



Taylor Sport Chiropractic

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Dr. Taylor came to the San Jacinto College Small Business Development Center (SJC-SBDC) referred by an entrepreneur in the Bay Area Networking Group, that is frequented by the director and consultants of the center. She wanted to open her office quickly, but took the time to gather information needed by the director, so the cash flow statement could be created and the director and client could start a discussion about how the business would look in its first year. Second and third year projections followed.

Normally, a business plan takes a couple of months to create, but the Texas College of Chiropractic in Pasadena has a business planning class on running your own chiropractic office. Significant class time is devoted to developing a projection of revenue and expenses. The beginning worksheets proved valuable in creating the initial cash flow sheet. The SJC-SBDC director used the data from her worksheets to create financial documents for the lender; however, further meetings were needed to make adjustments.

Dr. Taylor's revenue projections were enthusiastic. The director assisted with a cash flow sheet that resulted in an adjustment in the loan request. The business plan provided a cushion, but not too much leverage for the lender to assume. She enthusiastically edited her expenses and projections to face the new realities and submitted them to the director quickly.

The time from the initial meeting to funding was less than a month. The entrepreneur had already conducted research and created initial projections. Her experience as an intern proved to be the difference. Dr. Taylor opened her business in March of 2006 with one office assistant. Business has been cyclical, but, "The peaks and valleys are closer together today," says Dr. Taylor.

She joined forces with Elite Physique in Webster after opening originally in League City. She believes the partnership will provide additional exposure to the sport scene.

