After completing dental school, Dr. Smith spent six years as an associate at two practices before deciding to take the plunge into practice ownership. In 2009, she opened US Dentistry (Houston), which she built from the ground up. Starting and maintaining any new business takes drive, determination, hard work—and funding. Dr. Smith's husband/office manager started researching funding options, using Google to search terms like 'capital funding for dentists,' and ended up on the Bankers Healthcare Group website. “We contacted BHG for a business loan to purchase supplies, technology, and equipment for my new practice,” Dr. Smith says. “BHG made the process fast and easy, so we were able to get the office ready quickly for seeing patients.”

With her practice going well, Dr. Smith hired two associates; one who specialized in oral surgery, the other in root canals and cosmetic dentistry. As is true for any business, pains often come with growth, and Dr. Smith didn’t see an immediate profit that year. After re-evaluating the business model, she turned again to BHG for capital. The funding helped US Dentistry do even more than originally intended. In addition to injecting the practice with additional cash to get through the challenging stretch, the funds also helped Dr. Smith to make necessary equipment upgrades. “I’ve learned that equipment only lasts for so long or doesn’t always work the way it should—and usually the need for repair or replacement happens at the most inopportune times,” Dr. Smith explains. “We ended up needing to make some updates sooner than we had anticipated, but having access to funding through BHG really helped us. As a practice owner, you need to plan for this type of ongoing expense.”

With the funds, Dr. Smith purchased digital x-ray sensors, hygiene equipment and a dental autoclave. The office also received some necessary computer updates. “When you get a loan, the plan is to pay it back. BHG’s terms are organized in a way that makes repayment very easy. It also helped us budget for the future.”

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