Texas Capital

Compounding and Infusion Pharmacy

CASE STUDY

PHARMACY

$603,000

SBA 7(a) Term Loan

Houston, TX
January 2026

Business Description	Compounding and infusion pharmacy
Location	Houston, Texas
Closing Date	January 2026
Origination Source	Client filled out online web form on Texas Capital website
Transaction Type	SBA 7(a) term loan, variably priced
Use of Proceeds	To purchase stand alone office condo and to fund build out for clean room to include equipment

The Opportunity

A specialized compounding and infusion pharmacy in Houston came to Texas Capital with a vision to expand their operations by acquiring a stand-alone office and build out a state-of-the-art clean room facility. It was a compelling growth opportunity, but the timeline was tight and the path forward wasn't entirely clear.

The Challenge

The pharmacy owner faced multiple obstacles that could have derailed the project:

- Aggressive closing timeline with the property seller
- Inexperienced contractor unfamiliar with SBA lending requirements
- Complex regulatory landscape specific to the highly-regulated pharmaceutical industry
- Multiple moving parts including inspections, permitting, and equipment integration

Flexible Solutions Without Compromise

Our experienced SBA team worked creatively within regulatory guidelines to accommodate the borrower's unique situation. When the contractor proved unfamiliar with standard AIA agreements, our closing team developed alternative documentation—a borrower/lender construction contract that complied with SBA regulations while addressing the project's actual scope and complexity.

Industry Expertise Delivers Result

Our SBA specialists understand the nuances of heavily-regulated industries like pharmaceuticals. We set clear expectations from day one and maintained transparent communication throughout the entire process. The result? The client felt supported at every step, and the project stayed on track.

The Outcome

The pharmacy owner now has the capital, clarity, and confidence to execute their expansion plan. The clean room is under construction, and a growing business has the infrastructure to scale. Most importantly, they partnered with a lender who understood their business and their challenges.

QUESTIONS ABOUT SBA FINANCING FOR YOUR BUSINESS?

Reach out to our Business Banking team today or visit us at texascapitalbank.com/commercial-banking/products-solutions/sba-loans to learn more.

We're here to turn your ambitious plans into real growth.