

# Best Practice

## New idea

Dr Dushyant Singh's solution to inundated emergency departments

## Begin again

How Drs Gustavo and Patricia Vivaldi rebuilt their practice in a new country



## Gut instinct

Dr Arun Dhir wants you to understand the mind-body-gut connection



How two friends teamed up to create their dream model of obstetric and women's healthcare

DR MARGIE HARPHAM AND DR KATHRYN AUSTIN

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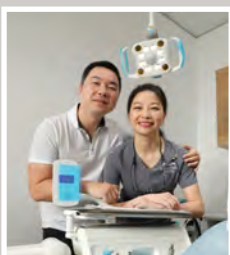
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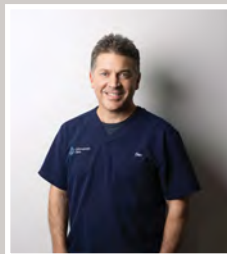
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# Welcome

FROM THE GENERAL MANAGER

Traditionally, this time of year presents us all with an opportunity to plan for the year ahead and ensure we are in the best possible financial shape, both personally and professionally.

**W**ith challenge, comes opportunity. Reflecting upon the year as it draws to a close, navigating the changing landscape and making the most of the opportunities COVID-19 has and continues to present, has become the narrative of 2022. Despite an environment of recent rate rises, supply chain issues and delays in construction, fit-outs and equipment, we continue to be here for our clients, supporting them and their practices during this period, to ensure each challenge really does become an opportunity. As you will see in this edition, we share a number of stories from clients who were fortunate enough to realise their dreams over the past year despite the pandemic, or rather with thanks to it, whether that be from embracing their time in lockdown to start their projects or through opportunities naturally presenting themselves.



Part of navigating our 'new normal' has meant getting back to face-to-face events—something we have been very pleased to see resume in full force recently. We have all very much enjoyed attending a large number of industry activities across the country, big and small, reconnecting with familiar faces and meeting new ones. Pleasingly, we've continued to support our clients through the Australian Dental Association (ADA) bursary programs with our 2022 recipients being announced very soon, along with our annual FutureFocus grants for our medical and dental students. Some of our FutureFocus grant recipients have already embarked on their elective placements both locally and abroad and we look forward to hearing about their adventures and learnings in due course.

Traditionally, this time of year presents us all with an opportunity to plan for the year ahead and ensure we are in the best possible financial shape, both personally and professionally. It's a time to consider our goals and ambitions to ensure we are setting ourselves up for long-term success. Whatever stage you're in, whether you are completing your studies, starting or expanding your own practice, looking to upgrade your equipment, refresh your fit-out, or looking to purchase a new home or investment property, then we are here to help. For those just starting out in their chosen fields, our CareerStarter Banking Package could help you with the transition into full-time working life. For our established practitioners looking to start the year afresh with new equipment for your practice, our new auto approval process could help make that purchase even easier than you had anticipated. Whatever your needs for 2023 and beyond, be sure to speak to your local finance specialist about how we can best assist you.

As we approach the festive season, I would like to thank you, our clients, for your ongoing support throughout 2022. We love what we do because of the difference it makes to you and your patients. Thank you for making our partnership such a rewarding one. I wish you, your friends and families well and very much look forward to the New Year with many more exciting opportunities to come. Please enjoy our latest edition of *Best Practice* magazine.

Regards  
Keith Strachan  
General Manager



# Economic outlook

“Inflation is the talk of the town. The bad news is that inflation will be heading higher in coming months. The better news is that we are getting close to it peaking.”

BOQ chief economist  
Peter Munckton.



**T**he Reserve Bank of Australia (RBA) hiked rates by 0.25 percentage point following its November board meeting. The cash rate currently stands at 2.85%, the highest level in over nine years. The RBA explicitly stated that further rate hikes should be expected.

The RBA faces some difficult choices. Inflation continues to surprise on the high side, while forecasts for economic growth have been revised down. The RBA nominated the global economy and household spending as the two big risks to economic growth. The outlook for wages is the big upside risk for inflation.

Inflation is the current talk of the town. The bad news is that inflation will be heading higher in coming months. The better news is that we are getting close to inflation peaking. The decline that has taken place in many commodity prices (if sustained) does remove the possibility of substantially higher inflation. The bigger risk is less that inflation will be substantially higher than the current peak forecast (about 8%), but that it might remain higher for longer than what most people are anticipating. The experience of the past century is that it has been a multi-year task to return inflation back to low levels.

To date, the domestic economy is performing well in aggregate, although segments of the population are doing it tougher. Financial markets are pricing

slower economic growth, but not a recession. For all the pessimistic talk, most economies around the world are still doing better than forecast.

It cannot be doubted that an economic slowdown is on the way. Cash rates globally have been hiked aggressively in this cycle and the impact is only just starting to be felt (most evident in housing). History suggests that the full impact of higher interest rates is not felt until six to 24 months following a rate rise. The additional kicker in this cycle is negative real wages growth (wages are going up by less than prices) is hitting households. The high level of household debt means that domestic borrowers are sensitive to changes in interest rates. The high number of borrowers that have taken out fixed-rate loans means the full effect of higher mortgage rates has not yet been felt.

The inflation outlook means that interest rates need to go up further. But concerns about the economic outlook means that they are going up in smaller steps (0.25 percentage points). At the start of November, financial market economists expected a peak in the cash rate for this cycle to be around 3.6% (revised up from earlier in the year). Financial market pricing is higher (closer to 4% at the time of writing).

So the bad news for borrowers (but good news for savers) is that interest rates have got further to rise. The good news for borrowers is that we are getting close (or are already there) to being three quarters the way through this hiking cycle. ■

## Disclaimer

The information contained in this article (Information) is general in nature and has been provided in good faith and has been prepared without taking account of your objectives, financial situation or needs. Whilst all reasonable care has been taken to ensure that the information is accurate and opinions fair and reasonable, BOQ Specialist makes no representations or warranties. BOQ Specialist recommends that you obtain independent financial and tax advice before making any decisions. The opinions expressed in this article are those of the author and do not necessarily reflect the opinions of BOQ Specialist.

## In the community



# Intervarsity Medical School rugby match

After what seemed like weeks of rain in Sydney, the sun finally came out for the BOQ Specialist sponsored Intervarsity Medical School rugby match between the University of Sydney (USYD), the University of Notre Dame (UNDS) and the University of Queensland (UQ). The stakes and competitive spirits were raised this year when UQ was invited to compete for the first time, in a quest to

determine which medical school would dominate on the rugby field. The BOQ Specialist hot-dog stand provided much needed fuel for the players and the crowds that started to gather to support their teams. The afternoon kicked off with a mixed touch game between UNDS and USYD, with UNDS defeating their opponents in a very close game. Three rugby matches

ensued, with UQ emerging as the overall champions, and bringing home the coveted trophy. We were thrilled to continue our support for this event again and proud that not one, but all three societies donned our logo across their jerseys! Congratulations to all of the players for their superb performance on the field, and to all of the sideline spectators for cheering on their teams. ■

## ADAVB Spring Golf Day 2022

The Australian Dental Association Victorian Branch hosted their 82nd Spring Golf Day at the Kingston Health Golf Club recently. Our finance specialists, Jack Pinches and Rohan Parikh, along with 54 other golfers vied for the title, with Dr Caroline Melbourne announced as the first ever female winner. ■







## In the community



The BOQ Specialist team at the RACGP Conference.



BOQ Specialist's Zain Zafar (centre) meeting attendees.



BOQ Specialist's Ursula Coetzee (left) at the RACGP Conference.

### RACGP Practice Owners Conference

Our commercial finance specialists headed down to Tasmania for The Royal Australian College of General Practitioners (RACGP) Practice Owners Conference. This event is all about supporting aspiring practice owners in starting their practice ownership journey and equipping current practice owners with strategies to grow and strengthen their practices, so our team were in-demand to share their knowledge and support the GPs' needs. ■

### 6 BEST PRACTICE



### WA Supplier and Industry Partnerships Function

The WA team were thrilled to host our industry partners and connections at the QT Perth rooftop to thank them for their ongoing support. At BOQ Specialist, we are fortunate to work with a lot of great people across the medical, dental and veterinary sectors and it was fantastic to see everyone networking together. ■



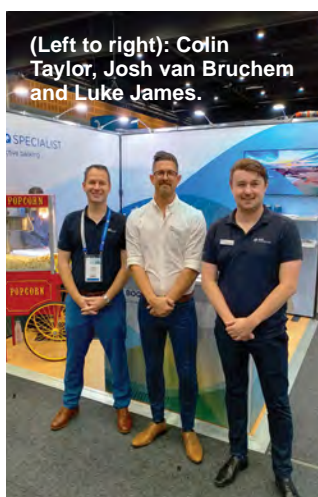
### Oz Harvest volunteer day

A group of lucky people from our Sydney office spent an afternoon volunteering with Oz Harvest recently. It was a fun, informative and humbling experience, where they were taught how to chop onions properly, roll pastries and a whole lot more! To be able to cook nutritious (and delicious) meals from wasted food for those in need, was truly heart-warming. ■



### AVA Annual Conference

We attended The Australian Veterinary Association's (AVA) Annual Conference for the first time in three years and it was a pleasure to be back, face-to-face. As the proud AVA Gold Finance Partner, our team of veterinary finance specialists loved chatting to the vets about how we can financially support their future goals. ■







## FutureFocus grants

We are very proud to support medical and dental students undertaking their elective or voluntary placements through our FutureFocus grants. Each year, ten deserving applicants receive a grant valued at \$1,500 to assist with the costs associated with completing their placement. Whether they are travelling

locally or abroad, these experiences are invaluable as they provide the opportunity for hands-on involvement, allowing the students to broaden their understanding in an area of interest while developing knowledge and skills for their future careers. As our 2022 FutureFocus recipients begin to embark on their

**Grant recipients (left to right): Aidan Jackson, Emily Hutchinson, Nitika Govind, Amy Healey, and Ellen Hersee Cray.**

electives, all of our 2021 recipients have returned from theirs—and what incredible experiences each of them had. To hear more about them, visit [boqspecialist.com.au/futurefocus](http://boqspecialist.com.au/futurefocus). ■

# Ready for a holiday?

**Tell us what you think of Best Practice, and you could win a \$1,000 Luxury Escapes voucher.**

 LUXURY ESCAPES

**Scan the QR code to take our five minute survey, and start planning your next getaway!**







“An opportunity comes along but unless you’re prepared mentally or financially or philosophically, it won’t translate into anything.”

**DR RICK FENNY**





He might have failed his second year at university, but that didn't stop Dr Rick Fenny from opening practices, writing books, and much more.

# The benefits of failure

**D**r Rick Fenny has been thinking a lot about failure recently. It has been on his mind since he was invited to give the second of two talks at his alma mater, the University of Queensland, later this year. The first talk will be given by one of his classmates, world-renowned cardiologist Dr Gary Roubin. "I'm following him, and the title of my talk is going to be 'What Happens When You Fail Second Year Vet', because I failed out of Gary's year and had to repeat," Dr Fenny laughs. "That certainly set me up for life. It seems incongruous, but it's the truth."

Dr Fenny has been nominated as West Australian of the Year twice. He is the director of multiple practices as well as farms, pastoral stations, an aquarium, and a luxury private resort. He is also a reality TV star of the series *Desert Vet*. He was chosen by the real Red Dog, the red kelpie who travelled the Pilbara and was immortalised in the 2011 film of the same name, as his vet. He's also written several books. It's interesting that it was failure that helped drive his undeniable success.

"I was basically too young and immature, homesick, out my depth, and out my league," says Dr Fenny, who had grown up in Albany, WA. "I had no real plan. All I knew was that I was a cadet with the Department of Agriculture, they were putting me through university, and they expected their pound of flesh at the end of it. Some of the lessons I learnt by having to repeat set me up mentally for the future. It taught me to not give up, to have a plan and a goal, and to never let go of that."

Dr Fenny believes the promise of both failure and success are self-fulfilling prophesies. When he failed at university, he could see it coming and essentially talked himself into it. He also then realised that he could follow the same process with success—imagining something, visualising

it, working out a process, then realising it. "That's what I've done. I've done little steps at a time, opened this practice and then that practice, and I thought, 'One day I might do such and such', and blow me down if it doesn't happen."

You could say he's been lucky, and Dr Fenny wouldn't disagree with you. "Luck is when opportunity meets preparedness," he says. "An opportunity comes along but unless you're prepared mentally or financially or philosophically, it won't translate into anything. So, when an opportunity comes along, you have to be prepared. I've done that a few times with my other ventures outside the veterinary world, like with the aquarium I have with my son, the station with my other son, and even some of the vet practices we have bought. I've been mentally prepared, I've been financially prepared, and I've been just waiting for the opportunity to come along."

### Dog days

When he finished university and returned to WA in 1972, he was working out of the Kimberley and spotted an opportunity. "I was still serving out my bond with the Government, and I said to them, 'I want to go to the Pilbara, will you send me there?' I still had the Government job and Government car, and luckily, they agreed."

As part of his work around the region, he visited Karratha two days a week, and on one of those days someone bought in "this scungy old, beaten-up dog with bite wounds all over him", Dr Fenny recalls.

"I took some basic details and treated him and sent them out the door. A couple of days later, someone else came in with him and I thought, 'Oh, I think I've seen this dog before', but it was a different person. I said, 'Is this your dog?' They said, 'Oh, this is Red Dog. He's everyone's dog'.

"And then he must have taken a liking to me, because next time he had something wrong with him, he brought himself in. Every

### BEST PRACTICE

"Dr Rick Fenny is definitely WA's most prominently known vet," says BOQ Specialist's Josh van Bruchem. "It only makes sense that he's had some level of history financing with us, given we've got such a strong and longstanding reputation in the veterinary space."

"When it comes to finance, Rick has many interests that are aligned to many passions. Our specialist understanding of the finance requirements for our veterinary clients has resulted in quick funding for a range of equipment across his practices. We've taken the headache out of financing that you may typically experience with a major bank. Whenever we've worked with him, we've always done it really quickly and seamlessly." ■

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"I have often bought a practice that's not doing very well, where the owner is jaded and it appears to not be worth very much. I like to make a few changes, apply our model to it and turn it into a much better practice."

**DR RICK FENNY**

now and then he'd say, 'I'll come home with you today'. So I'd get in the car and he'd jump in too. One thing then led to another, with him being brought in to me as a patient. Then he became a friend, then a close friend."

Dr Fenny treated Red Dog many times over the years, and when he came to the end of his life, it was Dr Fenny who euthanised and buried him. By then the dog's story had spread, later to be fictionalised in a best-selling book and film. Dr Fenny has written about him—along with other significant kelpies in his life—in a set of four autobiographies, the first of which, *Red Dog*

*Vet*, is available through his website.

### **Strategic thinker**

It might be stretching the metaphor a bit to say Red Dog taught Dr Fenny the satisfaction of getting something a bit run-down and fixing it up. For example, the expansion of the Pets and Vets chain of veterinary practices came about after one of his clients said they wanted to seek a second opinion from a Perth vet—only because if Dr Fenny was working in Karratha, he must be a B-grade vet as all the A-grade vets worked in Perth.

So he decided to set up shop in the big smoke, where the supposed A-grade vets





were. "I bought out a very run-down old practice in Victoria Park," he says.

"That's been my modus operandi over the years. I have often bought a practice that's not doing very well, where the owner is jaded and it appears to not be worth very much. I like to make a few changes, apply our model to it and turn it into a much better practice. The difficult part was then trying to be in two places at once and learning how to manage two practices that are 1000 miles apart. Once I'd done it I said, 'I can replicate this'. That's when I started the third practice in Albany, where I did

exactly the same thing. The established practices have had the turnover and the runs on the board to support the fledgling one."

One of the secrets to his success has been forming strong partnerships, with staff and suppliers. "One of the best things that happened to me is getting a good general manager," he says. "I try to trust people and to delegate to them, so I put my trust in Celeste and she's risen to the occasion."

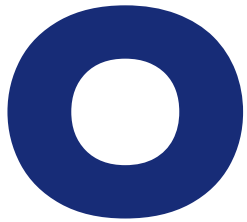
He's had a similar long-term relationship with BOQ Specialist, who has helped him finance various projects

over the years. "The best thing I've found with BOQ Specialist is their speed in making decisions and executing the deal. With most banks, the fastest they can do it is too slow, but BOQ Specialist has always been very fast, and we've developed a good partnership and a good understanding like that," he says.

"I'd also say that one of my recipes for success is that I have formed long-term relationships with support teams. I think it's very important to develop relationships and then stick to them. In time, it benefits everybody to keep the relationship going." ■

For dentist Dr Andrew James, a chance meeting with Nelson Mandela years ago and more recently a pandemic, changed his life.

# A way to help



One of the biggest hurdles in starting and running your own practice is finding the time to do it. You find the time because you're ready to take that leap into the unknown, but it's invariably

a juggle—or at least, that's what Victorian dentist Andrew James was expecting. Then, suddenly, he had all the time in the world.

"We had started planning in 2019," he explains. "During the early days of the pandemic I couldn't treat patients other than for emergencies, so I used the spare time to develop a business strategy.

"The idea of Creative Dental Haus was born when I identified a gap in the Geelong market and what the other clinics were offering. Patient feedback was that the dental clinics were too intimidating and too 'clinical' and dated. I started researching the future of medical and dental clinic design and the relationship between the spaces and our wellbeing."

He looked at various options along Victoria's surf coast. However, he wanted to be a true community dentist and have the ability to attend the clinic for emergencies at short notice. As time went on, suburb by suburb, he narrowed the search down until one day he pulled up in front of a former supermarket. It was the perfect size, along a well-known busy shopping strip—and only 500 metres from where he lives.

## Blame Nelson Mandela

It sounds odd to say it, but Dr James would never have ended up in this corner of the world if it wasn't for Nelson Mandela. Born and raised in Cape Town, South Africa, he was set on his life's journey when he bumped into Mandela in a hospital cafeteria.

"When I was 14 years old, my older sister, Nadia, was in a car accident and in ICU for six months," he explains. "I visited the hospital every day with my parents and one day, in the cafeteria, Nelson Mandela walked past me. I jumped up to have a chat with him, and he asked me why I was there. Later, when I told my parents, their first thought was I had been imagining it.

"We went back into the ICU waiting room and soon after, Nelson Mandela came walking in with his bodyguards. I remember my Dad was speechless. Mandela came in to see Nadia. She was in an induced coma, so he wrote her a letter and said, 'Dear Nadia, I wish you well. I hope you recover from your injuries. Much love, Nelson Mandela.' This experience changed my life. It was an inspiration for me, and after my meeting with him, I realised I wanted to help people."

Of all the medical and helping professions, dentistry was the path that made the most sense to Dr James.

## Getting started

Dr James settled in West Geelong, close to a decent population of patients and not too far from the surf beaches.

"I wanted to give my patients the most comfortable and convenient dental experience; from an easy to navigate website, convenient parking, to calming green interiors, all the way through to aftercare," he says.

"Technology and social media were also a crucial aspect. Staying up to date with both is now more important than ever, and dentists must be prepared to embrace these into the future. I am excited by the opportunities this has to offer and the direction we are heading."

He opened the doors in February 2022, to a shiny new practice filled with the latest and greatest technology. "The big picture is to establish a presence in the community and grow. We have a large space with enough room to employ another two dentists. The vision for Creative Dental Haus is to be a modern, state-of-the-art clinic that provides the latest dental technology and a comfortable and stress-free patient experience."

A key partner in the process was Luke James of BOQ Specialist. "Luke made the process so seamless, I never had to worry about anything," Dr James says. "We had a schedule of 50 things to do in a day, every day, and the last thing I needed to worry about was the financial aspect of things. Luke was always approachable and transparent. It came down to trust. Once you have trust in someone, the process is so much easier." ■

## BEST PRACTICE

According to Luke James of BOQ Specialist, the ability to spend time with clients like Dr James is what sets them apart from other banks. "We helped him with his business plan and cash flow forecast, which are both important for a new set-up," Luke says. "The big difference was that I was willing to spend a lot of time with him discussing what would be involved in setting up the practice and what that would look like."

Dr James had been a client since 2017 when he approached the bank for a residential property loan. When he returned to talk about the new practice, Luke was impressed by his approach.

"He wanted to do his research so we looked at several different options. He really wanted to go into his new practice with his eyes wide open and wanted to make sure that he was going to set himself up to succeed. So when the time came to proceed, he was well aware of what was in store."

"He's a very diligent planner so once the facility was up and running, it really went like clockwork, and that is testament to Dr James' dedication." ■

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"I wanted to give my patients the most comfortable and convenient dental experience; from an easy to navigate website, convenient parking to calming green interiors, all the way through to aftercare."

**DR ANDREW JAMES**



Dr Cameron always wanted his own clinic. Fortunately, he didn't have to look too far before finding the perfect location.

# Spot on

**R**eal estate ads and business advisers will tell you location is one of the most important factors in establishing a new clinic, and veterinarian Dr Lachlan Cameron found the perfect spot to open his own. "I'm on the road a lot," he explains, a result of following his passion for large animal medicine. "So I see a lot of up-and-coming housing developments in different areas across Adelaide." He spotted a new development in the city's northern fringe which promised a growing population and access to a mix of potential clients. There was only one problem: nothing had been built yet.

This is a bit of a problem if, like Dr Cameron, you've just started your own practice. "I started my business—Cameron Veterinary Services—and within six months we decided to build the clinic," he says. "It then took another two years to get it to the point where it was open."

### The right place

Dr Cameron always knew he was going to be a vet. "I had a very good family friend that was a vet and it was just a career path I really wanted to follow," he recalls. "I would've been a bit stuck if I didn't get in to vet school, to be honest with you, because I didn't know what else I would do."

He studied at the University of Adelaide, Roseworthy Campus and completed his Doctor of Veterinary Medicine in 2016. "As I progressed in my career, I realised how important it was to be in control of my own workload," he says.

"This industry struggles with work-life balance, and one of the big drivers for me was to generate an environment that people were happy to come and work in. In order to do that, I had to own my own business."

He started out with a mobile clinic, which worked well as it enabled him to pursue his passions like equine dentistry and large animal medicine generally. Although it was easier, a bricks-and-mortar small animal clinic was

always Dr Cameron's goal. "I've always had this drive and passion to set up a mixed clinic," he adds. "But more importantly, a wholesome clinic that really provides a good work environment for our staff."

Then one day as he was driving past the new Springwood Estate, east of Gawler, he found the perfect spot—in a new shopping centre development. "I had done a fair bit of research into where there was a high growth rate and where I thought would need a clinic," he says. "I could see that when driving past Springwood—I just knew that it was going to take off, and it certainly has."

Even though nothing had been established there yet, he started speaking with the developers, who were quite excited to have a veterinary clinic that was owned and operated by the vet, rather than a large, branded corporate practice. "The whole centre has been designed with a focus on small or local businesses. A lot of the businesses in there are family-owned operations. That was a big focus for them, and that fitted with our style as well."

For finance, Dr Cameron approached Annie Feist at BOQ Specialist, after he had used them for financing his residential purchase a year earlier. "Annie's been incredibly responsive and easy to get along with," he says. "You don't have to go through three offices to get her on the phone, and have a chat. I'm a big believer in relationships and developing them, and BOQ Specialist was strong on that in their motto too."

### Room to grow

Although it was a fairly long wait for the centre to be built and the practice to get up and running, Dr Cameron is well-established now and has his eye on growth. "It's not designed to be a one- or two-man band," he says. "It's got the intention to be a five-, six-, or seven-vet clinic with a couple on the road. My plan really is to grow with the suburb as it grows. I want to focus on that and try to create a cohesive work environment that everyone really enjoys coming to for work." ■

## BEST PRACTICE

"Dr Cameron approached BOQ Specialist early last year to look at the option of starting his own bricks-and-mortar clinic, while still operating the successful mobile vet service he had already established" says BOQ Specialist's Annie Feist.

"He had his work cut out for him in trying to plan and coordinate with the builders during the middle of the pandemic, but Dr Cameron had done all of his research, and he has now just opened his doors for business.

"For a young vet that has been practising for less than ten years, Dr Cameron really knows what he is doing. He now has a small animal clinic while still operating his mobile clinic as well, which is really impressive." ■

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**DR LACHLAN CAMERON**







"It comes down to mutual respect. There's less conflict in terms of ideas and views. We're looking at the same object, but from different angles, so we see a more complete shape of it."

**BRANDON ZHU**





They say opposites attract, and it can be a recipe for success in business too. Just ask Brandon Zhu and Dr Fei Qiu.

# Two's company

**B**randon Zhu and Dr Fei Qiu have discovered that if there's a secret to a husband-and-wife team owning a dental practice, it lies in having complementary skill sets. "Initially, I thought that having a husband and wife who are both dentists would be a combination that would work really well," Brandon confesses. "But through the years, after talking to many, many dentists about it, I think that the complementary skills are more vital to the success of a practice. It comes down to mutual respect. There's less conflict in terms of ideas and views. We're looking at the same object, but from different angles, so we see a more complete shape of it."

It probably also helps that Dr Qiu came to dentistry as a second career—so with a level of maturity and life experience that helped her establish herself. "Previously I worked for a biotech company making point-of-care diagnostic kits for tuberculosis," she explains. "I always enjoyed the medical and science side of things when I was studying, and I do enjoy hands-on work too, so I think dentistry was always something that I had an interest in. I only pursued it after we had our own family though as I wanted to do something that had more flexibility in terms of time."

Brandon had worked in investment banking, and at that time was teaching finance at university. "Given Fei's interest in dentistry, I thought, why not support her in her field of interest while I was teaching?" he says. "I thought having that combination of finance, health, and education is a pretty healthy combination of professions. It has a healthy amount of contribution to society, and at the same time, I think it's genuinely rewarding from a personal values perspective."

"I think we do get the benefit of two worlds coming together," Dr Qiu adds. "Brandon has the finance and business side of things sorted. He approaches the business from an owner's perspective and how to run the dental clinic smoothly as a business. Meanwhile,

I'm approaching our business as a full-time clinician, so I understand what's needed to do good dentistry. By communicating both our perspectives openly with one another, we can provide everything we need to run a good dental practice with happy patients."

While many dentists form ideas about their ideal practice based on previous experiences, Dr Qiu had a secret weapon for starting her own clinic: Brandon's business knowledge. That insight provided them with a point of view which helped inform where they would eventually set up the practice—and what the strengths and weaknesses of that location were.

"Dental schools have ingrained in them this idea that, after graduation, there's a lot of competition out there," says Brandon. "I've talked to a lot of dentists, and they all are acutely aware of the competition and they're very wary of what's happening in the industry."

"I see it from an outsider perspective though. That is, if you are a patient, if you see a dentist that you're comfortable with and you are happy with the treatment, and you walk away with a good smile and your problem solved, you are very unlikely to change. Because every six months, if you're regular, you are allowing someone to operate in your mouth. You need a lot of trust for that. That trust, in financial terms, is what we call 'the moat'. That moat is something that prevents competition. It's basically the relationship between you and your patient."

### Putting down roots

Rather than spending time looking for growing or underserved areas, Dr Qiu and Brandon looked for a nice area to work in, not far from home. Brandon would regularly drive through the area at the back of St Peters and Erskineville in Sydney, which is where he spotted Sydney Park Dental – a dental practice that had been established back in 2011. "It's a nice area, with tree-lined streets, and would be very pleasant to turn up to every day, so I thought, 'This will be a good place to set up'.

## BEST PRACTICE

Jimmy Li of BOQ Specialist has known Brandon Zhu and Dr Qiu for a long time and was impressed by their 'find' of Sydney Park Dental. "They saw the opportunity arise and committed to buy both the practice and the property as well," he recalls. "It's a great location. There are eight large apartment blocks right next to their practice, and they're also a 10-minute walk to Sydney Technology Park. As a result their practice services both local residents and workers, so demand grew and now they have purchased the property next door."

"Where I believe they have a unique position in the market is that Fei is a strong supporter of female dentists. They have five dentists and an oral health therapist at the moment and they're all females. The reason she's doing that is because Fei supports women participation in dentistry. On top of this, the business is doing really well. They've expanded their business to a comfortable point and are now looking for a commercial investment property which we look forward to assisting with." ■

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“When he has things that he’s thinking about financially or from a business perspective, I can tell him how it’s seen from the dentist side or the staff side.”

**DR FEI QIU**

Whether it’ll be the only one or the first one, it’s a nice place to set up. So we bought into it and that’s how it started.” When it came to financing the practice, both Dr Qiu and Brandon saw BOQ Specialist as the frontrunner.

“One thing that is very obvious is that when we talk to other banks, they have a lack of understanding about how a dental business is run,” he says. “BOQ Specialist, however, understand how dental businesses are run.”

Since putting down their roots, Dr Qiu and Brandon later discovered there were more development plans for the area, which would help the practice in terms of potential patients. But Brandon’s insight has served them well to date and their focus remains on individual patients, rather than tapping into a stream of potential revenue.

In any case, they both continue to be well-served by their complementary skill sets.

In the earliest days of the clinic, Brandon was pulling long hours trying to understand and adapt the business model, while Fei took on extra child-minding time. That has now reversed as the patient base built up.

“In terms of the hours, even at my busiest time with Sydney Park Dental, I wasn’t nearly half as busy compared to banking hours,” says Brandon.

“For me, it was a step down all the way in terms of workload and I was quite fine with it.

Nowadays, I spend more time with the kids.”

Dr Qiu adds, “I also find our problems are even complementary. When I am stressed out about the clinical side of things, Brandon can get me out of that cycle, and he can pull me out and see it from a bigger picture. Similarly, when he has things that he’s thinking about financially or from a business perspective, I can tell him how it’s seen from the dentist side or the staff side. A lot of the time, that helps to solve those problems as well.”

### **Girl power**

Their complementary skills freed them up to build a practice that was patient-centered, caring, and operated by their values rather than a business imperative. One of the ways that has played out is they have ended up with an all-female workplace.

“We didn’t start off saying we will only take on board female clinicians or staff, but I think the whole vibe and the atmosphere at work just attracted a group of female clinicians and staff that have the same underlying personality and character, and the understanding of what we want to provide,” says Dr Qiu. “We are not saying that we’ll never get a male clinician in the future. It’s whoever fits in and finds it comfortable working in our surgery. Whoever is here will need to share the same understanding of what we want to provide for patients.” ■



Thanks to COVID lockdowns, medical and dental equipment shortages and long delivery times are still causing headaches. Fortunately, BOQ Specialist can help relieve some of the financial pressure.

# Breathing space

**T**he after-effects of the pandemic are still being felt in the medical and dental equipment supply world, even though people have emerged from lockdowns and, to a large degree, resumed 'business-as-usual'. Interruptions to international supply chains, ongoing lockdowns in major manufacturing centres, and staff and materials shortages have impacted many industries, creating supply bottlenecks. While these problems will eventually resolve, the memory of the uncertainty of the last two years has lingered, slowing the entire process of equipment purchases and prolonging that slowdown.

"There have been occasions in the past when equipment purchasing has slowed down, but it's been longer this time," says BOQ Specialist's Melinda Goddard. "General ultrasound, cardiology machines, radiology equipment, as well as a lot of dental equipment have experienced delays, because the majority of these items come from China and overseas. COVID has had a massive impact on that."

Melinda points out that most clients must pay a deposit up front when they order their new equipment. That may be as high as 20 per cent, which may be affordable on an \$80,000 dental unit, but a greater drain on cash flow if you're purchasing a \$300,000 ultrasound unit or cardiology equipment.

"In the past, if someone was purchasing equipment, we may have said, 'if your cash flow allows it, pay your deposit and we'll reimburse you on delivery.' Most clients were fine with that."

"Post-COVID, nobody has the cash reserves that they thought they might have, because they were keeping money in the bank in case they needed to lock down again. Even if we're past the lockdowns, people still want to keep those cash reserves just in case. It's important to preserve cash flow without having the burden of paying for equipment that you are not yet getting in your practice, or in your business to generate income from."

## Take the pressure off

In the past, such a transaction was called an escrow facility. Now it's more commonly referred to as a drawdown facility, Melinda says, and is a short-term line of credit which is ideal for transactions like capital equipment.

BOQ Specialist offers a drawdown facility which transfers the hassle of managing payments completely from the practitioner to the bank. "It essentially involves signing two sets of documents," Melinda explains.

"There's a drawdown set of documents, which is a temporary agreement, whereby we pay for the invoices as they come in. Then, once we've paid for all of the goods or all of the goods are



"Post-COVID, no one had the cash reserves that they thought they might have, because they were keeping money in the bank in case they needed to lock down again."

**MELINDA GODDARD, BOQ SPECIALIST**

received, and all of the tax invoices are in place, that's when we convert the drawdown agreement into a chattel mortgage or a lease. This one extra step means that clients don't have to make repayments on their purchases until the goods are received and are in use, which provides them with a little breathing space given the current supply chain issues."

As delivery times remain stretched or uncertain, this financial product makes a lot of sense for medical and dental professionals wanting to keep an eye on their cash flow. While many finance providers will offer such a facility, Melinda points out that the difference with BOQ Specialist is that they require minimal or no security to start a drawdown facility. This gives the practitioner the peace of mind that they don't need to start making repayments on the equipment until it's installed in their practice and earning income for them.

In the meantime, she says, the medical and dental professions appear to have adapted to the 'new-normal' of delays, waiting for equipment to arrive. "It's like getting a new car now," she says. "In the past it took six months for one to arrive, now it may take up to 12 months. I think clients have adapted to the idea that, if they want to purchase new equipment, they need to plan ahead and get in early." ■

**To find out more ways we can help you with financing equipment, contact one of our financial specialists today on 1300 160 160 or visit our website at [boqspecialist.com.au](http://boqspecialist.com.au).**

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Nothing exists in isolation says gastrointestinal surgeon Dr Arun Dhir, who is educating his patients about the mind-body-gut connection.

# The whole picture

**E**very surgeon wants to bring some unique elements to how they want to serve their patients," says gastrointestinal surgeon, Dr Arun Dhir. "Yes, we are all trained as surgeons. We all do the same operations. But I think there is always a nuance, a uniqueness, a point of difference in how you communicate, relay and deliver your skills to make a difference in your patients' lives."

With his specialist qualifications coinciding with a growing public interest in gut health and its link to overall health and wellbeing, Dr Dhir is well-placed to help patients improve their lives. He has done so through his research work, his YouTube channel (which has more than 10,000 subscribers) and his five books. "This has really been my life's mission, because I truly believe that information creates transformation and that has been the mantra of my life," he says.

Dr Dhir is originally from India and he has always held strong views about the mind-body connection, having done yoga and meditation since he was teenager. "That was something I carried with me when I migrated to Australia in 2005." Sadly though, Dr Dhir's Indian origins meant that he also had to pursue his interests in the face of some of the uglier aspects of a foreign culture.

### Racism and research

Dr Dhir realised he wanted to be a surgeon back in medical school—working with his hands appealed more than giving pills and prescriptions. While his fellow students were fascinated by brains and hearts, his attention was always drawn to gastrointestinal conditions. This subsequently morphed into a keen interest in bariatric or weight loss surgery. When he had the opportunity to finish his studies overseas, he was drawn to Queensland. However, he found the work environment to be a hostile place. "I landed in Queensland the same year that there were events going on in the media about a surgeon

in Bundaberg, by the name of Dr Jayant Patel," he says. "There were notices in the lifts and common places in the hospital saying, 'If you are being treated by an overseas-trained doctor and feel you're not being treated appropriately or in a manner that is considered professional, please call this hotline number'."

That atmosphere of judgement and suspicion was draining, so when Dr Dhir finished his stint in Queensland, he decided to move down to Melbourne to eventually start his own practice. Within a few years, he was facing his 10-year anniversary in Australia and had earned some long-service leave. "I thought, 'How do I want to spend my six months of long service leave?' I took up courses with the Australasian College of Nutritional and Environmental Medicine (ACNEM)," he recalls. "I started trying to understand how to make sense of the gut-brain connection and its implications. The result of all that study was my first book, *Happy Gut, Healthy Weight*."

### Busy, busy, busy

While books and digital media have given Dr Dhir a platform to communicate empowering information, his practice has grown at pace, with some help from BOQ Specialist. "It was a small enough bank to be able to acutely look after our needs, but big enough to provide all the resources for our practice, business, commercial and residential needs too."

He has recently opened a second consulting suite in Wheelers Hill. If that didn't keep him busy enough, he has also joined the army as a reserve surgeon. "I've got plans of engaging in some health and wellness programs that I wish to develop with the army," he explains. "I was looking for a way to contribute and experience some adventure too. Yes, I understand it is a higher risk adventure if I get deployed. But I think at the end of the day, it's very fulfilling and I want to give something back to this beautiful country." ■

## BEST PRACTICE

BOQ Specialist's Luke James says Dr Dhir has been a client of the bank for some time. "We first met him in 2014 when he applied for a car loan and from then on, it's expanded into a full banking relationship," he explains. "We helped him fit-out his first consulting rooms in Bundoora where he still is, and then assisted with his personal related finance as well."

"More recently he was looking to relocate to Wheelers Hill, and we've helped him buy the suites. We're currently in the process of fitting those out as well. We have a really good working relationship."

"Part of that is the products that we offer, but it's also the flexibility of the escrow facility for fit-out, and the ability to utilise or convert those facilities into tax-effective structures for him as well. I do think, however, that the main driver of the relationship is that we are always available when he needs us and given our extensive experience in the industry, we're able to provide him with our own insights as well as referrals to trusted advisers and partners that can also help him on the business side." ■

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"Yes, we are all trained as surgeons. We all do the same operations.

But I think there is always a nuance, a uniqueness, a point of difference in how you communicate, relay and deliver your skills to make a difference in your patients' lives."

**DR ARUN DHIR**

If Dr Emad Eyal Salman was looking for a challenge, he certainly found it moving halfway around the world and starting a new dental practice.

# Up for the challenge

It's true that boredom can be a great motivator. Dr Emad Eyal Salman is proof of this, admitting that boredom has driven him across the world and into his dental career here in Australia. "I get bored easily," he laughs. "I'd rather do something challenging, something different."

After training in his native Jordan, Australia caught his eye as an attractive place to live and work. He did all the necessary exams to qualify, then spent two years contemplating and debating whether he should start again over here. "I was travelling around Abu Dhabi when I decided I was bored and I didn't want to do this anymore. I needed something and somewhere different."

### Change is coming

Dr Eyal Salman had a few options when he finished high school, but found himself drawn to the difficult. "I like challenges. I think dentistry was the option that seemed more challenging and difficult."

Both his sister and one of his cousins had studied dentistry, so he knew it could be a rewarding career. "There are a lot of little things that are more rewarding than money in this profession, and give you the satisfaction that you are on the right path."

"I enjoy the attention to detail in dentistry. I love the feeling of when you finish a big treatment. I also like it when you treat somebody's pain in a very empathetic and approachable manner after they have walked into your clinic. Hearing little words like 'Wow, it didn't hurt. It's not the same experience I've had in the past with other dentists' is way more rewarding than anything else you may expect in return."

He started working with his sister in Abu Dhabi, which was fun, but that urge for a new challenge came back. "I was looking for a change," he says. "I just decided at some point, 'I'm bored, what am I going to do? What are my options?' And Australia was one of them. I was ready to move so I packed my bag and moved to Brisbane."

### Stepping up

Of course, chasing a challenge and running from boredom can be a double-edged sword. He found that out when, after working as a contractor dentist in Australia for a while, he started thinking about having his own practice.

"I thought maybe it's time to take that next step and start to learn about it and see if I like it," he admits. "I thought, if I don't like it, I can just go back to being a contractor. Luckily, it has turned out to be way better than I initially thought, although I did start the practice during COVID last year, which was a very challenging time to be starting any new business."

He decided to seek finance from BOQ Specialist because he already had enough challenges to deal with, and he was confident they were going to make the money side of things easier for him. "I got my residential mortgage with BOQ Specialist when buying an apartment and it was a great experience," he says.

"I did explore other options this time, but I found BOQ Specialist always ticked all the boxes, and they finalised all the paperwork and everything within a good timeframe. No delays at all and with very clear communication."

### New challenges

The biggest challenges Dr Eyal Salman faced were around the uncertainties that come with opening your own practice.

"The area where I've started the practice is quite crowded with many practices who have solid patient bases," he says. "So that was one of the biggest challenges; 'How do I create an appropriate presence in that market?'"

"The second challenge was managing people. In the past, I would do my work and go home and have nothing business related to worry about."

"Now, I have to consider others and while handling issues that arise can be challenging at times, I am very lucky with the staff I have. We're more like a family and have even become friends outside work as well." ■

### BEST PRACTICE

"We've been working closely with dental professionals for over 30 years, so we are well equipped to support clients like Dr Eyal Salman through big changes in their work lives," says BOQ Specialist's Liam Pahl. "Unlike other financiers, we look at the long-term potential of our clients based on their short-term history."

While Dr Eyal Salman was investigating finance options for his new practice, he also began to think about investing in property (as he says, he likes a challenge). In the six months that it took to get his practice set up, Liam spoke with him about other financial opportunities.

"It's always difficult when you're starting a new business," Liam says. "But after six months, Dr Eyal Salman was thriving. So, with some information from his accountant we were able to start a pre-approval, and he ended up buying a new residential property soon after. The key difference with BOQ Specialist is that we really get to know our clients and what they want to achieve, both professionally and personally. That way, we ensure we get the best outcome for them." ■

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"I like challenges.  
I think dentistry was  
the option that seemed  
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difficult."

**DR EMAD EYAL  
SALMAN**



It's not easy leaving your culture to start a new life, but that's what periodontist A/Prof Mehdi Valizadeh did, and there's more he plans to do.

# Bold move

**T**he process of establishing a new practice is always a dream for any clinician," says periodontist Associate Professor Mehdi Valizadeh. "But at the same time, it's a challenge. There are lots of question marks that come with establishing a new practice." It's even more challenging if you're doing it in a new country, in a new culture, in your third language. But A/Prof Valizadeh wasn't going to let any of those factors deter him.

"I was advised that it's better to buy into a previously established specialist practice so you can mitigate some of the risk," he says. "However, I had some unique dreams for my future practice. I took the risk of establishing a new practice, but I was confident that we could build up a practice I always dreamed of."

Having a central location was important. If he found a spot, he knew he had to move fast. He was familiar with that, though—when he had first moved to Australia, he started work two days after arriving in the country.

### The pull of periodontics

A/Prof Valizadeh became fascinated by periodontics back in his motherland when, as a newly graduated dentist, he had assisted one of his mentors in some cases and found himself intrigued by dental implants. "I started to study more, attended some courses, and began treating patients with dental implants," he recalls. "After a couple of years, I realised that was not enough, so I chose to enter a full-time three-year specialty program in periodontics to gain more knowledge about dental implants. However, once I started studying periodontics, I realised that periodontics is a much broader field. It was, to my mind, the foundation of dentistry."

Around 2008, after establishing himself as both a teacher and practitioner, A/Prof Valizadeh and his wife Leila, also a dentist, decided to look for a huge adventure and a different place to live. This process took another five to six years of exams. Around this time, his sister, who lived in Perth, called him to say she had been looking for periodontist

positions for him, and there was one available in Perth, Western Australia. "The process of moving from my home country to Australia happened within months. I arrived on the 20th of April, and I started working in a specialist periodontics practice on the 22nd of April. Everything happened very fast."

For the first few years, he focused on growing his referral base, while he found his feet and adapted to his new environment. "For someone with any level of experience as a skilled worker there are lots of things that change, and you need to adapt," he says. "For the first three years, to be honest with you, it was the most difficult period."

But in 2017, he was offered an adjunct position with the University of Western Australia (UWA), working with postgraduate students as a clinical supervisor. Five years after his initial appointment at UWA and practising as a practice principle in a corporate-owned specialist practice, he felt the time had come to start looking at opening his own.

### Knowledge sharing

The ideal location, he decided, was somewhere central enough for all potential patients to get to him, but with available parking. "I chose to come to a peninsula area in South Perth. It's more suburban, but there is a fast pace of development here."

Funding came from BOQ Specialist, which for A/Prof Valizadeh was never a difficult choice. "One year after moving to Australia, we decided to buy a home," he explains. "Our accountant connected us with BOQ Specialist and they made the process of purchasing our house so smooth that I really didn't have a second choice to go to when I decided to go ahead with establishing the new practice."

Now well established, A/Prof Valizadeh's plan for the future is to spread knowledge about periodontics and implant dentistry. "In the medium to long-term, I would love to add a space to connect it to this clinic in the form of a niche training and research centre for local dentists, as well as for international colleagues who could travel here to take part in courses and scientific projects. This is my plan for the future." ■

## BEST PRACTICE

"Mehdi was already well known to us from his home lending needs," says Josh van Bruchem of BOQ Specialist. "It was through working closely with his accountant, John Baratsas of Paxon Group, that I had the privilege to work with Mehdi. I was quite excited when they told me he planned to launch his own boutique practice. It launched this year, but we were already in the throes of planning mid last year."

"The same way he put faith in his accountant, he was looking for a financier to go on the journey with him. Mehdi already had a really strong reputation and brand, so opening a private practice for himself was just a natural progression in his career. We were able to fund 100 per cent of the practice start-up costs, which included the fit-out, the equipment, and the highly desirable South Perth commercial property purchase. We structured the debt to allow ample breathing space on his cash flow for the initial month whilst he was transitioning."

"It was our understanding of Mehdi's specific needs that resulted in a quick and seamless approval to support him, as he launched his now very successful practice." ■

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"I took the risk of establishing a new practice, but I was quite confident that we would be able to build up a practice I always dreamed of."

**A/PROF MEHDI  
VALIZADEH**



“Low-acuity medical emergencies are urgent but not life threatening and still need to be seen the same day. These cases usually wait four to eight hours before they are seen in the emergency department, with many patients walking out without being seen.”

**DR DUSHYANT SINGH**





Emergency doctor Dushyant Singh always felt bad for patients waiting hours in emergency departments, so he did something about it.

# Novel idea

**E**mergency departments in hospitals all around the country work in similar ways—a realisation Dr Dushyant Singh had after working in emergency departments across Australia and in his native India. “There’s a general trend,” he explains. “If the patient is not dying, they are classified as a category four or a category five in the triage system. The overwhelming number of cases that present to emergency departments means that the critically ill are always first priority. Patients with non-life threatening injuries and illnesses will end up waiting for extended periods of time before they receive treatment.”

This impacts the doctors as well as the patients, he explains. “When I have to attend to the patients who are really unwell, there’s literally no time to worry about a low-acuity case. In my experience of going back to the low-acuity patient after they have been waiting for five hours, I feel super guilty, often saying, ‘Sorry, you had to wait.’ I realised there’s a big need for a low-acuity emergency centre, where patients don’t have to wait for that long.”

With no specialised services available for treating non-life threatening medical emergencies, Dr Singh had identified a gap in our healthcare system. “GPs are booked out and hospital emergency departments are busy looking after life threatening emergencies,” he explains. “So I wanted to provide a model of care that could help to address this problem.”

“With my extensive experience in emergency and understanding of business, I decided to set up a service where non-life threatening medical emergencies don’t have to wait anymore. There’s a big niche for it. It could be one, it could be 10, it could be Australia-wide.”

However, setting up this new service would require extensive research, planning and development. There was also a high level of risk involved as people in Australia are not used to paying for healthcare—most GPs still bulk bill. “The Medicare rebate was not enough to provide this special care,” says Dr Singh.

## Making it happen

Dr Singh had originally trained in India in emergency medicine, before his family arranged a marriage with a woman who lived in Australia. They discussed where they were going to live, and she suggested he try visiting Australia to see if he liked it. If he didn’t, she would move to India.

“So I decided, ‘Okay, let’s give it a go,’” he recalls. He arrived in 2013, completed all his exams and a fellowship with the Royal Australian College of General Practitioners, before settling into his emergency department work. “I worked for multiple emergency departments Australia-wide, fast-tracks and small district hospitals. I have my extended family in Brisbane, so that’s why we ended up here. It’s a good area to walk around, and it’s quite centrally located.”

A couple of years ago he started planning in earnest to develop a private urgent care clinic. His priorities were working out the location, the financial model and how it should be run. For a while, he approached several potential partners but found few who were willing to commit to an untried idea.

“I did quite extensive research,” he adds. “There is extensive data on the demography of any given place, including the number of patients who visit the emergency department, their duration of wait time, what other alternatives they have, plus information on what their financial capacity is if someone provides the service privately.”

That data informed his final choice of location as Indooroopilly, west of the Brisbane CBD. More specifically, he made his final decision based on demographics, data, and the other tenants in the space he was looking at. “I looked at how many medical presentations happen every day in this area and where the patients can go, what options they have, how many hours they have to wait, and their financial background, to determine whether they could afford private fees if they had to pay for it. I realised this was the right decision. I think most patients who came

## BEST PRACTICE

“Dr Singh approached me last year,” says BOQ Specialist’s Tim Gaynor. “We ended up having quite a long in-depth conversation over the phone initially, and then we caught up in-person to speak more about his vision to create Brisbane’s first walk-in urgent care clinic.”

“He was extremely passionate when he was talking about his plans, but it was also quite daunting for him. He’d been speaking to another financier at the time and I’m assuming they were potentially quite overwhelmed with this new type of business model too.”

“Of course, at the end of day we’re backing the individual, but we were impressed by Dr Singh’s vision and his business plan. Thankfully, we were able to put together his application quickly. The other finance provider was taking a seat at the time, and we were able to prepare this application and have an approval all within a couple of days. We could do that because of our understanding of the industry. It made it a lot easier for Dr Singh to be able to make his dreams a reality.” ■

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"With my extensive experience in emergency and understanding of business, I decided to set up a service where non-life threatening medical emergencies don't have to wait anymore. There's a big niche for it. It could be one, it could be 10, it could be Australia-wide."

**DR DUSHYANT SINGH**

in never had a complaint about paying an affordable fee, especially if they didn't have to wait for hours in the emergency department.

"However, we also needed a place that could offer imaging on site. With the fast-track urgent care, every second person needs some sort of imaging. We researched all of the places where there was a radiology set-up to see whether we could co-locate in the same building. I found a building where a radiology service by Queensland QDI (now rebranded as Lumus Imaging) was also based. It took me a while to partner with them, but I knew if we did, we could provide all the radiology services as well."

Achieving that partnership wasn't easy. "It took a while because any new business is slow in the beginning and they wanted to put that financial burden on me for the on-call radiographer charges," he recalls. "I had to convince them this model would work well. I told them, 'You'll be so busy with just our patients that you may not even need external referrals'. I had to convince their area manager, and many other people, but finally they agreed."

### Full steam ahead

Dr Singh sought finance for the project from one of the big four banks, but found he was limited in what he could borrow. "Then I contacted BOQ Specialist," he says, as they had a reputation for understanding the profession and its business models. "They were happy with the proposed project and because

of them, it all went ahead straight away."

As the Urgent Care Clinic (as it was branded) started up, others started to see the potential in the business model. "Not long afterwards, a big investor approached me to set up another clinic in Southport on the Gold Coast," Dr Singh says. "That investor is providing the premises, and at the moment I'm working on the fit-out plan, the business plan, and the model. I have also partnered with a radiologist who is providing a CT scanner, X-ray and ultrasound machines."

Everything seemed to be going well for Dr Singh until February this year—when Southeast Queensland was hit with one of the nation's worst flood disasters on record.

"There was a major leak in the roof which affected about 50 per cent of the practice," he says. "So we weren't directly flooded, but as a result of the leak, the practice was badly damaged and filled with mould. We had to shut down for four months until it was repaired."

The insurance company was slow to respond to their claim, so Dr Singh funded the repairs himself. Meanwhile, he continued with planning the Gold Coast site, overseeing the architectural drawings, finalising deals with equipment suppliers as well as continuing his own emergency department work.

"Everything is back on track now, and it's busy," he says. "The model has significant traction and it's going well at the moment. People are appreciating it. Ambulances are bringing in patients, and it's full steam ahead." ■



Just because more commercial properties have become available since COVID, that doesn't necessarily mean such sites are where you should locate your healthcare practice.

# Hot property



**E**very crisis is also an opportunity, according to the old saying that has been attributed to everyone from Albert Einstein to Winston Churchill. When the pandemic lockdowns forced many CBD businesses to close, it looked like a great opportunity for healthcare practitioners who wanted their own place in the city. Unfortunately, it wasn't.

"What really happened is that a lot of demand pushed from the CBDs out to the suburbs," explains Julian Muldoon, director and founding partner of 1Group Property Advisory. "The fact of the matter is that most of the suburbs don't have enough commercial property available to deal with the growth in demand for services within middle ring and outer suburb areas."

Julian says the CBD commercial property sites that are struggling with vacancies tend not to be the ones favoured by smaller medical or dental practices. Even strata offices fared well in the pandemic, as interest rates were low and cash was plentiful. "Generally, the economy is doing really well," Julian says. "Businesses still need to have a physical presence. It's very hard to be a 100 per cent virtual business, especially if you're scaling and growing, trying to define a culture, and attract talent. So from that point of view, commercial property remains a linchpin for a business's location, strategy, and identity."

## Fringe dwellers

With former CBD businesses competing for premium spaces in the city fringe areas, healthcare businesses who wanted a spot close to the city for the convenience of seeing the working population as well as locals, have found themselves being pushed further and further out.

"You are tapping into a higher affluence in those fringe markets," says Julian. "I'd say most of the opportunity sits in large greenfield areas, which have got significant population growth, and lots of construction happening. But they tend to be, in some cases, lower socio-economic footprints so the viability of say, mixed billing or private billing or more diversified offerings of opt-in type services, tends to be harder."

"The difficulty in more affluent areas closer to town is the old money, that tends to hold commercial property, doesn't really feel the difficulties of economic downturn. It's not like the residential space where you're geared to 80 per cent or 90 per cent and using negative gearing to help offset costs. Most of

the commercial property owners out there are generally sitting on asset with no debt. So while it's frustrating for them, it's not a financial problem when they haven't had any income coming in."

## Your point of difference

The upshot of all this, Julian says, is that it would be unwise to let a commercial property strategy lead the timing of your business strategy. "If you do that, you're trying to pick the market," he says, "and I don't think you'll ever find a time when high-quality commercial properties are selling cheaply."

He adds that the property required for healthcare is always hard to obtain because it generally requires a certain footprint, accessibility, age, ease of conversion, and access to parking. "It's always a tough property to find because it's always a more premium property in that particular catchment that you're looking at compared to the average," he says.

Much wiser is to let your offering guide your business strategy, then look for something that suits, rather than a particular area. "If you're doing a very general offering that doesn't have a real X factor, then the greenfield option tends to be the best because it's purely based on a ratios analysis that there's a big population without a doctor or a dentist."

"What we're seeing in the fringe areas is a more diversified offering. It might be a health hub, or it might be that there's very specialised unique services for a certain demographic, population catchment, or gender. It's now more about a deeper competitor analysis that's required to overlay or integrate into the location strategy. Because I think any doctor, dentist or vet will say there's always going to be a competitor near where they set up these days. It's very hard to find an area that's pure, or has no competition, so it's really about what does that competition do and how you differentiate from them." ■

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Despite his experience in his home country of Brazil, Dr Gustavo Vivaldi had his work cut out for him when he moved to Australia with his family.

# Starting over

**D**r Gustavo Vivaldi had a great business and growing reputation as an educator, but he couldn't stay away from private practice. "I like teaching," he says, "but I love transforming smiles. That is me. Some people are driven by money, some people are driven by status. I'm driven by delivering the best possible results. I wouldn't be able to do that if I wasn't practising, and I wouldn't feel comfortable teaching if I wasn't practising."

The problem was, as a relatively recent immigrant from Brazil, Dr Vivaldi still had to sit his accreditation courses to practice in Australia (as is the rules for every immigrating medical professional), even though he could find plenty of demand for his orthodontics knowledge. "It was quite challenging," he says. "When I left Brazil, I was one of the top Invisalign doctors there. Fortunately, through that connection, I met a lot of great and kind people in Australia that helped me with the process. When I arrived, I started doing accreditation courses for dentists to start working with Invisalign. However, it was hard starting from 'level one' again."

He started helping other orthodontists and dentists to treatment-plan their cases using Invisalign software. What began as an ad hoc arrangement grew into a business called The Ortho Partners, and he started receiving invitations to address conferences. Meanwhile, he and his wife Patricia, also a dentist, went about re-establishing their qualifications. "Patricia got her accreditation in 2014 and I got mine in 2015," he says. "Since then, we worked in other practices, for other people. I wanted my own place, but we were establishing our family here and I accepted it might take a little longer because of this."

Then COVID hit, and in Dr Vivaldi's words: "It triggered me—I realised I cannot be in someone else's hands."

### Time to move

Dr Vivaldi trained and established his first practice and his reputation as an orthodontist in the southern Brazilian city of Curitiba. Here,

he established himself as one of the top ten Invisalign doctors in the country. Even though his career was flourishing, he was increasingly uncomfortable raising a family there.

"There are political problems and unrest there," he says. "It is not a safe place. For instance, my daughter's first time riding a bicycle in a park was when she was seven, after we moved here. We never felt comfortable taking them out to the park, and just wanted to give them better opportunities."

When looking at their options for obtaining skilled migration visas, Australia and Canada were the two possibilities. Dr Vivaldi had come here as an exchange student when he was 18 and felt like he knew the place and the culture.

When the COVID lockdowns started, he saw an opportunity to regain a bit of control over his own destiny. "At that time, a lot of businesses closed in the CBD," he says. "I had always wanted a practice in the CBD so I thought that would be the perfect time because I knew there were a lot of vacant properties. That's when I made my move."

### Looking ahead

He found a place in a small laneway at the bottom of the Arc building in the centre of Sydney. It was a former restaurant site, surrounded by cafes, apartments and offices, so full of potential for growth. Finance came from BOQ Specialist after dealing with them a few years before. "Right after I got my qualifications, I bought my first 3D intra-oral scanner and I financed it with them. I thought they were—and I still believe they are—the leading bank for dental practitioners."

Vivaldi Smile Artisans opened in June of this year. Now he has his own dream practice, Dr Vivaldi is focusing on organic growth. "Our aim is always to strive for the best customer service and up-to-date treatment modalities," he says. "In the future, we want to grow from the excellent work that we will be providing, not just with orthodontics, but on the cosmetic and dental side of the business with Patricia. We do have a lot of experience and have undertaken a lot of training so by combining our knowledge, I believe we can help our patients to get a better outcome in the end." ■

## BEST PRACTICE

"Dr Vivaldi came to us in September 2021," recalls BOQ Specialist's Luke Truscott. "He had been working in different locations across Sydney and he had a vision for having his own practice."

Luke says BOQ Specialist could recognise Drs Gustavo and Patricia Vivaldi as an ideal fit for the bank. "Gustavo was working at a number of different practices, so had a patient base. He also had his Ortho Partners business, which was where the dentists get help on their orthodontic cases. Finally, he's a Diamond Invisalign provider, which is the highest level you can be."

"So from our point of view, this was a strong transaction as we had two professionals, a husband and wife team, with strong qualifications and a good and growing business."

"They are a great example of how BOQ Specialist was still supporting clients through a period of setting up a new practice during COVID."

"I finally ended up being able to get to the new practice recently and it's really nice. They've done a great job." ■

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"It is not easy to migrate, especially because we had to re-sit exams and we couldn't work as dentists, so it was quite a challenging few years."

**DR GUSTAVO VIVALDI**



Dr Gustavo Vivaldi (left) and Dr Patricia Vivaldi.



“After many years of planning, we both ended up on the North Shore of Sydney and decided that we would start North Obstetrics. We designed it around a model of obstetric care that we would like to receive ourselves.”

**DR MARGIE  
HARPHAM**



Dr Kathryn Austin (left) and  
Dr Margie Harpham.



Going into practice together has let Dr Margie Harpham and Dr Kathryn Austin create their dream model of obstetric care.

# Labour of love

**Y**ou would think it would be busy enough bringing new life into the world as your profession—without the added pressures of opening a new practice. But that's what obstetricians and maternal fetal medicine specialists Dr Margie Harpham and Dr Kathryn Austin did. They brought their dream practice into the world while juggling their own pregnancies, childcare, family life, their public hospital commitments, their private business, looking after private patients and delivering babies in the middle of the night. "It's been a juggle," Dr Harpham laughs, "but it's been a fun juggle."

Their practice, North Obstetrics, opened its doors a few years before the pandemic hit. Both deliver babies at North Shore Private Hospital and Royal North Shore (Public) Hospital, which are on the same campus in Sydney's North. "Right between those two hospitals was a brand-new building that we saw being built for years, from ground up to where it is now, called the North Shore Health Hub," Dr Austin says. "We always had a pretty strong idea that that's where we wanted to be so that we could be right in the middle of things."

"As is the way of the world, because it was a prime location, the price attached to it in terms of rent was also very high," she adds. "It was something we had to really think carefully about: was the safety and convenience worth the extra money?"

### An idea is born

Drs Harpham and Austin met more than a decade ago when they were both training at the Royal Hospital for Women. They immediately clicked as friends, but also shared a similar ethos in terms of obstetrics and caring for women. That friendship laid the groundwork for them going into business together.

"After many years of planning, we both ended up on the North Shore of Sydney and

decided that we would start North Obstetrics," says Dr Harpham. "We designed it around a model of obstetric care that we would like to receive ourselves. Care by people who had sufficient time to talk through matters and gave women options to put them in control of their own care, empowering them to have all the information to have the birth, baby, and experience they deserved."

Drs Harpham and Austin had been drawn to obstetrics because of the balance of medical and surgery skills it required. "It's a very human specialty," Dr Harpham says. "You're dealing with families during what is usually an extremely happy time and one of the most important times in their lives. It's also a beautiful blend of the medical side of things—balancing potential complications of pregnancy, blood pressure problems, diabetes problems, or baby growing problems—but also using your hands. Delivering a baby or doing an operation like a caesarean section is a really nice combination of using your brain and your hands."

### Creating the right space

Over their years of talking about it and planning, both had developed a clear vision of what they wanted North Obstetrics to be—and a clear idea of what they didn't want it to be.

"We didn't want our rooms to be, for want of a better word, 'hospital-ly'. We didn't want there to be a smell like disinfectant and to have little orange and yellow buckets of syringes all over the walls. We didn't want tiny, cramped waiting rooms where people felt like a patient and didn't want to be. We wanted it to feel like a safe haven, a day spa, a place where women would be heard. We wanted it to be nice."

"When we were looking for rooms, we wanted it to be light and bright and airy, both for the women who would come there, but also for us who were going to spend a lot of our lives working there. We wanted the fit-out to be warm, friendly and inviting, and we

## BEST PRACTICE

"I like dealing with specialists," says BOQ Specialist's Ben Glasgow. "It's always interesting. For example, what Dr Harpham and Dr Austin are doing at North Obstetrics, by taking a holistic approach to women's health and offering complementary services such as physiotherapy is really fascinating."

Ben first met Drs Harpham and Austin when they had signed a lease for their new premises at the North Shore Health Hub. "Then in July this year, I helped them with a second bank guarantee so they could acquire the lease at the premises next door, because they're expanding their business into midwifery, physiotherapy and Pilates classes as well."

"I think the difference between us and other banks in this instance was that I could respond to their questions quickly. I knew their accountants well. I got all the documentation very quickly and was able to get their approval quickly too. We are able to act quickly to applications like these because we know the industry and profession so well." ■

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"[Obstetrics] is a very human specialty. You're dealing with families during what is usually an extremely happy time and one of the most important times in their lives."

**DR MARGIE  
HARPHAM**

wanted women to feel relaxed. We set it up with nice artwork on the walls, fresh flowers, and nice music playing. There are no syringes or gloves in sight, there's no antiseptic smell. It's not a place where sick people would go—because generally, pregnant women are not sick. Generally, they're well and having a positive experience in their lives."

### **Room to grow**

Part of that vision for North Obstetrics is that it would start with just Dr Harpham and Dr Austin, but it would grow. So, while they had their eye on the health hub on the hospital campus, they needed a space that would

allow for growth in the future. Negotiating that was one of the hardest jobs of all.

"That involved lots and lots of meetings with the developer and the property manager and lots of planning, site visits, and teleconferences through pandemics to try and establish if we wanted to be there and at what price we were prepared to pay," says Dr Austin. "But then also what floor would we want to be on, what aspect did we want, how many square metres of space did we want, how many consulting rooms did we want, how many receptionist spaces, and so on."

Two professions that go hand in hand with obstetrics are midwifery and physiotherapy,





and they always suspected they would be launching branded practices in those disciplines. They just didn't expect to be doing so as quickly as they did.

"We found that women really liked that idea, it became very popular very quickly and we essentially ran out of space faster than we thought," says Dr Harpham. "We had to double our floor space in just over a year, so we've taken on a whole second suite."

After considering other financiers, including major banks, they found Ben Glasgow and the team at BOQ Specialist offered flexibility while aligning with

their vision. "We were referred to BOQ Specialist by our accountant and we developed a good relationship quite quickly. We found the process very easy and we always found the people we spoke to very approachable via email, text or call."

That vision hasn't finished with their relocation and expansion at the health hub. "Our dream is to create an all-encompassing women's health network" says Dr Austin.

"Based around the obstetric care, but also with physiotherapy for women's health, Pilates classes, and midwifery

care. Next, we would like to think about—particularly with the recent pandemic and lots of people needing help with their mental health—how we can potentially assist in that space. We may look to take on board some psychologists or psychiatrists to help, particularly with perinatal mental health.

"Come and see us and we can cater for many different needs at this time of transition in your life. That's the big vision and that's where we're heading. We've taken some pretty giant steps so far, but there's still more to come." ■



"We both got to a point where we realised that bowel cancer prevention is something that is not delivered in a tertiary hospital or a laboratory. It's delivered in the community."

**ASSOCIATE PROFESSOR  
DAN WORTHLEY**





Associate Professors Dan Worthley and David Hewett of Colonoscopy Clinic want a future where no Australian dies of bowel cancer.

# Vision splendid

**L**ogically, the middle of the pandemic should have been a perfect time to find a new commercial property, but Associate Professors Dan Worthley and David Hewett of Brisbane's Colonoscopy Clinic weren't finding it easy. "With people working at home during COVID, I thought that it might have been quite a good time to buy commercial real estate," says A/Prof Worthley. "However, at the time we were looking, we found it to be a very competitive market, with a very small supply. The lease on our existing rooms was coming to an end though and we had outgrown them, so our hand was forced."

When A/Prof Worthley and A/Prof Hewett took over the Colonoscopy Clinic in July 2019, it had already been serving Brisbane, as Gastrointestinal Endoscopy, for over 35 years. Together, they rapidly grew the practice to eight doctors working across nine sites in metropolitan Brisbane. "Because we were looking at consultation, following up patients and managing patients across such a large footprint, we wanted to have a more central location so that we could be more convenient for people across that broad geography," A/Prof Worthley adds.

After about a year of looking, he says, "we were about four months out from deciding to just rent again. Really, we were in two minds about it. Luckily, the perfect building presented itself just in time." Of course, then the hard work really started.

### Community focus

A/Profs Worthley and Hewett met at the University of Queensland in 2007, sharing a supervisor when carrying out their PhDs. When they were completed, A/Prof Worthley went to New York for five years, while A/Prof Hewett went for further training to Indianapolis. They both decided to return to Australia, A/Prof Worthley to Adelaide, where he was born, and A/Prof Hewett to his native Brisbane.

"We both got to a point where we realised

that bowel cancer prevention is something that is not delivered in a tertiary hospital or a laboratory. It's delivered in the community," says A/Prof Worthley. "Bowel cancer is prevented in suburbs and general practices and pharmacies and homes. So, this is something you need to go out in the community to deliver."

They were ruminating on how they could work together when the opportunity came up to buy into "one of Australia's oldest and best gastroenterology practices that had been so innovative for over 35 years and had a huge footprint already. This type of practice is one that comes up rarely."

The energy and focus of the new owners saw it grow rapidly, so the search began for a new space. "It was very challenging," says A/Prof Worthley. "We identified patient parking and a central location to be the key parts. We also wanted to put the footprint of our business on the whole building, so we could create a great environment for our team and our patients."

The first site they identified that met all those criteria was in Spring Hill, right next to Roma Street Parkland and close to the CBD with plenty of parking. The location was perfect, but the building needed a moderate amount of work to get the interior ready to be a clinic.

"Not only were there challenges in acquiring a place, but there have been pretty sizeable challenges in building and construction in Brisbane so we've had some delays."

The construction finally finished this month—a long wait, but worth it according to A/Prof Worthley. "It's been enormously fun working with David, our team and all of our partners. It's been a bit of a journey to get there, but all of those experiences build who you are as a person and a practice, as well as build your own perspectives and how you might be able to help," he says.

One of those partners has been Justin Cureton and the team at BOQ Specialist. "We'd previously had excellent dealings with BOQ Specialist and Justin has been an

## BEST PRACTICE

"The principals from Colonoscopy Clinic approached us whilst they were completing their due diligence on a number of properties over the course of a few months," says Justin Cureton of BOQ Specialist. "As they'd missed out on a couple previously, the principals asked us to consider pre-approving their finance to strengthen their contract terms when making an offer on another property."

"We don't typically do pre-approvals for commercial lending in the same sense as you would see with home lending. However, we were able to engage with one of our valuers to go out and complete a pre-purchase valuation and, based on what we'd seen there, were able to secure the pre-approval with our credit team. They subsequently tendered for the property and were able to successfully secure it as a result of more favourable contract terms than some of the other interested parties."

"We're also funding the new premises fit-out as well. I believe the reason they worked with BOQ Specialist is we could move quickly for them whilst their situation was evolving rapidly." ■

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"It's a long arc, but we have a real focus on contribution and preventing bowel cancer, and will be led wherever the needs are greatest."

**ASSOCIATE  
PROFESSOR  
DAN WORTHLEY**

incredible partner in helping us with several aspects of our business. We are not in this simply for a building and we are not in this for one deal. Our practice, in its various forms, has been around for 35 years and we are looking at building partnerships that are going to be around for another 35.

"BOQ Specialist has been really helpful to us since we took over so that partnership, and the strength of the personal connection with Justin, was a very strong consideration. It's a matrix of the financial realities as well as just the accommodating nature of BOQ Specialist in terms of getting this and getting us over the line on a range of different projects."

### Looking ahead

Those partnerships will become more important as the future of Colonoscopy Clinic plays out. "One thing that David and I are wedded to is bringing our academic perspectives into a busy private practice that has scale. When you have scale, you can all of a sudden run important trials in bowel cancer prevention from devices to colonoscopy, to cutting-edge science.

"Once we have everything as we want it—we have our new building, we have our processes—we'll be looking at the research component of that mission, which other large medical practices have also done. Our academic work has inspired the clinical work

but also the reverse, our patients continue to inspire our research."

"It's also all about our team, our doctors, nurses, patient services and management," adds A/Prof Dan Worthley. Colonoscopy Clinic recently recruited Andrew Saunders as their new Managing Director. Andrew brings a wealth of experience from his time at GenesisCare. He shares and will help execute the team's vision.

What Colonoscopy Clinic is striving for, quite simply, is "a future where no Australian dies of bowel cancer", A/Prof Worthley says. "Colonoscopy is such a superb means of identifying and preventing or diagnosing early bowel cancer, and early bowel cancer is utterly curable. The fact that it is not reliably delivered in a convenient, affordable and excellent way is an incredible shame. We are a Brisbane-based practice and have been now for 35 years, but this is not a Brisbane-based problem.

"Queensland is both blessed and cursed with magnificent, large regional centres that are beautiful but poorly serviced so we see that as an area and a focus where we can really help. Then we will look more broadly to other sites that are poorly serviced for bowel cancer prevention, colonoscopy and all digestive healthcare. Yes it's a long arc, but we have a real focus on contribution and preventing bowel cancer. We'll be led wherever the needs are greatest." ■



## OUR PEOPLE

### Annie Feist, Financial Specialist, SA

"As a committed camper, I've been fortunate enough to see places that I never even knew existed, simply by just packing up the car and going away with my dog and partner. We go with no plan at all. It's just a case of 'get in the car and go', which I think is probably my favourite part.

"We have a rooftop tent on top of the car and a fridge in the back. We've got drawers with everything in them. So it's just a matter of packing that fridge and going. Having the tent on the top of the car opens us up to getting to more places and it makes it all so much easier—with the only difficulty being the exhausting effort to carry an overweight dog up a ladder because he's too needy to sleep on the ground without us.

"We like to get away from everything—to be as secluded as possible. I think that probably comes from the way I was brought up. I was one of five kids, so our annual family holiday was always such a big operation for mum and dad. They would pack all of us kids into the car, with what felt like our whole house. They'd take us to a secluded beach and camp for weeks at a time. Those family holidays were a non-negotiable growing up. And because of that, I think that's who I am now.

"I work long hours. I'm constantly connected, and I never really seem to have enough hours in the day. So when I go camping, it's the best way to step back and switch off from day-to-day life. When you're camping, it's like the whole pace of life changes. It takes longer to make a simple cup of coffee, to wash up ... to do most things really. So it's just my way of not living at a crazy frantic pace like I am when I'm at home." ■







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