

Supporting the healthcare sector

# Care Homes

At The Royal Bank of Scotland we understand the care homes sector. We know how it undergoes continuous legislative and regulatory changes and how important it is to your business to understand these changes. And when backed by the expert assistance of a bank with teams of people dedicated to this sector, we can help you to develop your business further.

Such expert assistance can help you cope with the pressures of staff costs and the evolution of the sector towards the assisted living and close care models. As more facilities are needed for vulnerable groups such as the elderly, mentally ill and those with learning difficulties, appropriate investment advice can help you identify opportunities, act on them swiftly and with confidence, and steer your business in the right direction.

### Building the right relationships

At The Royal Bank of Scotland, we offer a dedicated team of healthcare specialists. These professionals who work solely in the healthcare banking sector, develop close working relationships to act as true advisors, helping build your business in the long-term.

From a team of offices across the UK, dedicated to providing services to the healthcare sector, our relationship managers deliver financial and development expertise founded on an in-depth understanding of the care homes sector as well as extensive local knowledge.



### Getting to know your business

By thoroughly understanding your business, its pressures and opportunities, we can deliver pro-active advice on a huge range of business issues. We are able to do this because of the time and resources we commit to helping your sector.

For example, when the Commission for Social Care Inspection held a conference to outline changes in the inspections regime, we were the only bank present. By understanding the sweeping regulatory and legislative changes relating to the care homes sector, we are able to deliver in-depth advice, and have detailed discussions with you, about the implications for your business.

### Services tailored to your business

Because we understand the pressure you may be under and the changes taking place in the care homes sector, we are able to tailor our financial service to meet your needs. For example, we are fully conversant with the pressures on your cash flow created when Social Services start to delay referrals until their budget cycle is resolved. Only a bank with expertise and experience in the sector is able to be this flexible and understanding.

### **Identifying business opportunities**

As experts in the care homes sector, RBS has developed an unrivalled knowledge of business activity and contacts across the UK. When care homes are coming onto the market, we are likely to be one of the first to know. Indeed, we're often asked to act as market makers, identifying potential buyers and sellers – putting them in touch with each other and helping transactions flow smoothly. The cost and time saving from this service can be extensive because you know that the buyer or seller you are dealing with is a serious business person who already has a relationship with the leading bank in the sector.

### **Helping you grow more rapidly**

When it is time for you to expand your operations, you will need the right financial structures in place to take advantage of opportunities. Financing developments in the care homes sector is a complex operation simply because there are so many factors to take into account, and it is such a specialist marketplace.

Our detailed understanding of development issues will help you to speed through the development and growth of your business. Our in-depth discussions will enable us to advise you on the true worth of your business – and how you can use this to leverage finance for growth much earlier in the business cycle – possibly 12 to 18 months in advance of other financial institutions. By helping you to fine-tune your borrowing capacity in this way, we help free your business to grow when the market conditions are appropriate.

### **Innovative solutions – based on knowledge of your sector**

Our specialist knowledge also means we can structure our loans in ways that help you meet your particular challenges. Because we understand the value and potential of your business operations we are better placed to deliver the financial structures you need for growth.

It's all about the relationship we develop with you and the expertise we bring. In-depth knowledge of the care homes sector is rare among financial institutions: we believe you will find our pro-active advice invaluable in the general running of your business.

### **Next steps**

If your business could benefit from this kind of support please contact your relationship manager who'll be able to discuss how we can help you.

[www.rbs.co.uk](http://www.rbs.co.uk)