

South West Business Partners



Agenda:

- South West Business Partners Ltd
 - Who we are & why we are here
 - What we do
 - Olympics 2012 - the opportunity!
 - How to tender effectively
- Clydesdale bank plc
 - Why the credit crunch arose
 - How to get the best out of your bank

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- Is a South West based business consultancy
- Has Partners & Associates in North Devon, Cornwall, South Devon, Somerset & Avon
- Provides practical, 'hands on' solutions for all types of businesses

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- We are here to introduce ourselves to you
- We are not here to sell to you!
- We will be here after the presentations to talk to you on a 'one to one' basis

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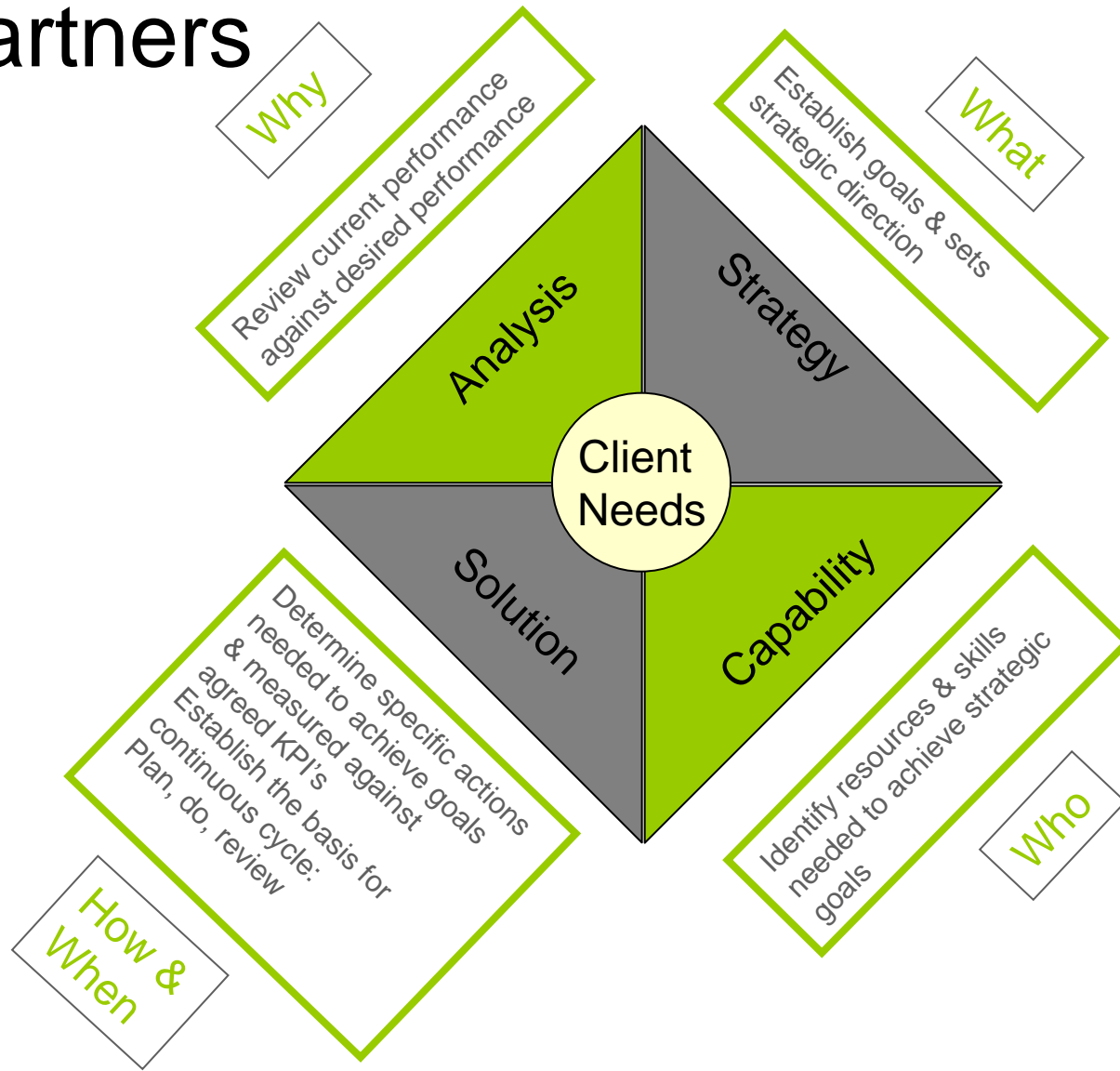
We provide:

- Real experience gained at a senior management level
- Structured and measurable business support

We offer:

- A clear '4 stage' process of client engagement and partnership

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Olympics 2012:

- CompeteFor is the chosen site of London 2012 for the publication of Games-related contract opportunities
- www.competefor.com/london2012business
- **Why CompeteFor**
- The London 2012 Games and legacy provide a tremendous opportunity for the business community in the UK. Over 50,000 contracts will be procured through the London 2012 supply chain and related work.

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Olympics 2012:

- London 2012 eTendering site
- <http://etenders.london2012.com>
- You can view current opportunities without logging in or registering. The [current opportunities](#) page lists the tenders available. By selecting (clicking on) a tender you will be taken to a page providing an overview of the project.

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Olympics 2012:

- The Business Network is your one-stop shop to find out how your business can get involved in London 2012
- www.london2012.com/get-involved/business-network/index.php/
- Find out what they are buying, what are the processes and policies, what are the current & future opportunities, get business e-alerts, get business support, FAQ's and more...

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How to make your tender effective:

- Read the tender carefully
 - Complete all of the information accurately
 - Omission or false information = unsuccessful
 - Have someone proof read your answers
- Ensure that you meet the requirements
 - Address the tender requirements
 - If you are weak in an area, consider a partner
 - If you don't understand a question - ask!

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How to make your tender effective:

- Read the terms & conditions
 - Make sure you are willing to adhere to them
 - Once successful you normally cannot change them
- Always return by the date and time given
 - Even 1 minute late - your tender may not be opened
 - Make sure all sections are attached
 - Make sure everything is signed where appropriate

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How to make your tender effective:

- When writing a tender
 - Keep sentences short
 - Ensure you follow a structure & style
 - Spell out abbreviations (at least the first time)
 - Use bullets and lists
 - Don't be afraid to use diagrams
 - Avoid clichés and colloquialisms
 - Be formal
 - “its” or “it’s” – “your” or “you’re” – “ensure” or “insure” – get it right!

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How to make your tender effective:

- Adhere to the submission requirements
 - If it says “in a 100 words” 101 words is too many
 - If it wants all the pages to fit in one envelope, don’t use two
 - If it wants the envelope to be unmarked – don’t mark it
 - Create a check list at the start of the process to ensure that you get everything done, and you get it right

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How to make your tender effective:

- Don't rely on price alone
 - Sell the benefits
 - Highlight your added value
 - What makes you different from your competitors
- If unsuccessful
 - Ask for a debriefing
 - Make sure you know why you were not successful
 - Use this information to make your next tender better and hopefully successful

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How to make your tender effective:

- Once the tender has been submitted - successful or not:-
 - Keep a record of the submission
 - Keep hard copies and electronic copies
 - Data can be re-used in the next tender making the process quicker and easier

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How to make your tender effective:

- And finally
 - Ask for your tender to be proof read
 - Be prepared to have an outside consultancy review your tender, to ask questions and, hopefully, spot those little errors that can make the difference
 - If you need help in putting into words your “added value”, don’t be afraid to ask for help.
- SWBP has experts who can help you, just ask us!

South West Business Partners



Business Advice, Support & Excellence
for the South West Region

We offer a free 2 hour
consultation

Telephone: 0845 257 4091

Email:

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Website: www.swbusinesspartners.co.uk

North Devon Manufacturing Association

19th November 2008

How to Prosper During
“The Credit Crunch”

 Clydesdale Bank |  Yorkshire Bank

Members of the National Australia Group

Agenda

- **Clydesdale Bank**
- **“The Credit Crunch”**
- **Libor and why it is important**
- **What might “the Credit Crunch” mean for me and my business?**
- **Looking to the Future**
- **Summary**
- **Questions**

Ten Facts About Clydesdale Bank

- **Trading since 1838**
- **Part of the National Australia Bank Group since 1987**
- **One of only 14 AA rated banks in the world**
- **Double regulated by FSA and APRA**
- **79 Financial Solutions Centres across UK**
- **Profitable, conservative and consistent**
- **Back to the Future Banking**
- **Industry focussed**
- **Second largest agri bank in the world**
- **Very much open for business**

“The Credit Crunch”

- **A disease in financial markets!**
 - CDO's
 - Limited supply of interbank lending
 - Increased need for banks to hold capital
- **Special Liquidity and Re-Capitalisation Schemes**
 - Short term effects
 - Longer term implications

Libor v Base

- **London Interbank Offered Rate**
- **Rate at which banks lend to each other**
- **Market driven rate**
- **Historically a ‘good’ predictor of future base rate**
- **3 month libor is key**

“The Credit Crunch”.... and me!

- **Depositors**

- Consider up to date credit rating of bank
- Understand the banks Tier 1 capital position
- Recent share price movements = market perception
- Higher return usually = “higher” risk

- **Borrowers**

- Open dialogue with financial partners is key
- Cash is king
- Understand core debt and consider the longer term
- Be proactive
- Be vigilant
- Be confident

Looking to the Future

- **Government support schemes**
- **Base rate v 3 month Libor gap reduced**
- **Two, part nationalised major UK banking groups a distinct possibility**
- **Margins on borrowing will be higher**
- **However Basle II potentially good news for UK manufacturing!**
- **Recession; length and depth increasingly the issue**

Summary

- **Clydesdale Bank has always followed a traditional banking ethos**
- **Traditional banking is back ‘in vogue’**
- **Be proactive with your bank**
- **Be candid**
- **Protect your liquidity**
- **Understand core debt and consider medium term opportunities to reduce borrowing costs**
- **Expect quality advice and support from all your advisors**
- **Manufacturing is the lifeblood of our economy**

Questions?