

Thinking commercially and caring for your community and caring for your staff

Some perspectives from the Bank

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NAB Health

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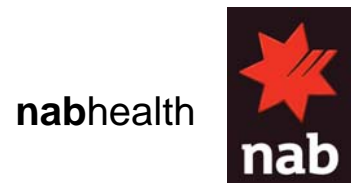
Capital Funding for growth

- > Fewer capital grants
- > Health Reform - NHHRC final report recommendations
- > NAB Health says, perhaps we can help

Borrowing

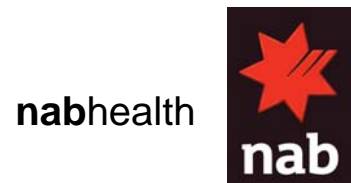
PPP

Business growth opportunities



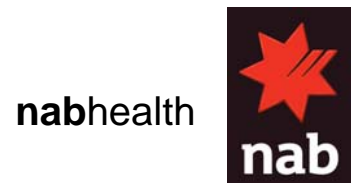
Your questions regarding borrowing

- > What do we need to give to the Bank?
- > How much will the Bank lend us?
- > How much will it cost us?
- > How does it work?



The Bank's questions

- > Who are we lending to?
- > How do we get our money back?



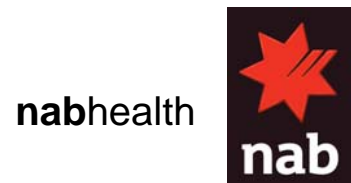
Financial Strength

- > Cash is king
- > Important numbers
 - Revenue (reliance), Expenses (cashflow), Earnings Before Interest & Tax, Net Cash position, Intangibles,
 - Total Assets, Total Current Liabilities, Total Liabilities, Tangible Net Worth
- > Budgets Vs Actual performance - trends
- > Sensitivity analysis



Non Financial Qs

- > Years as a customer of the Bank, relationship with the Bank
- > Length of experience within industry, Management quality & track record
- > Reliance on small % of customers
- > Product & customer base diversification
- > Supplier base & alternatives diversification



Pricing for Risk

- Who would you do business with?



Bob

- > What's a business plan?
- > I don't need to budget
- > My expenses are going up because I am making more sales



Jill

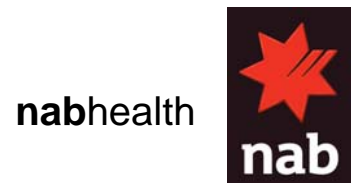
- > I plan & review budgets regularly
- > I am experienced in my line of work
- > I have a good relationship with my bank

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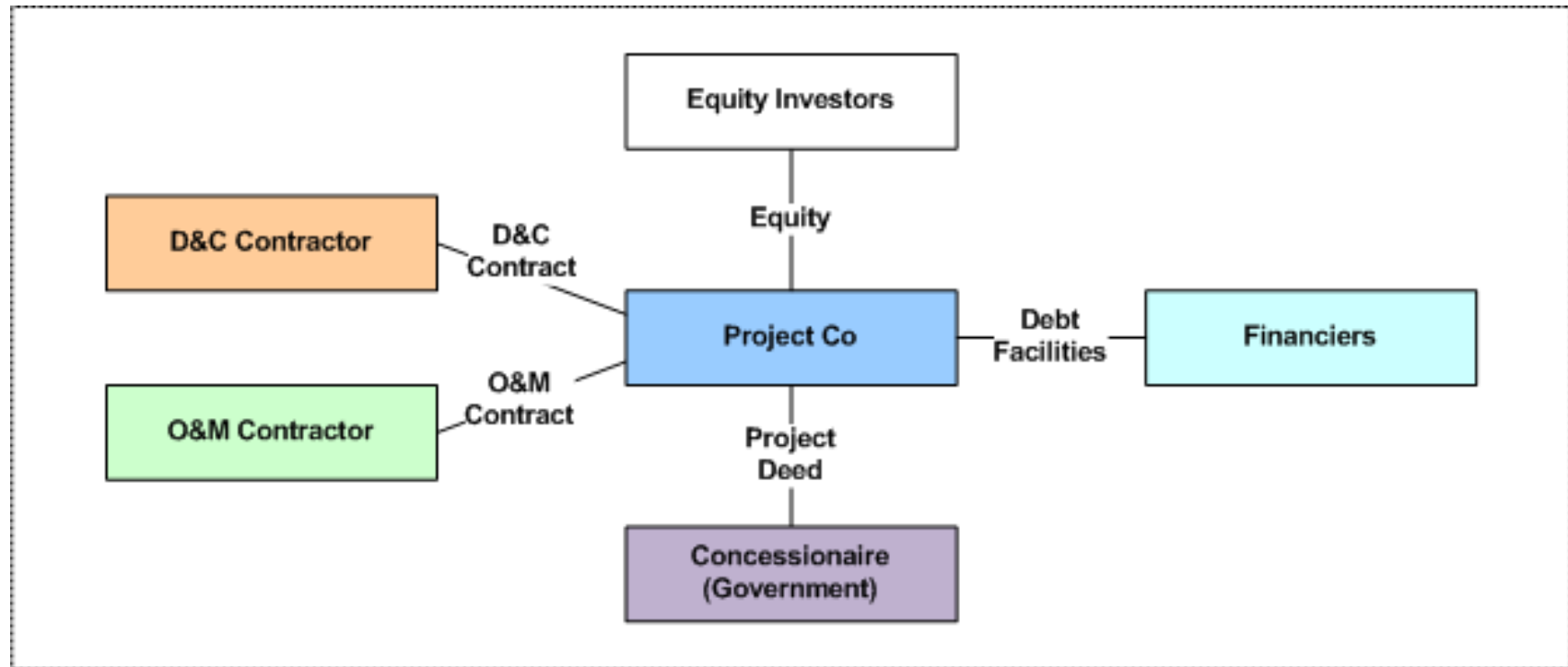


Pricing for Risk...cont

- > Value of whole relationship
- > Securities

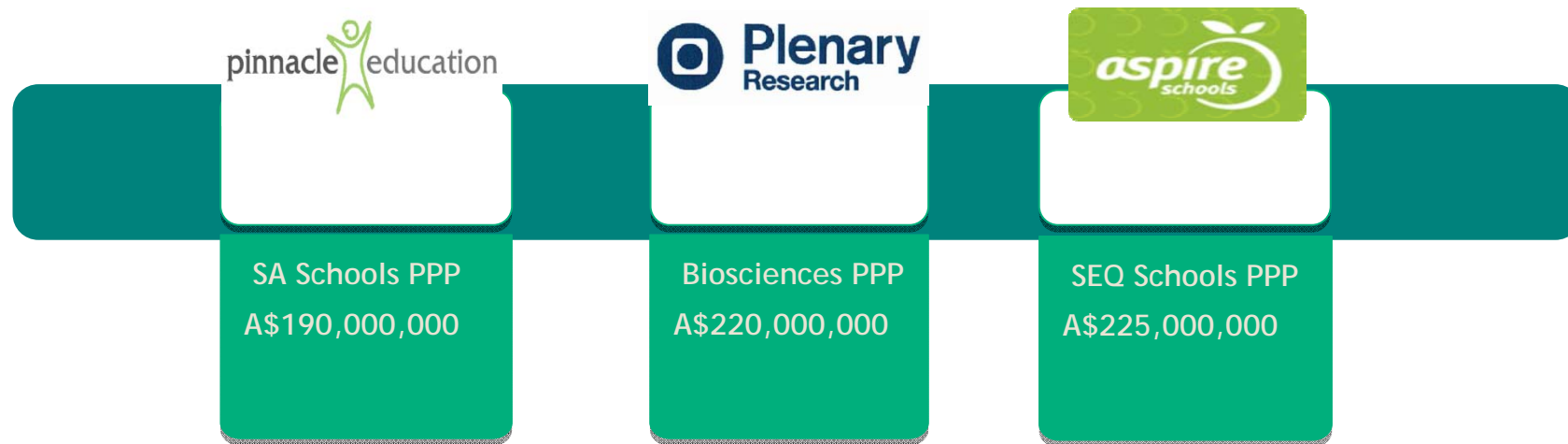


Public Private Partnerships - Contractual structure



NAB's Recent PPP Projects

Infrastructure Finance, Project Finance



Business growth examples

- > Manchester Primary Care Trust - walk-ins model
- > Rod's thoughts on Sir Eric Pearce House redevelopment project
- > Integrated models - eg GP Superclinics



Commercial Business Plan

> Key questions to ask when forming a commercial business plan

What is my strategy?

Research & Analysis - market, industry, SWOT, competitor

Evaluation - Is there real & sustainable demand for what we're proposing?

- Is it viable long term?

Cashflow Projections & sensitivity analysis

Risks & Opportunities

Project Costings & contingencies

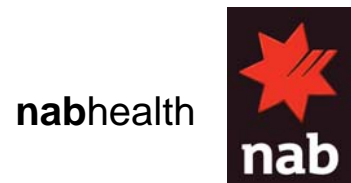
Resources Required - People, infrastructure

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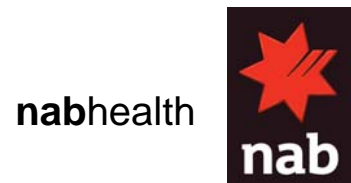
Next steps

- > Look at strategy
- > Talk to experts
- > Work with colleagues
- > Find allies - business partners
- > Seek funding - gov, private, bank



Keeping things hassle free

- > Minimise costs, maximise efficiency, & think commercially.
- > Focus on innovation, automation, flexibility, convenience
- > Making things easy & simple for you & your staff



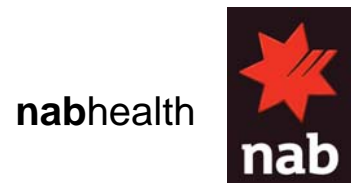
Staff engagement

- > Efficient processes, reduce manual handling
- > Education & upskilling - seminars, tools on the NAB Internet
- > Skilled Volunteers - Project based work
- > Personal banking - for Board & CEOs
- > NAB@work to help staff
- > Group packages eg. Income Protection
- > Helping your business partners eg. Medfin for GPs



We want to help

- > Tools & resources
- > Capital funding - partnerships
- > Short & long term investment strategy
- > Payables, Receivables & Cashflow Management
- > Risk Management strategies
- > Staff education, group benefits
- > Private banking



Thank-you for you time!

- > Any thoughts
- > Suggestions
- > Questions?

