

## Review of Debt Facilities Checklist

COMPANY INFORMATION	
Company name:	
Address:	
Telephone number:	
Email:	
Current Banking Provider:	

CHECKLIST		
<input type="checkbox"/>	Attach all loan documentation for review including: <ul style="list-style-type: none"> <li>• Contract schedules</li> <li>• Amortisation schedules</li> </ul>	
<input type="checkbox"/>	Do you utilise an overdraft for cash flow purposes?	YES / NO
<input type="checkbox"/>	Do you have hardcore debt sitting on an overdraft balance?	YES / NO
<input type="checkbox"/>	Do you use loans, leases or chattel mortgage facilities for equipment purchases?	
<input type="checkbox"/>	Do you have a master limit facility established for capital purchases?	YES / NO
<input type="checkbox"/>	Have you reviewed the PPSR and Fixed / Floating charges held by financial institutions against your company?	YES / NO If no are you interested in this being reviewed? YES / NO
<input type="checkbox"/>	Is there security available for lending other than Directors Guarantees?	YES / NO
<input type="checkbox"/>	Would you be prepared to refinance facilities?	YES / NO
<input type="checkbox"/>	If yes to above which of the following would be important? <b>(please circle all applicable)</b>	<ul style="list-style-type: none"> <li>• Lower interest rates</li> <li>• Lower fees</li> <li>• Increased term</li> <li>• Repayment of principal debt</li> <li>• Protection against rate rises</li> <li>• Easy access to ongoing funding</li> </ul>
<input type="checkbox"/>	Does your banking partner provide discounted loan and transactional banking packages to your employees?	YES / NO If No, is this of interest to you. YES / NO

Please turn over for additional information regarding the use of this checklist.

You can email this checklist and requested supporting information to [consultancy@panaceum.com.au](mailto:consultancy@panaceum.com.au)



### **Use of this Checklist**

Panaceum Group have developed this checklist to assist Practices to review certain areas of their business that may not always be looked at on a regular basis.

The checklist alone offers key considerations for your business manager to start thinking about these areas and identify if there is scope for change or improvement.

A review can be completed assessing your current facilities against alternatives in the market. This review includes recommendations based on the information provided in and along with this checklist\*.

Please contact either Richard Sykes or Jane Bagshaw from Panaceum Business consultancy at [consultancy@panaceum.com.au](mailto:consultancy@panaceum.com.au) for further details or complete the checklist and return with the requested supporting information.

\*Fees apply for review of your business.