

# Registered Nurse prepares the leap from employee to independent practitioner

With more than 30 years working as a registered nurse, Ellen (Dayton, OH) is on the road to retirement. From an army nurse during Operation Desert Storm to working for a government agency, she has an extensive resume and has had a fulfilling career, but isn't quite ready to hang up her nurse's hat just yet.

"I want something to transition to when I retire," she explains. "I would like to continue to work, but part-time and in a way that I can give back to the community."



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## SEEKING INDEPENDENCE

Ellen currently works in a very specialized field and wanted to gain credentials that would give her a broader background so she could offer more services. She decided to pursue a second nursing degree and work toward becoming an independent nurse practitioner. This enabled her to treat patients at multiple healthcare facilities and maintain her own schedule.

Once she determined her second career path, she wrote a business plan. Before she could execute it, she needed to get her financing in order.

"When you want to 'hang your shingle,' there are a lot of startup costs you need to plan for, like certification exams, licenses, getting registered with insurances and the cost of education. I really wanted to have access to working capital without having to use a credit card," she says.

## THE SEARCH FOR FUNDING

Ellen first went to her bank, then a credit union. She says neither could fully meet her needs and she needed a better package. That's when she took a closer look at a mailer she received from Bankers Healthcare Group.

"I like the fact that BHG focuses on the healthcare industry," Ellen explains. "But the best thing about working with BHG is they're very personal, answered every question and were willing to work with me. Business isn't the thing I'm geared in, but I know that if you don't have enough capital, it is very difficult to be successful."

Ellen has a few years yet before fully committing herself to her new venture, but she says she's looking forward to getting herself established as an independent practitioner in her community.

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