

# HAWAI'I SBDC SUCCESS STORY



## Pacific Vision Institute of Hawaii

When Dr. Tham first came to the Hawai'i Small Business Development Center (SBDC) she had just a concept and raw business plan for her ophthalmology practice. With guidance from the SBDC on business planning, finances, marketing, and equipment allocations, she was able to open her practice, Pacific Vision Institute of Hawaii within a year. Her core services are treating cornea and external diseases, cataract and vision correction, cosmetic services, and comprehensive eye care.



The road to success wasn't all that smooth. Although she has excellent credit and a spectacular work history, a couple of banks were wary of the loan because she came from an HMO. Their fear was that she wouldn't be able to transfer patients over from the HMO unless they changed insurance carriers thus carry more risk. Still after about 8 months of shopping around banks, negotiating space at the Hale Pāwa'a Medical Center, she was able to secure a great low interest loan from Central Pacific Bank and a wonderful space. With the SBDC's guidance, the Pacific Vision Institute of Hawaii is now one of the premier eye care practices in the state.