



INDEPENDENT CORPORATE FUNDING ADVISERS

Established 1993

*“For more than 1, years, Spectra has
been trusted by leading Australian Companies,
Professional Partnerships and Government Entities.”*



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OUR VISION

- *To provide independent strategic corporate funding advice and financial project management services to wholesale borrowers and lessees.*
- *To guarantee that our advice will always be based upon:*

INDEPENDENCE

We are totally independent of any financial institution, product provider or shareholder obligation.

INTEGRITY

We have won the trust and respect of our clients whose long term relationships we value highly.

EXPERIENCE

We have proven our worth to our clients by implementing flexible, enduring financial strategies through advice and transactions that give funding certainty, diversity and cost effectiveness.

PERSONALISED SERVICE

Our Directors and Principals lead all assignments ensuring all parameters and possibilities are considered before funding transactions are implemented.

OUR CORNERSTONES

- *To place ourselves firmly on our client's side of the table*
- *To consider, distill and analyse all the issues and options*
- *To model, measure and assess different outcomes*
- *To build long term, value adding client relationships*

OUR ACTIVITIES

Leading Australian Corporations, Professional Partnerships and Government Entities trust Spectra to assist them to develop, implement and manage their funding arrangements. Our advice to clients is based on deep transactional experience. Projects that we have completed as a consequence of our strategic consideration of clients' needs are detailed below.

CORPORATE DEBT - WORKING CAPITAL AND LONG TERM FUNDING

- Syndicated corporate transactions
- Bilateral and Club facilities
- Single provider transactions
- Corporate and institutional debt restructures
- Debt portfolio analyses and reviews
- Transactional banking reviews

Our day to day involvement in the debt markets in Australia allows us to meaningfully benchmark what is achievable for our clients and to advise as to the appropriate structure for their debt funding requirements.

OUR ACTIVITIES

ASSET FINANCING

- Finance Leasing – plant, equipment, major fit out projects
- Operating Leasing – IT, Office technology, motor vehicles, plant and equipment
- Lease contract management services

The Australian asset financing market is deep and sophisticated. A plethora of products is on offer. We work with our clients to determine the most appropriate structure for their asset financing requirements and how to integrate these into their overall funding structure.

INTEREST RATE RISK MANAGEMENT

Accompanying all debt structures is consideration of management of interest rate risk and our client's ability to sustain potential variations to cash flow from interest rate volatility. We assist through the development of financial risk management policies, modelling alternate scenarios using Monte Carlo simulation techniques and then implementing strategies.

Derivative transactions are key profit generators for banks. Spectra's experience ensures transparency and competitive tension is introduced to derivative pricing negotiations.

OUR CLIENTS

PRIVATE SECTOR

PROFESSIONAL FIRMS

Spectra has assisted many of Australia's leading professional services firms structure and arrange their funding requirements.

It has established a strong presence in this market where it is retained by a number of its clients to provide ongoing financial advisory services.

CORPORATIONS

Over its history, Spectra has been engaged by many well known public and private companies to determine and implement their funding strategies.

Spectra has an active ongoing role in liability management for private sector clients whose aggregate financial liabilities exceed \$2.5bn.

PUBLIC SECTOR

LOCAL GOVERNMENT

We have extensive experience in this sector and have provided debt, asset financing and investment advisory services to some 35 Councils in New South Wales and Victoria.

A number of major Councils retain Spectra as their Financial Adviser.

FEDERAL GOVERNMENT

We are retained by, and have completed projects for, a number of Australia's leading Federal Government Departments and Agencies.

We would be pleased to provide client references appropriate to the engagement being proposed.

OUR PEOPLE

John's extensive product background has allowed Spectra to develop a particular empathy with what is achievable in the credit and structured finance markets.



JOHN SOUTHWOOD
B.Bus AIBF (SNR) ACIS CPA
Managing Director

John Southwood has been actively involved in Australian wholesale equipment leasing and corporate funding markets since 1979, having held a number of senior positions. He is well known to the Australian banking and equipment leasing community and over this period has resided in Victoria, Western Australia and New South Wales.

His depth of transaction origination and execution experience results in Spectra being the preferred financing adviser for many of Australia's leading professional firms, corporations and government entities.

OUR PEOPLE

Tim's principal focus with Spectra is the provision of funding and other financial solutions for corporates with a specific emphasis on major syndicated and bilateral facilities.



TIM DENNIS
AIBF (FELLOW)
PRINCIPAL

Tim Dennis has over 30 years experience in banking, finance and project management.

He has held a variety of corporate banking positions at senior executive level in Sydney, Perth, New York and London. Over this period he has been involved with the development and delivery of a comprehensive range of lending, treasury, asset finance, trade finance, transactional banking and other products and services to corporate clients across a diverse range of industries.

He has a strong background in credit, organisational planning and risk management.

OUR PEOPLE

Patricia's diverse operations background and finance industry experience provides Spectra with additional capability to support our clients' funding arrangements and their management.



PATRICIA BERTAUX
Associate

Patricia Bertaux has over 20 years diverse experience in the fields of corporate finance, venture capital, leasing and project management.

She has worked in Australia and overseas and has responsibility for ensuring that Spectra's lease contract management services are delivered to clients in the most cost-effective manner.

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