

TECniques #103 December 2008

Banking in Challenging Times

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- ▶ Impact of Global Crisis
  - ▷ Background
  - ▷ Global liquidity
  - ▷ Interest costs
  - ▷ Australian economy in good shape
- ▶ Business Planning
- ▶ Cash Management / Working Capital
- ▶ Bank / Loan Covenants, Terms and Conditions
- ▶ Bank Relationship
  - ▷ Early warning
  - ▷ No surprises
  - ▷ Your success is their success