



TO WHOM IT MAY CONCERN

We enjoy a good relationship with our long term bank but with fundamental changes in the market place including diminished competition, a reduction in the availability of credit and increased costs we thought it prudent to 'review' this relationship in light of the ever changing banking landscape. When we discussed this with our advisors Pitcher Partners they suggested we meet with a banking relationship expert, Neil Slonim.

Neil conducted a Health Check on our banking relationship and the output from this review has been crucial in enabling us to optimise our group's banking arrangements going forward. His knowledge of how banks think and operate has proved invaluable and his personal relationships with key banking decision makers have also assisted our standing as a client.

We now know what needs to be done to ensure our banking partner is comfortable in providing the ongoing support required to continue to safely grow our business. And in the unlikely event the relationship with our existing bank was to break down, we are now confident we could readily gain the support of another bank.

Adam Agosta  
Director

30 April 2012