

Veterinarian Starts Business with New Maryland Large Animal Veterinarian Assistance Loan Program



When Dr. Mallan Willis (left) was a child, she had an affinity towards helping animals. Many times, her mother would have to tell her “no” when she would bring home a stray cat.

Later, young Mallan would only accompany and assist her mother on home visits to sell jewelry if there was a dog present.

She even had a horse at one point, a partially blind horse that had run into a power tower, fracturing its face.

Dr. Willis was fascinated by the veterinarian who came to treat it and she was interested to see how her horse would heal. That incident solidified her career path.

There became two truths in her life, as she explains: one, be a mother, and two, be an equine veterinarian. “I wanted to be a veterinarian since I was four,” said Dr. Willis. “I loved science from a young age.”

She obtained her Doctor of Veterinary Medicine degree from the Virginia-Maryland College of Veterinary Medicine and refined her clinical abilities during a year-long internship at Woodside Equine Clinic.

In 2017, Dr. Willis moved to Southern Maryland and became part of Tidewater Veterinary Hospital, where she dedicated five years to establishing a solid foundation in a mixed animal practice.

Her career progressed at Potomac Animal Wellness Services, where she gained more valuable experience with many types of animals.

While she appreciated the skills and connections made there, she felt a strong desire to return to focusing on equine and large animal medicine.

Her friends and co-workers knew one day she wanted to become an ambulatory vet and start her own practice, but to get to that point she would need financial assistance.

Fortunately, she was alerted by a colleague to a new program offered by MARBIDCO.

In FY 2025, MARBIDCO launched the Maryland Large Animal Veterinarian Assistance Loan Program to help Maryland attract and retain large animal vets like Dr. Willis.

The program was established as a response to the shortage of people practicing in the large animal veterinary care field.

A 2023 Johns Hopkins Study found that the United States has lost 90% of its large animal and livestock veterinarians since the end of World War II.

The MARBIDCO loan program offers financing for the purchase of a truck and/or specialized equipment necessary to provide large animal veterinarian care services. Applicants can apply for loans between \$25,000 and \$100,000, with an interest rate of 4.00%, to provide large animal veterinary care services in Maryland.

Dr. Willis received financing from the Maryland Large Animal Veterinarian Assistance Loan Program to purchase a used service truck for her practice. Although the truck was equipped with some tools, she plans to invest in more specialized equipment.

“The financing from MARBIDCO for the truck helps with cash flow due to the delayed interest-only payments and the lower interest rate compared to other conventional options,” she stated in her loan application.

And indeed it “has been a big help,” she explains. “I knew I had the clientele but had no experience with financing a business in my background. Being able to pay just the interest-only for six months helped me. Now I know what my numbers are, and I am prepared.”

Her expertise is in comprehensive mixed large animal care, especially in equine medicine. Her practice serves Calvert, Charles, and St. Mary's Counties, providing services in equine sports medicine, wellness care, emergency medicine, and certified animal chiropractic services.

Dr. Willis has been practicing veterinary medicine in Southern Maryland, steadily building a large client base over the years. Today she has nearly 600 patients – of all farm animal types – she says.

Dr. Willis has a special focus on equine sports medicine. She is also certified by the International Veterinary Chiropractic Association (IVCA), enabling her to offer specialized chiropractic care for animals.

The used Ford F-150 she purchased from a retiring veterinarian came with a Porta-Vet container that holds her medical equipment. She describes this as being “a hospital and an office on wheels”.

The purchase of the vehicle allows her to x-ray animals and to do shockwave therapy in which a high velocity sound wave machine helps break up scar tissue on horses with soft tissue injuries.

There is also a front passenger seat for a technician to use an I-Pad to take care of medical records and charts on each visit.

She has two ultra sound machines, dental equipment, a chiropractic treatment box, sterilization equipment and much more.

The truck has a heating and cooling system to keep the temperature stable for her equipment plus, a water tank and hose. And of course, two car seats for her children.

MARBIDCO's Maryland Large Animal Veterinarian Assistance Loan has allowed Dr. Willis to pursue her dream of being both a mother and the owner of her own large animal vet practice.

“I was determined to do both and be present for my kids and be a veterinarian,” she adds.

Dr. Willis lives in Southern Maryland with her husband, Jordan, and their three children. Outside of veterinary medicine, she enjoys horseback riding, training her two-year-old horse, running, and spending time with her family.