



Antwerp House Group

Antwerp House Dental Practice
36 Brookfields
Cambridge
CB1 3NW
01223 247690

30th October 2010

To Whom It May Concern

Reference for David Brewer.

We have known David Brewer in professional capacity for 10 years as Health Care Manager for The Royal Bank of Scotland. Over this period we have negotiated the purchase of several dental practices in Cambridgeshire, Hertfordshire and Suffolk. David Brewer has been our main point of contact for assessing loan eligibility and serviceability. He was actively involved in assessing our business plans prior to presenting our business proposals to his underwriters. Through him we successfully financed the purchase and running of 5 dental practices. This required the opening of several business accounts, several overdraft facilities, and annual renewal of facilities.

David Brewer along with his relationship manager used to carry out an annual review and assessment of profitability of practices and advised on overdraft requirements. He provided advice on loan structures using interest rate hedging facilities and fixed rate loans. He also provided ancillary advice on RBS position with regard to providing stakeholder pensions for employees, not to mention RBS's business support services and advice line.

I had always said to him that he was ideally placed to provide business advice in his ability to benchmark practices against each other due to his involvement with multiple purchasing proposals, business plans and accounts. For reasons of confidentiality and restrictions on his role with RBS he was never able to disclose business strategies employed by dental professionals. It seems that now he has retained his Independence while maintaining links with the financial sector, he will be better placed to offer Independent Business advice including benchmarking and financial services from various institutions. Combine this flexibility, independence, experience and unrestricted business advice in an individual who is driven for his passion for Dentistry will make for a formidable combination and will strongly appeal to the dental fraternity. I for one will soon be soliciting his services to provide financial solutions for ongoing servicing of my business loans within my organisation, Antwerp House Group.

I understand that one aspect of his new role with Frank Taylor Associates is to ensure that plans for lending are presented to Banks in the most effective manner. At a time when the financial industry is tightening the reins on their credit stance, I feel he has entered a burgeoning market which is undersupplied with financial professionals of his standing and experience. I could not commend another person more highly to such a role.

Apart from his professional knowledge, David Brewer presents himself as an amicable, down to earth, transparent individual, who would not be financially motivated over the needs of his clients and is someone I would whole-heartedly trust when making financial decisions for my business.

David Brewer will be a credit to the dental profession in his new role. We wish him every success. If you require any further information please do not hesitate to contact us on 01223 513148.

Kind Regards,

Raj and Rita Wadhwani
Proprietors Antwerp House Group (AHG)
www.antwerphouse.co.uk

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