



RITZ FINANCE
CONSULTANTS

Financial Case Studies

Company names and details excluded for privacy.



Project Real

A large property management group were having issues with existing bank in terms of their overall service delivery with regard to their significant transactional business and associated fee structure.

Ritz were engaged to assist with potentially re-negotiating fee structure related to transactional business. A review identified potentially significant savings in this area, (in excess of \$60,000p.a.) negotiations were entered into with clients existing bank, with the prime objective of retaining the client with the existing bank where the relationship had been for in excess of (20) years.

Existing bank were unable to “meet the market” in terms of transactional pricing, clients moved substantial residential rent roll, based on the significant savings, and in addition moved substantial residential and commercial property portfolio circa \$7m in loans along with all associated trading and trust account facilities.

Is this a solution that would benefit you? – Call Guy on: 0439 510 555

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Project Med

Ritz were approached to assist with potential re-finance of a large medical group employing in excess of 60 staff, with significant transactional facilities and associated debt facilities exceeding \$6m.

Discussions with existing bank to re-negotiate facilities had broken down.

Facilitation resulted in a total relationship package being provided with the introduction of appropriate alternative expertise at the banker level to work with the client based on anticipated growth potential.

Working closely with accountant the provision and timeliness of financial data resulted with the smooth transition of a complex client to their new bank, after a (27) year previous relationship.

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Project Recruitment

Clients were turning over in excess of \$20m employing (80) staff. They had their transactional banking with one organization, business borrowings secured with commercial real estate with an alternate bank as well as a significant investment and residential portfolio circa \$6m spread with various banks.

The clients also had significant transactional business with EFTPOS alone generating revenues in excess of \$25,000 per day.

The engagement of Ritz resulted in the facilitation of, and appointment of, new accountants as well as one banking relationship that resulted in annual savings of in excess of \$115,000 p..a.

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Project Construction

Group turnover exceeded \$100m with (250+) employees after a 20+ year relationship with their existing bank, due to frustrations over delays in new funding lines they invited another banker to tender for their business.

When formal approval was received from the alternate bank for circa \$30m Ritz Finance were engaged to provide an overview of the offer.

Advice and facilitation was provided to assist the client to move to a more appropriate platform within their existing bank negating the necessity to break a 20+ year relationship.

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Project Ad

Ritz were engaged by a client to assist in separating existing residential securities held as collateral security to an equipment finance limit of circa \$6m.

Negotiations with the existing bank of some 10 years had been unsuccessful. Via personal networks at a senior level within the organization a compromise was achieved resulting in real estate being “de-linked” from equipment finance facilities, and future borrowings.

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Project EFTPOS

Professional client employed within the medical field with a turnover of \$13m, had no business borrowing or an overdraft.

Overall merchant /eftpos turnover exceeded \$7m. Having been with their bank, since inception (10+) years they had never formally requested a review of the transactional pricing.

An audit of bank statements revealed annual savings in excess of \$12,000 p.a. Fees were re negotiated with the existing bank without the necessity to move. A win/win for client and bank.

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