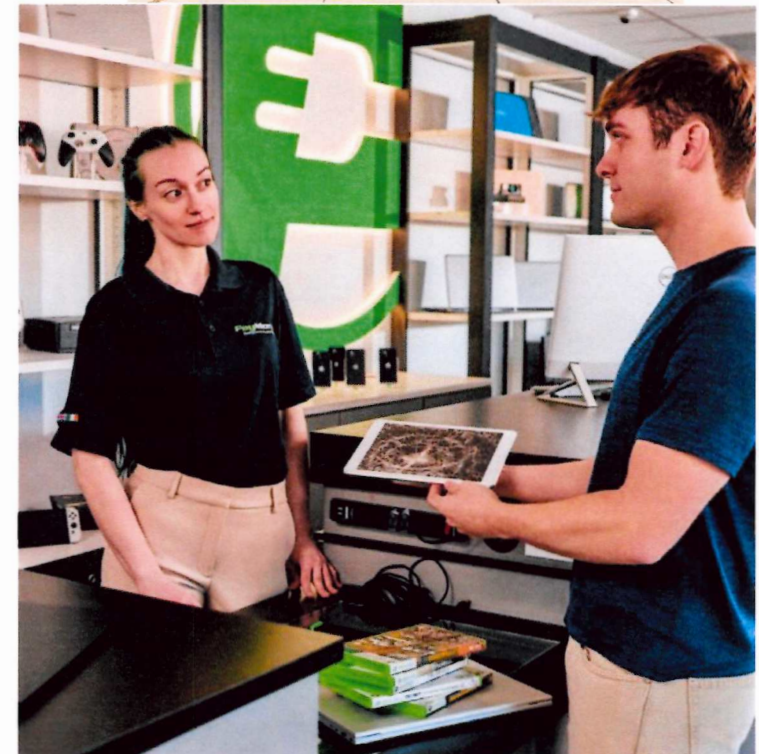
Content

- 01** Overview
- 02** Services
- 03** Market Areas
- 04** Site Specific
- 05** Socio-Economic Benefits
- 06** PayMore® Content
- 07** Contact



OVERVIEW

PayMore® Stores was founded in 2011 in Massapequa, New York, a small close-knit community on the southeastern portion of Long Island, Nassau County. Our concept was born to solve the problem of old and broken electronics piling up in our landfills. Our mission became to obtain and repurpose these than to than re-circulate them back into the marketplace, all while reducing our location eWaste footprint. We achieved this by incentivizing our customers to trade in their old electronics by offering them cash, ensuring their data safety, while offering customer's exceptional deals on gently used repurposed electronics with warranties. Our location began fulfilling large electronic device orders from all over the United States as well as international customers which became long term partnerships. In 2012, our first location in Massapequa exploded with high volume trade-ins, frugal shoppers looking for deals on gently used electronics, and tremendous local support for our green environmental efforts. Our local community could now visit a PayMore® Store; safely trade in their old or broken electronic devices for cash, or trade up their device and shop for discounted electronics all in one local electronics hub, while enjoying expert electronic advice and guidance from our staff.



SERVICES

PayMore® Stores provide a safe, accessible retail experience for customers to buy, sell, and trade electronics, emphasizing data security and reducing e-waste locally.



BUY

We pay top dollar in cash for new, used and even broken electronic devices. All devices sold are fully data wiped.



SELL

We sell high-quality new and pre-owned electronics at unbeatable prices with industry-leading warranties both in-store and online.



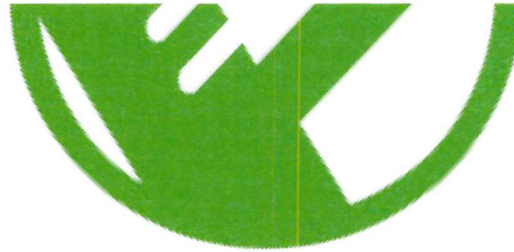
TRADE

Trade in your old device, and trade up to a newer or different device. Customer's receive digital trade credit that can be used in-store or online.



RECYCLE

Our mission is to reduce and reuse. Our locations offer a fast, easy and convenient way for the local community to recycle their old electronics responsibly.



94

OPEN
LOCATIONS

633

IN DEVELOPMENT
INTERNATIONALLY

453



Total Units

60+



Total Units

120

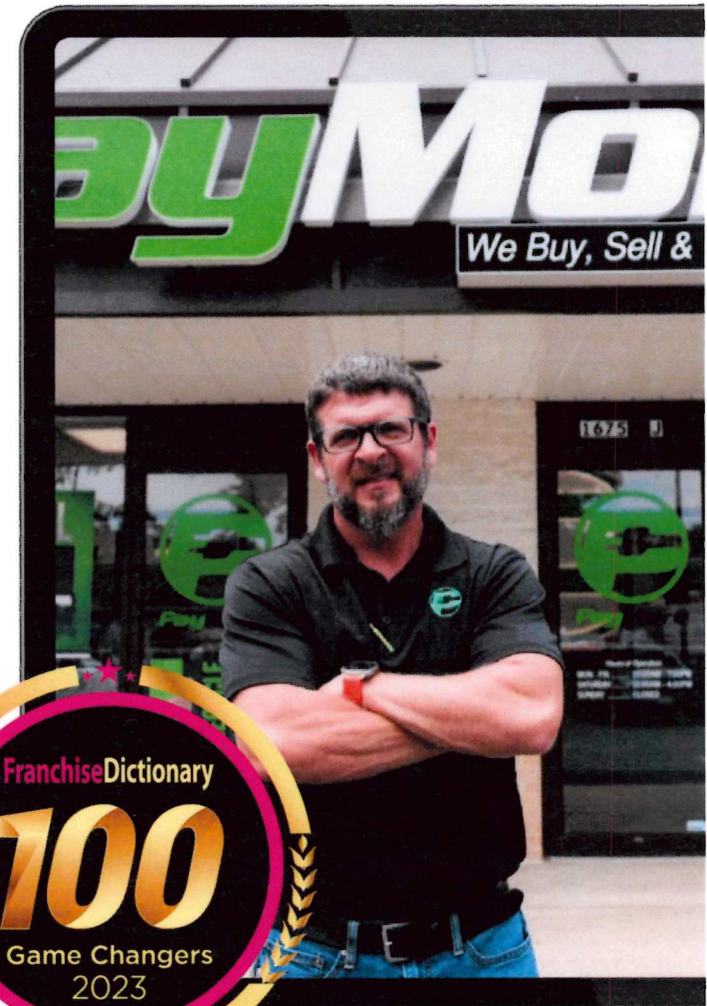


Total Units



\$1.2m

AUV PER 2024 FDD



Market Areas



Major proximity to major retail shopping corridors



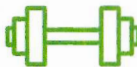
Electronic Stores



Grocery Stores



Hospitals



Gyms



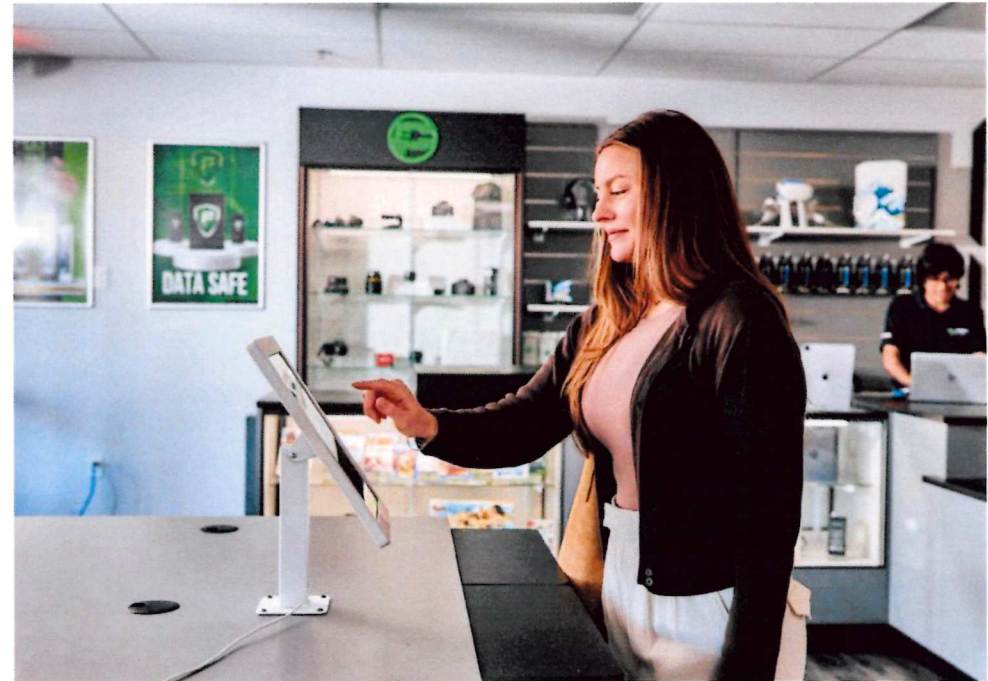
Auto Part Retailers



Site Specific

We provide a safe, well lit walk-in store that shields our customers from in-person and online fraud while selling electronics. Cleanliness is a top priority for each store in order to provide an embrative and welcoming experience for customers. Each location has separate registers for purchasing & selling transactions. Each store has iPads at a counter or on the wall to view all active inventory in addition to the items being displayed in cases.

The back of each location is equipped with inventory storage racks, processing stations, and a shipping station. Cleanliness applies to the back of the store as well in order to do efficient inventory management.



Secure location with close parking



High density



Good visibility and signage



Strong traffic counts



800 to 2000 square feet



Socio-Economic Benefits of a PayMore® Store

ECONOMIC IMPACT

A PayMore® Store significantly boosts the local economy by creating jobs at various levels, from entry positions to management roles, while offering ongoing education and opportunities for career growth. Additionally, PayMore® Stores play a vital role in recycling money back into the community. On average, our stores dispense over \$700,000 in trade-in payments to customers each year. This money is often reinvested into other local businesses and households, enhancing the overall economic health of the community. By operating a PayMore® Store in your neighborhood, we not only create jobs but also stimulate local economic activity.

RECYCLING AND EWASTE REDUCTION

Each PayMore® Store is dedicated to providing free electronics recycling services to the community. We offer an accessible, easy, and free way to reduce electronic waste in your area. On average, each PayMore® Store recycles between 5,000 and 12,000 pounds of electronic waste annually, preventing hazardous chemicals from seeping into local landfills. This commitment helps protect the environment and promotes sustainable practices within the community.

PREVENTING LOCAL FRAUD AND SCAMS

Trading in a device at a PayMore® Store ensures a safe, well-lit, and secure retail environment where you receive real cash. When purchasing from a PayMore® Store, you benefit from the same secure environment, along with an industry-leading warranty and protection against faulty devices. This eliminates the risks associated with meeting strangers for trades or being scammed online. PayMore® Stores provide a trustworthy alternative to potentially dangerous and fraudulent transactions.

PROTECTING COMMUNITY DATA

When you trade in a device at a PayMore® Store, your data is wiped on the spot by our tech team, ensuring that all your personal information is securely erased. This immediate service allows you to leave the store with peace of mind, knowing that your data is protected. Our commitment to data security helps safeguard the personal information of our community members.

EDUCATING AND CREATING FINANCIAL OPPORTUNITIES

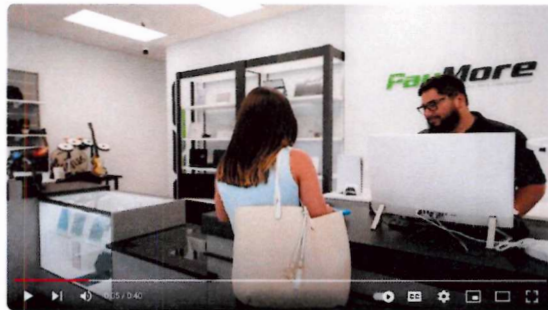
PayMore® Stores educate the community on making better financial decisions regarding electronics. By trading in old devices, customers can put money back into their pockets and purchase quality, affordable devices. This practice promotes a better financial path for individuals upgrading their devices year after year, making technology more accessible and reducing financial strain. In summary, a PayMore® Store in your community offers significant socio-economic benefits, including job creation, economic stimulation, environmental protection through recycling, fraud prevention, data security, and financial education. These advantages make PayMore® Stores valuable assets to any neighborhood, contributing to the overall well-being and sustainability of the community.

RETURN ON EFFORT

PayMore provides a significantly higher return on investment compared to many food or service franchises. With a streamlined retail model, minimal staffing requirements, and 70% of revenue generated from online sales, franchisees experience strong performance without the stress, complexity, or extended hours typically associated with other business models.

PAYMORE® CONTENT

PayMore® Buy, Sell, Trade Electronics - How it Works!



PayMore Buy, Sell, Trade Electronics - How it Works!

PayMore® Stores Virtual Discovery Day



PayMore Electronics Virtual Discovery Day

In Media:

- [Forbes](#): \$100 Million e-Waste Revolution
- [Yahoo Finance](#): PayMore Stores Continues Rapid Expansion with Eighteen New Store Openings in March 2025
- [Retail Insider](#): PayMore Expands in Canada with Walmart and Franchises
- [FranServe](#): FRAN-TASTIC BRANDS 2025
- [GameRant](#): Tech Company is Looking to Replace GameStop 'Store by Store'
- [Retail TouchPoints](#): Electronics Reseller PayMore Opens 18 Stores in March; Plans to Double Store Fleet in 2025
- [New Perspective](#): \$100 Million e-Waste Revolution
- [Enterprise World](#): PayMore® Stores: Bridging the Gap Between Technology and Trust in Used Electronics
- [Worth](#): Erik Helgesen, President and Co-Founder of PayMore®, Recognized in Worth's Worthy 100 for 2024
- [Franchise Times](#): The Franchise Boomerang Effect: Why Successful Operator Can't Stop at One Location

Podcasts:

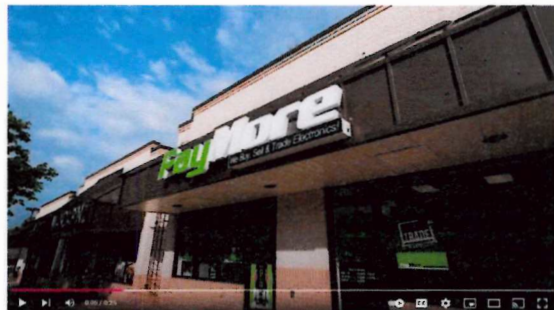
- [Enterprise Radio](#)
- [The Brand Insider](#)
- [Emerging Franchise Brands](#)
- [Business with Beers Podcast](#)
- [Franchise QB Podcast](#)
- [Vetted Biz | Best Franchise Opportunities to Buy](#)
- [Franchise Today Podcast](#)

ADDITIONAL PAYMORE® CONTENT

PayMore® Nashville Commercial



PayMore® Stores Sell Your Electronics



More In Media:

- [Yahoo News](#): Discover Who'll 'PayMore®' For Your Old Electronics
- [FinTechBuzz](#): Interview with Erik Helgesen, Co-Founder and President of PayMore® Stores
- [Medium](#): Erik Helgesen and Stephen R. Preuss of PayMore®: Five Things I Wish Someone Told Me When I First Launched My Business or Startup
- [Franchise Times](#): After Domino's and Firehouse, Franchisee Makes Switch to Retail With PayMore®
- [Retail Customer Experience](#): PayMore® Electronics enjoying robust growth
- [Franchise Times](#): Tim Hortons Franchisees Ink Large Agreement With Electronics Reseller PayMore®
- [FranchiseWire](#): PayMore® Franchises Will Soon Open Coast to Coast
- [ChainStoreAge](#): PayMore® hits 50 locations; details upcoming store openings

More Podcasts:

- [FranchiseU Podcast](#)
- [Fransmart Interview](#)

PAYMORE® STORES

The
EnterpriseWorld
A NEW PERSPECTIVE OF BUSINESS

Forbes

BEYOND WEALTH
Worth®

yahoo!finance



FinTec Buzz

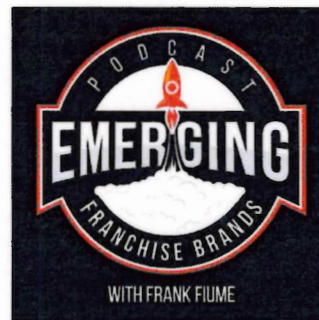
FranchiseTimes
The News and Information Source for Franchising

CHAIN STORE AGE
CSA
THE BUSINESS OF RETAIL

Medium

NEW PERSPECTIVE

Vetted Biz




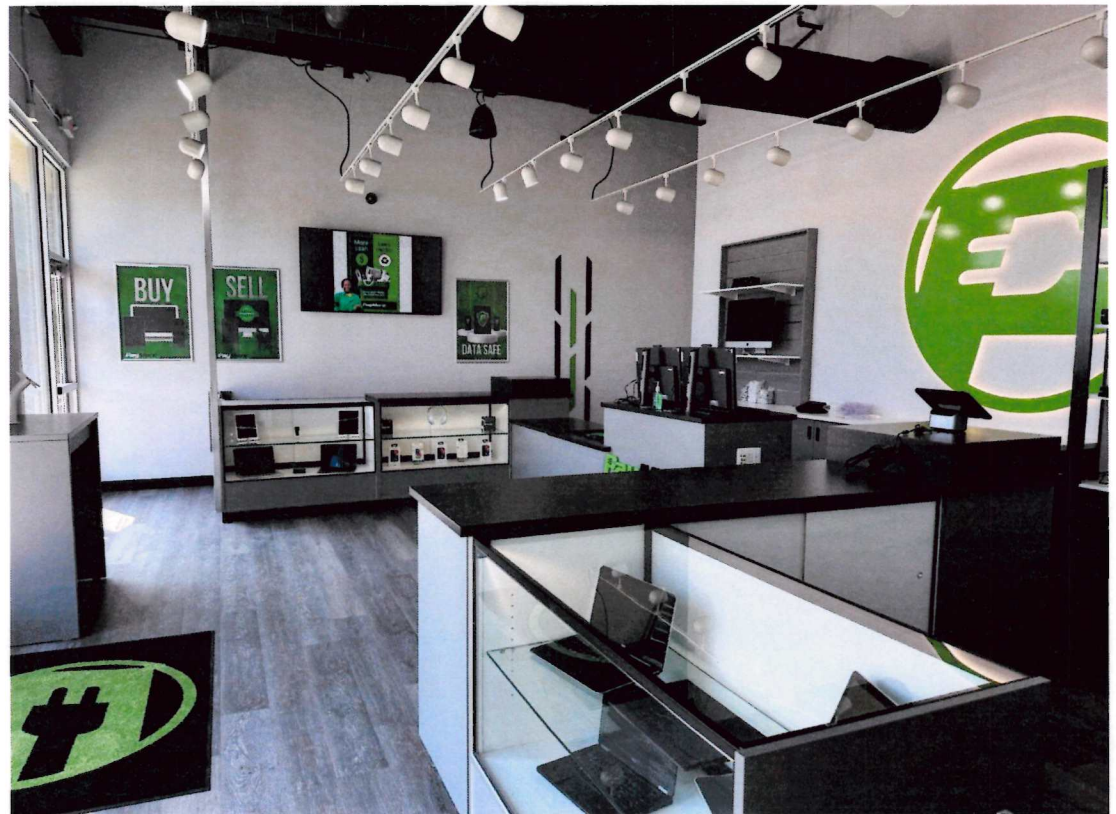


Corporate Office

 info@paymore.com

 www.paymore.com

 [@paymorestores](https://www.instagram.com/paymorestores)



Paul Kushnir Bio



Paul and his brother Mike have been in business for 24 years together and have started several businesses and have had 3 successful exits. Their largest operation was Wireless Lifestyle, a Sprint dealership, which they started in 2004 with 4 stores and eventually grew it to 230 stores across 14 states becoming Sprint's largest and most respected dealer in the nation. After Sprint and T-Mobile merged in 2020 the brothers took the opportunity to exit in February 2021 by selling to the largest T-Mobile dealer. That same year Paul and Mike sold Phone Medic, which was uBreakiFix's largest franchisee, focused on phone and computer repair with 17 locations in 4 states which they started in 2015.

Since then, the brothers have created a family venture fund focused on providing mostly local KC entrepreneurs, from start up to growth companies, with capital and strategic support.

In 2024 Paul and his two sons, Ethan and Eli, purchased a new retail franchise called PayMore. PayMore specializes in buying back old or decommissioned consumer and business electronics and resells them both in store and online. As of August 2025 they have opened 3 locations in KC with 2 more opening in St. Louis by year end with a goal of 13-15 locations in KS and MO.

Paul has supported Big Brothers Big Sisters of Kansas City since 2007, including serving on the Board and serving as Board President, and continues to drive new initiatives at BBBSKC designed to support their mission.

Born in Ukraine, Paul's family immigrated to Canada when Paul was just 6 years old and then immigrated again to the United States where Paul attended UMKC as a business major. Paul currently lives in Leawood KS with his wife of 26 years and 15-year-old daughter. Son's Ethan (24) and Eli (22) live nearby on the Missouri side in the Kansas City metro.



PUBLIC HEARING

Notice is hereby given that on Monday, January 5, 2026 at 7:00 pm, a Public Hearing will be held by the Planning & Zoning Commission in the City Government Center Board Room at 1 Government Center, Ballwin, Missouri 63011. The Commission will consider the following Petition:

SUE-26-03 Special Use Exception, submitted by Paul Kushnir, to allow a store in which the sale of used merchandise exceeds 25% of the store's gross floor area and/or 25% of its gross receipts at 15367 Manchester Road.

Additional information on the Petition is available at the City Government Center or by calling 636-227-2243