

Connect

Powering practices

FUTURE-PROOF

How Dr Sanil Kalyan set up his Darwin dental practice so that it is ready for the next quarter century.

NO TIME TO WASTE

Who veterinarian Dr Kristian Zirnsak calls when he needs to purchase essential equipment.

With the launch of her own clinic, this dentist is bringing her patient-centred ethos to the community she calls home.

DR YUENEE TENG

MY PLACE

PROTECT YOUR PRACTICE

Could your practice continue to operate if one of its key people were to suddenly pass away, or is diagnosed with a terminal illness or becomes unable to fulfil their role for a period due to a medical condition?

CASH CRUNCH

Five essential tips to maximise your practice revenue.



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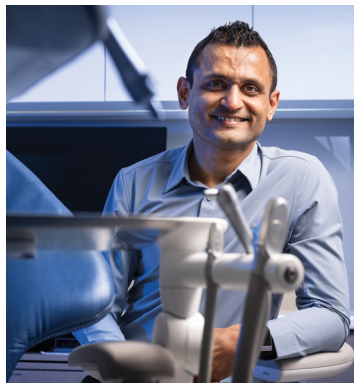
Meet Michelle Graham, Bookkeeping & Payroll Manager with Avant Practice Solutions in Victoria and one of the founders of the not-for-profit organisation, *Looking Good Feeling Good for mental health*, which aims to address mental health issues in the trucking industry.



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WELCOME

Welcome to *Connect powering practices*—a publication by Avant for doctors, dentists and vets who are existing and aspiring practice owners.

Running a practice means juggling two distinct skill sets: exceptional clinical care and savvy business management. Yet medical, dental and veterinary school rarely prepares doctors for the financial negotiations, legal complexities, insurance requirements and operational decisions that come with practice ownership.

That's why we created *Connect powering practices*—featuring doctors, dentists and vets who've navigated these challenges and discovered practical solutions.

Real stories, real impact

In issue two, you'll hear from three dentists and two veterinarians as they share their practice ownership journeys. Dr Teng explores the challenge of balancing the day-to-day demands of launching a practice while working full time clinically. Dr Kristian Zirnsak highlights the importance of investing in the latest equipment without delay, while Dr Nitin Dhanani reveals how he came to own not one, but three dental practices. Dr Sanil Kalyan explains how he secured a permanent premises for his practice, and Dr Stacey Rae recounts how she equipped the IVF component of her veterinary clinic.

Integrated support for your practice

While Avant is known for medical indemnity insurance, we have evolved to meet more needs of doctors, dentists and vets. We recognise that successful practices don't need isolated services—they need a comprehensive suite of expert services and products designed to assist practices holistically. The client profiles and articles offer examples of how Avant's expanded offering can help practices thrive and achieve their aspirations.

- **Avant Finance:** tailored finance options for doctors' practice and personal needs, including property, practice and asset loans.
- **Avant Practice Solutions:** support, technologies and expert advice to help boost efficiency and growth.
- **Avant Law:** legal support for practice operations, employment, property transactions, estate planning and contract negotiations.
- **Avant Life:** personalised financial advice on life insurance (including death, disability, critical illness) and income protection that can help protect your practice and family from unforeseen injury and sickness.

Join the conversation

Enjoy reading *Connect powering practices*. We welcome your feedback and encourage Avant clients interested in being featured in any potential future issues to contact us.

Here's to your practice's success,

Paul Freeman
Chief Executive Officer, Avant Finance

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Avant for practices

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BUILT FOR THE FUTURE

Wanting to grow his Darwin dental practice so that it is all set up for the next quarter century, Dr Sanil Kalyan turned to Avant Finance for guidance. **By John Burfitt**

When Darwin dentist Dr Sanil Kalyan first imagined what his dream dental practice might look like, the picture in his mind was vivid. He envisioned a spacious, modern environment with cutting-edge technology that offered first-class patient care, as well as a workplace that his team would look forward to coming to. Most importantly, Dr Kalyan saw his new premises as a place to call home for the next 25 years. After moving to Darwin in 2020 and then buying his first business, Smith Street Dental, in the city's downtown area, in early 2024, Dr Kalyan decided to take the next step and purchase actual premises to create his own dream practice.

That big leap forward, however, was more complex than anything Dr Kalyan had undertaken before, and he was unsure of the best way to approach it. "I had always wanted to buy my own premises as that is an important way of securing the roots of the business for the future," Dr Kalyan says.

"It was time to look beyond the old premises as the infrastructure was so old and there always seemed to be something that needed fixing. I had to start over to create what I had in mind."

Dr Kalyan's path to ownership began long before landing at Smith Street Dental. Fijian-born Dr Kalyan moved

to Brisbane to study dentistry at the University of Queensland, where he graduated in 2013. He then worked in Queensland and Western Australia, before moving to the Northern Territory to purchase Darwin's oldest private family dental practice.

Having previously dealt with finance specialist Stuart Robb on other business matters, including his purchase of the practice, Dr Kalyan again turned to Stuart for the next stage of his business journey.

"With Stuart, it's all about trust and the fact he knows me, understands the dynamics of the dental business and also how I work," Dr Kalyan says. "If it

Stuart Robb



PULSE CHECK

As Dr Sanil Kalyan's dental business has evolved, so too has his relationship with Avant Finance Relationship Director Stuart Robb. "I've known Sanil for 5 years and previously helped him with things like business equipment and car purchases, but this purchase of his own practice premises as well as an extensive new fitout was a big step," Stuart says. "Even though I have full confidence in Sanil, this needed careful guidance to make it happen."

It was Dr Kalyan's commitment to achieving his dream, Stuart adds, that helped with the process. "Sanil had all the documents ready and everything in order, well prepared for all the checks and balances," he says.

While the property purchase was relatively straightforward, it was the fitout phase that demanded a range of additional negotiations with the banks to finance the project.


"It became complex as we had to value the property and then put a value on the planned renovations, and that was when the valuation company was using all of their agreed timeframe," he says. "Even after those came through, there were other financial processes to go through as more approvals were required. It took time, but eventually we got there."

When Stuart finally walked through the finished practice on opening day, the payoff was clear. "It's the most fantastic outcome and quite beautiful," he says.

"Seeing it all come together and how happy Sanil is, that's the fulfilling part of the job. It was more than worth it." ■

Scan the QR Code to request a callback from a dental finance specialist.



A man with dark hair, smiling, wearing a light beige blazer over a white button-down shirt and dark blue trousers. He is leaning against a light-colored wall with his arms crossed. The background is a simple, bright interior space.

"WITH STUART, IT'S ALL ABOUT TRUST AND THE FACT HE KNOWS ME, UNDERSTANDS THE DYNAMICS OF THE DENTAL BUSINESS AND ALSO HOW I WORK. IF IT WASN'T FOR STUART, I WOULDN'T HAVE KNOWN WHERE TO START AND ALSO ALL AVANT FINANCE COULD DO FOR ME THROUGHOUT THE PROCESS."

DR SANIL KALYAN



"ONE OF THE THINGS I AM ENJOYING MOST IS SEEING THE WAY OUR TEAM IS ENJOYING THE PREMISES SO MUCH AND WANT TO BE HERE—AS I DO AS WELL. IT'S SUCH A GREAT PRACTICE NOW, AND EVERY DAY I JUST WANT TO GET IN AND GET STARTED."

DR SANIL KALYAN



wasn't for Stuart, I wouldn't have known where to start and also all Avant Finance could do for me throughout the process."

A helping hand

He soon found a building that presented an intriguing opportunity as a dental practice—an old art gallery that offered ample space across two floors and high visibility in a busy city centre location. In April, the purchase process began.

But as Dr Kalyan discovered over the ensuing months, taking his big leap forward came with obstacles. Buying a commercial property and preparing it for a major medical fitout required negotiations, due diligence, a new business structure, council approvals, a range of valuations and a thorough understanding of lenders' requirements.

"Stuart was on hand from the outset, helping me source the right professional advice with the right people to make it happen," Dr Kalyan says.

"At the start, he made sure all my accounting documents were sorted so we had everything ready when it was required. Getting all that in place early on saved so much time later, as we could deliver what was needed the moment it was requested. That made a huge difference—it was like we had all our ducks in a row."

One of the first challenges Dr Kalyan faced was figuring out how to structure the purchase—not just of the property but also funding the multi-million-dollar fitout that would follow.

"Stuart helped me with structuring accordingly—which entity owns the



on creating his all-new practice. Dr Kalyan was soon managing both a team of builders and his dental team at the Smith Street practice, which remained in operation at the old premises.

As his new premises took shape, Dr Kalyan found he needed a new level of guidance to ensure every step of the fitout made business sense. “Again, it was all about compliance with the finances, and Stuart was all over that,” he says.

Then came the time-consuming valuation stage. Complicating the process was that commercial valuers in Darwin were particularly busy at that time, delaying the process even longer. “There were a few occasions I wondered if this was all worth doing because the financiers were being thorough and asking for more information,” he says.

“Stuart was always very upfront and tells it like it is but was also reassuring about the options available. When I would get anxious, he would say, ‘We can do this but have to put some work into getting it done correctly.’ He kept it on track and would remind me when we were another step closer to the finish line.”

One year after purchasing the premises, Smith Street Dental opened its doors on 18 August 2025. The all-new practice comprises two levels: new staff meeting and training rooms are upstairs, and fully equipped treatment areas with state-of-the-art equipment are on the ground level. The team includes six dentists, a hygienist and 25 support staff.

A key element of the new premises is a leased tenancy on the second floor, designed to establish an additional income stream for the business, and support growth in the decades ahead.

“Everything in the modern fitout is new and we have transformed the whole place. It’s everything I wanted it to be,” Dr Kalyan says proudly.

At the opening, Stuart travelled all the way from Adelaide—where he lives and works—to take part in the celebrations.

“I told him, ‘If you’re not coming, I’ll be very annoyed, and he was there!’” Dr Kalyan recalls with a laugh. “He had to be because he made so much of this possible. When Stuart says something can be done, I know it will happen.

Overall, our journey together felt like a complete experience.”

In the months since, Dr Kalyan says business has been strong and notes the new building has energised his team, and the feedback from patients has been universally positive.

“I feel like this is the best we can offer and that makes me proud to know I created this. I think our new premises compare very well to any of the high-level dental practices in any of the big cities interstate. One of the things I am enjoying most is seeing the way our team is enjoying the premises so much and want to be here—as I do as well. It’s such a great practice now, and every day I just want to get in and get started.” ■

“I FEEL LIKE THIS IS THE BEST WE CAN OFFER AND THAT MAKES ME PROUD TO KNOW I CREATED THIS. I THINK OUR NEW PREMISES COMPARE VERY WELL TO ANY OF THE HIGH-LEVEL DENTAL PRACTICES IN ANY OF THE BIG CITIES INTERSTATE.”
DR SANIL KALYAN



premises, and which entity owns the fitout so that it’s a more tax-effective system overall, and yet still fits in with all the necessary compliance,” he says.

And when things were most uncertain and caused the most anxiety, Dr Kalyan says Stuart kept him updated on each stage of progress and mapped out what needed to happen next.

The finish line is in sight

In August 2024, the purchase was completed and Dr Kalyan at last owned the premises. But as the existing tenants had months to run on their lease, he had to wait until January 2025 before taking full possession.

Once he had the keys to the empty space at the beginning of 2025, it was full steam ahead as work got underway

HOW TO MAXIMISE PRACTICE REVENUE

Read on for five essential tips for better billing.

For many practices, revenue loss rarely stems from undercharging. It happens in the gap between providing patient care and receiving payment.

Whether you're running a specialist, general or allied health practice, the administrative complexities of medical billing create genuine financial risk.

Even minor oversights in coding or documentation can lead to significant revenue loss. By refining these processes, practices can ensure they're actually rewarded for the work they perform.

Why billing goes wrong: The documentation breakdown

The most common billing failures happen in the handover between clinical and administrative processes; specifically, capturing accurate billing information from doctors.

The treating practitioner is responsible for selecting and authorising the Medicare Benefits Scheme (MBS) item number, not the practice manager making assumptions about consultation length or complexity. Yet many practices operate with doctors scribbling notes on paper, creating a recipe for errors, missed charges and compliance issues.

This problem intensifies for inpatient and ward round work, where documentation processes often lack structure. Without clear systems for how doctors record and submit their billing

details, practices leave substantial revenue on the table.

System failures compound the problem

Even well-intentioned practices stumble when their systems aren't properly maintained. The Medicare Benefits Schedule is updated regularly throughout the year, including annual fee indexation, with new or revised item numbers and fees. Private health funds won't process claims correctly if amounts don't match current schedules. The seemingly simple task of keeping fee schedules current becomes a major source of claim rejections when overlooked.

Similarly, billing software must be configured correctly from the outset. Missing details like referring doctor information or procedure specifics trigger automatic rejections. By the time practices realise something was set up incorrectly, months of claims may require resubmission.

5 tips to help improve your billing process

The key to avoiding issues is ensuring your billing systems and workflows are set up correctly from the start. Here's what you can do to get your billing right:

1: Establish clear documentation workflows

Create a standardised process for how

doctors submit billing information for both outpatient consultations and inpatient work. This might include:

- Digital forms that capture all required fields
- Clear templates for ward round documentation
- Daily submission deadlines that prevent backlogs
- Verification steps before claims are submitted.

The goal is eliminating ambiguity. Every doctor should know exactly how and when to submit billing details, with no room for handwritten notes that get lost or misinterpreted.

2: Invest in team expertise and training

Practices that experience ongoing debt recovery issues almost invariably trace problems back to inadequate training or system setup errors. Undertrained staff may not always know which questions to ask or which patient and insurance details are required, leading to incomplete information and rejected claims.

- Consider implementing:
- Structured onboarding for new billing staff, including shadowing experienced billers
 - Regular refresher training on system updates and Medicare schedule changes
 - Clear escalation pathways when staff encounter unfamiliar scenarios



- Documentation of common issues and their solutions.

While you can teach anyone how to submit a claim, the real value lies in knowing when something's wrong in the backend and how to fix it. Professional billing services like Avant Practice Solutions' Billings+ provide this expertise as standard, via a dedicated team who can handle complex scenarios daily.

3: Maintain your systems rigorously

Set quarterly calendar reminders to review and update:

- Medicare fee schedules
- Private health fund billing codes
- System configurations for new item numbers
- Health fund registrations and provider numbers.

This preventive maintenance stops problems before they start. Claims submitted with correct information process smoothly; those with errors trigger rejections, follow-up work and potential revenue loss.

4: Resource your follow-up adequately

Many practices excel at submitting claims but allocate insufficient time and personnel to account follow-up. Claims get submitted, then... silence. Months

pass, accounts age and suddenly you're facing Medicare's two-year limitation period with substantial revenue unrecovered.

Effective debt recovery requires team members with sufficient time to systematically review outstanding accounts, investigate rejections, resubmit corrected claims and escalate when necessary.

5: Recognise the expertise gap

The backend of medical billing—fixing rejected claims, appealing decisions, navigating health fund disputes—requires specialised knowledge. When practices struggle with debt recovery, it's rarely because claims weren't submitted. The problem is that something wasn't set up correctly at the beginning, and staff lack the expertise to diagnose and resolve the issue.

This is where professional billing services can help. Avant's Billings+ provides not just claim submission but full account follow-up, with an experienced team who understands exactly why claims get rejected and how to resolve each issue.

Our smartphone app makes it effortless for doctors to submit billing

information; they can simply photograph the patient label, enter item numbers and dates and hit submit. From there, the Billings+ team processes claims within two business days and handles all follow-up on unpaid accounts.

Getting billing right from the start

The most cost-effective approach to medical billing isn't fixing problems but preventing them.

When systems are properly configured from day one, health fund registrations are current, staff receive adequate training and documentation processes are clear, you encounter far fewer downstream issues.

Claims process smoothly, payments arrive promptly, and your team spends time on productive work rather than troubleshooting rejections. ■

Learn more about how Billings+ can help your practice reduce missed payments and boost income.



NO TIME TO WASTE

When Dr Kristian Zirnsak needs to purchase essential equipment, he doesn't have time for unnecessary delays; he has work to do. **By Kerryn Ramsey**

Dr Kristian Zirnsak had used other financiers before becoming a long-term client of Avant Finance. It's fair to say that his previous experiences left much to be desired. "One of the banks wanted me to declare the loan on my practice as a liability but I wasn't able to declare the practice as an asset," says Dr Zirnsak, sole owner of Holden Hill Vet Clinic in the north-eastern suburb of Adelaide. "It made no sense. The loan is paid for by the business so it's a commercial loan. They simply refused to budge. Moving across to Avant Finance and working with Stuart was like a breath of fresh air. They specialise in medical, dental and veterinary practices and have a comprehensive understanding of how those businesses work."

Fast results

From the outset, Dr Zirnsak has worked with Avant Finance's Stuart Robb. Their relationship is one of mutual respect and an understanding to let the other do what they do best.

"Stuart makes the process simple and less stressed," says Dr Zirnsak. "He knows my business, he knows what we do and he knows me. What he doesn't need is irrelevant, unnecessary information and weeks of time to get an answer. I'm running a business and need decisions to be made promptly."

The last piece of equipment Dr Zirnsak purchased with the help of Avant Finance was an ultrasound unit. He had researched the options at length and found a machine that fits all his needs.

"It was perfect and would be a valuable addition to the practice," he says. "By the time I talked to Stuart, I was ready to add this machine to our clinic to treat specific cases. Stuart organised the funds and I had exactly what I needed. It was ready in a few days."

Steady growth

Dr Zirnsak graduated from the University of Melbourne in 1994. He spent the next few years working in Victoria followed by the UK. Holden Hill Vet Clinic was started in 2002 with his ex-wife as co-owner and business partner. They divorced in 2012, and he became the sole owner of the business in 2015.

"I started working with Stuart at Avant Finance about 18 months ago," says

Stuart Robb



PULSE CHECK

"Kristian and I have a long-standing business relationship that has seen his practice grow and prosper," says Stuart Robb, Relationship Director at Avant Finance. "He makes decisions quickly, particularly when it comes to new equipment, and appreciates a fast response time. I'm more than happy to offer a quick turnaround while acting as a sounding board when he needs it."

"His practice was originally a partnership until his partner exited. Being a sole owner can be overwhelming, but Kristian was up to the task. Since he took over, Holden Hill Vet Clinic has seen continuous improvements to equipment and the practice with the help of Avant Finance loans. Kristian is one of those rare vets who makes house calls. The business utilises cars to visit

people in need so it's important to ensure there is deductibility on those vehicles. Recently, he ordered a new car, and I had three days to organise an Avant Finance car loan and have all the paperwork in place. He was very happy when he picked up his car on time. "Kristian does his due diligence on equipment purchases as he perfectly understands what he needs. I'll then speak to his supplier, get the finances in place and have the equipment at his clinic ASAP. It's always quick-fire, but it always works. That's what he loves about his relationship with Avant Finance." ■

Scan the QR Code to request a callback from a veterinary finance specialist



**"I'M ALWAYS UPGRADING AND
BUYING NEW EQUIPMENT BECAUSE
I WANT TO PROVIDE THE BEST
LEVEL OF CARE POSSIBLE. IT'S
IMPORTANT TO BE ACROSS ALL
THE LATEST TECHNOLOGY AND TO
BE AWARE OF THE ADVANTAGES
THAT GIVES A CLINIC."**

DR KRISTIAN ZIRNSAK



PROFILE

Dr Zirnsak. “From that moment, I’ve been improving and expanding the practice. We’ve gone from a single vet practice to currently having 2.5 vets. I’m always upgrading and buying new equipment because I want to provide the best level of care possible. It’s important to be across all the latest technology and to be aware of the advantages that gives a clinic.”

Most of the other practices in the surrounding areas

belong to corporates, making Holden Hill Vet Clinic one of the few independents available to people. This has worked as a positive point of difference for Dr Zirnsak.

“Our clients get to see the same vet repeatedly and build up a relationship,” he says. “At corporate practices, you tend to see whoever happens to be available out of their roster of 25 vets.”

Cars and cats

Dr Zirnsak’s preference to get documentation complete and funds in place quickly extend beyond clinic equipment. Generally, Stuart will get everything in place and send the required documents to Dr Zirnsak within 24 hours. Dr Zirnsak signs the documents and provides the necessary information in the next 24 hours. The purchase and delivery then take place within seven days.

“I needed to purchase a new car and saw a BMW I liked on a Friday,” says Dr Zirnsak. “When I signed the purchase agreement, I was told the car would be ready next Wednesday. I thought, ‘I’d better contact Stuart and organise the money.’ I’m happy to say, I picked the car up on time. I even sent Stuart a photo



“RATHER THAN WASTING TIME ANSWERING MEANINGLESS QUESTIONS, I WOULD RATHER GET ON WITH THE JOB. WORKING WITH STUART AND AVANT FINANCE ALLOWS FOR THAT TO HAPPEN.”
DR KRISTIAN ZIRNSAK

this is a good thing.”

Holden Hill Vet Clinic started house calls in 2002 when they first opened. At the time, the business was new, so a home visit service was a good way to improve cash flow.

“It was also a good way to help our community,” Dr Zirnsak says. “House calls are predominantly for older and people with disabilities. We also do a lot of euthanasia because people would rather have their pets pass away at home surrounded by family members.”

The cars used for these house calls, purchased with the help of Avant Finance, became a vital part of the business. It also became clear that when dealing with the elderly or people with disabilities, the house call is about much more than just the animal. “The pet owners love the social interaction,” says Dr Zirnsak. “A cup of tea and a chat can make a huge difference. They don’t feel quite as lonely.”

Good works

Stuart Robb and the team at Avant Finance enable Dr Zirnsak to pursue his ambition of constantly upgrading and improving his practice. His clients and

of the car.”

Unusually, Holden Hill Vet Clinic makes house calls. Generally, mobile vets make home visits while bricks-and-mortar vets have clients come to them.

“The industry has become very specialised,” says Dr Zirnsak. “I encounter a lot of vets who will not make house calls or who will only see cats and dogs. Some will not do any surgery more complex than a castration. Others refuse to treat birds. I’m not sure if



their pets benefit from quality vet care using the latest technology—and so do some often overlooked animals.

Holden Hill Vet Clinic supports cat rescues, providing cat desexing services to manage the stray cat population. They also offer treatment and rehabilitation for injured wildlife.

“We are involved with a number of rescue organisations such as Adelaide Bird Rescue and various fauna rescue groups,” says Dr Zirnsak. “I don’t charge for my time because I appreciate the opportunity to give something back. For me, it’s part of being a member of society and part of being a vet. If you’re only helping injured animals to be paid every single second, you may need to



"STUART MAKES THE PROCESS SIMPLE AND LESS STRESSED. HE KNOWS MY BUSINESS, HE KNOWS WHAT WE DO AND HE KNOWS ME. WHAT HE DOESN'T NEED IS IRRELEVANT, UNNECESSARY INFORMATION AND WEEKS OF TIME TO GET AN ANSWER. I'M RUNNING A BUSINESS AND NEED DECISIONS TO BE MADE PROMPTLY."
DR KRISTIAN ZIRNSAK

rethink your profession."

With so much on his plate, it becomes obvious why Dr Zirnsak has a desire for a quick turnaround when it comes to finances and loans. It also becomes obvious why he's so frustrated with questions about why he needs equipment he wishes to purchase.

"Rather than wasting time answering meaningless questions, I would rather get on with the job," he says. "Working with Stuart and Avant Finance allows for that to happen."

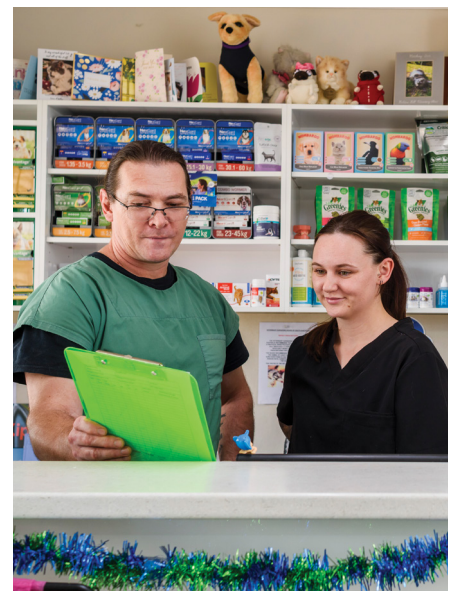
Future plans

With everything going to plan and the clinic experiencing steady and continued growth, Dr Zirnsak has a five-year plan.

"I'm hoping to increase to three full-time vets so I can move to part-time," he says. "With the right type of financing from Avant, I'll continue to improve the practice, adding all the bells and whistles to attract some younger vets."

The relationship between Dr Zirnsak and Stuart Robb continues to be successful, effective and friendly.

"Stuart is almost like a silent partner in my business," says Dr Zirnsak. "He has worked in the industry for so long, he understands what's important for all types of practitioners. He has taken a lot of the stress and worry out of finance so I can focus on being a vet. I couldn't be happier with the service I've received from him and Avant Finance." ■



PROTECTING YOUR PRACTICE

Key person insurance explained.

Could your practice continue to operate if one of its key people were to suddenly pass away, or is diagnosed with a terminal illness or becomes unable to fulfil their role for a period due to a medical condition? Would the other practice owners or partners cope financially? These are the kinds of uncertainties key person insurance can protect your practice from.

It's not the most enjoyable aspect of practice planning but an essential and often overlooked factor for practice owners or managers to consider.

How does key person insurance work?

If a practice takes out key person insurance, they would take out one or more of the following life insurance covers:

- life cover
- total and permanent disability (TPD) insurance
- trauma cover.

The practice owns the policies and pays the premiums, and if something happens to the key person(s), its financial position is protected and may be eligible to receive compensation. This is different from similar types of policies that may be owned personally or through a person's superannuation fund.

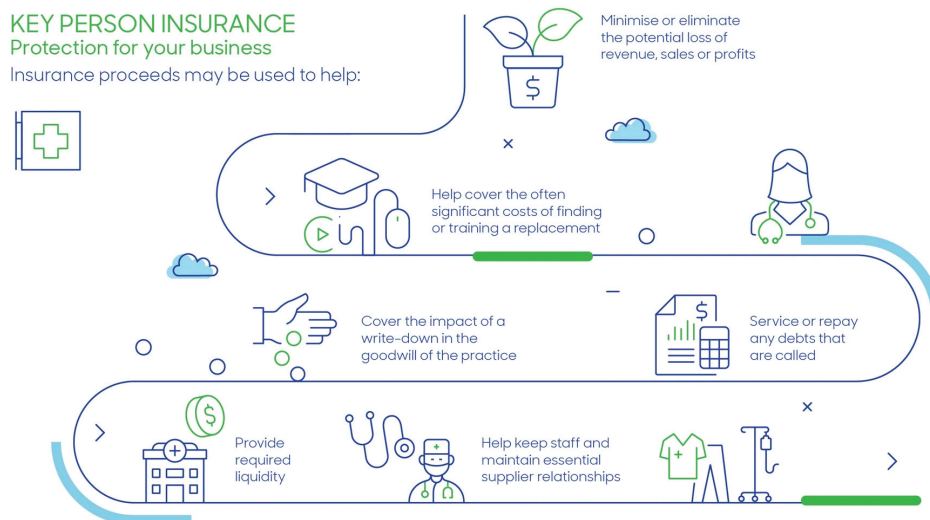
When the practice makes a claim, the entity will receive the insurance benefit, normally paid in a lump sum (some insurers will offer monthly benefits). The benefit can be used for revenue and/or capital purposes, to ensure the practice can continue to operate and cover associated costs from losing the key person.

Another additional cover to think about is business succession insurance. This

KEY PERSON INSURANCE

Protection for your business

Insurance proceeds may be used to help:



type of cover protects the practice if ownership changes due to unforeseen events such as the owner's death or incapacitation, and usually forms part of funding buy-sell arrangements in shareholder's agreements.

Who is a key person?

Key persons are essential to the day-to-day operations, revenue generation, and overall functioning of your practice. They can include business owners, founders, key executives, employed practitioners, or anyone whose absence or loss would have a substantial financial impact on the company.

Depending on the size and nature of your practice, you may have more than one key person. For example, if you run a rural GP practice and employ three GPs, all three could be classified as key persons because their knowledge, skills, and experience are crucial to the success of your practice.

How much cover will you need?

To help you to decide how much cover you need to take out, consider the following factors:

- How much remuneration does the key person(s) receive?

- What is the key person's contribution to the profitability of your practice?
- How much will it cost to recruit and train a replacement(s)?
- Are there any practice debts, including any outstanding loans for which the key person may be a guarantor?
- Are you looking to cover more than one person?
- Are there any tax consequences that need to be factored in the calculation?
- How long will it take to find a suitable replacement?

Ultimately, how much cover you decide to take out will depend on the circumstances of your practice and the nature of each key person's contributions. A qualified financial adviser can recommend the right strategies to help you understand the complex nature of key person insurance. ■

Book an appointment with Avant Life Insurance for advice tailored to your circumstances.



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CASHFLOW MATTERS

Wollongong dentist Dr Nitin Dhanani turned to Avant Finance to fund his successful and growing practice.

By Lynne Testoni

Business growth is never straightforward. Sometimes it is about taking the opportunities when they arise and finding the right funding partner afterwards.

For Dr Nitin Dhanani, who has recently opened his third dental clinic in the Illawarra area of New South Wales, it was Avant Finance, whom he ultimately turned to for support. Dr Dhanani says that he had just completed establishing his second clinic when he was approached by a colleague offering

him the opportunity to buy him out of his clinic. And, while he had not planned to open a third clinic so soon after his second, it was an opportunity he didn't want to pass up.

He feels there is a lot of potential in the Illawarra region with strong growth and a young population.

"I had opened my first one in Figtree and then a second in Dapto, and then a colleague was opening a nearby clinic in Wollongong," he explains. "I went to

his practice to congratulate him, but he could not get the funding for the premises, so he said he wanted to sell.

"I told him that if I got the funding, then I would jump in, because I had two dentists coming from overseas and I knew I could staff another clinic. The biggest challenge was that there was a tight timeline because of his arrangement, and I only had a couple of months to get it all sorted."

Dr Dhanani successfully secured

Josh Behn



PULSE CHECK

Josh Behn says that when it comes to expanding a successful practice, sometimes you need to partner with a lender that understands the unique challenges of healthcare businesses.

"Essentially Dr Dhanani had set up a third practice, funding a lot of the fitout and equipment out of his own pocket as he couldn't find funding," Josh explains. "It is a common situation where you get a lender to reimburse you, but he was finding it difficult with his bank. Sometimes more traditional banks don't understand the way these businesses work.

"He obviously had the cash to pay for them, and the practices were doing well. However, when it comes to a third practice, you are relying on cash flow projections to support servicing the

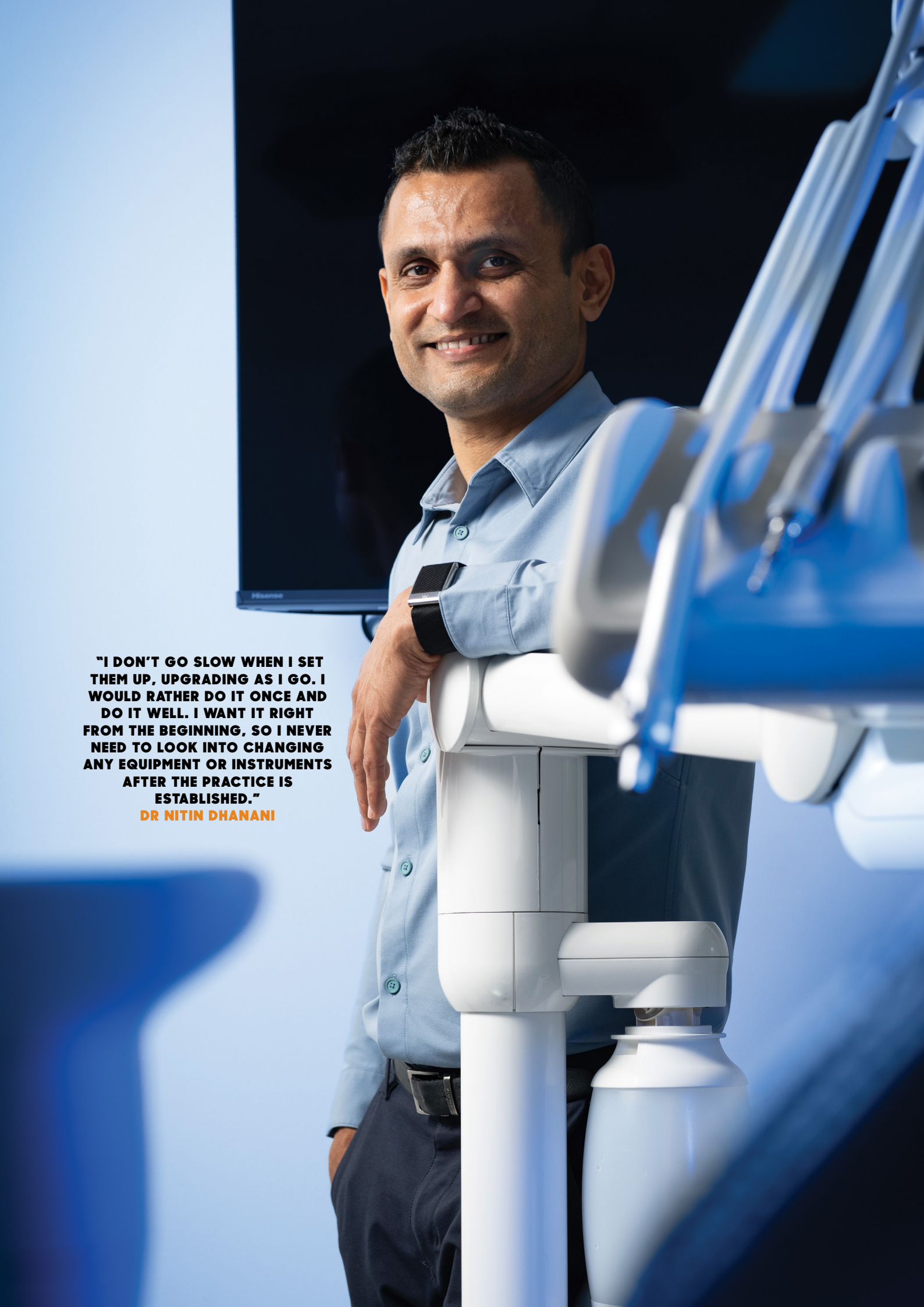
debt, and you may struggle to get the lending for a third practice."

"And he opened this third one pretty quickly, not long after the second one was finalised, which made it tricky."

"We were able to take a step back and not apply a bank lens to it as we have our own lending options. We obviously completed our due diligence and made sure it still made sense. But that's where sometimes at Avant Finance, we can do things a bit better, in my opinion, than some traditional lenders due to our knowledge about medical, dental and veterinary practices."

Scan the QR Code to request a callback from a dental finance specialist.



A man with short dark hair, wearing a light blue button-down shirt and dark trousers, is smiling and leaning his arm on a white dental machine. The background is a bright blue wall with a large monitor. The dental machine is white and blue, with various components visible.

"I DON'T GO SLOW WHEN I SET THEM UP, UPGRADING AS I GO. I WOULD RATHER DO IT ONCE AND DO IT WELL. I WANT IT RIGHT FROM THE BEGINNING, SO I NEVER NEED TO LOOK INTO CHANGING ANY EQUIPMENT OR INSTRUMENTS AFTER THE PRACTICE IS ESTABLISHED."

DR NITIN DHANANI

PROFILE

funding for the premises through another lender. However, when Avant Finance was later engaged for fitout and equipment funding, they identified an opportunity to refinance to an Avant Finance commercial property loan that delivered more favourable terms.

Cash crunch

While Dr Dhanani had existing funding for his first two clinics through a large bank, the speed of this transaction and the fact that the second clinic was still in its early days, meant that he struggled to get the necessary finance through his previous lender because cash flow was still building and the capital costs were large.

“The cash flow is where everyone struggles,” he says. “This is because any profit is going in taxes and paying your principal at the beginning. You have to put the money back into the business until your assets are paid off.”

At this point, Dr Dhanani turned to Avant Finance. After reviewing his situation, loans were structured to reimburse Dr Dhanani for fitout and equipment expenses he had paid out of pocket. They also identified an opportunity to refinance the existing commercial property loan for the third practice to improve cash flow, and has since assisted with financing further equipment purchases.

“I believe in quality instruments and equipment when it comes to my clinics,” he explains.

“I don’t go slow when I set them up, upgrading as I go. I would rather do it once and do it well—because I want it right from the beginning. This means you never need to look into changing any equipment or instruments after the practice is established.”

“I always have quality sets of instruments and equipment—and I want to have everything identical in all three practices. This means that it doesn’t matter which staff member goes into which clinic. They all know how to

operate the instruments, and they’re all integrated with each other well as well.”

People power

This policy has given him flexibility in staffing, he adds, allowing staff to easily move from clinic to clinic depending on demand, holidays and sick leave.

“I’ve had a good collection of people who have worked for me for years, so I want to help them and make it easier for everyone,” he says.

Dr Dhanani said that when he bought his practice in Dapto, just outside Wollongong, he was horrified at the state of the equipment and took immediate action.

“The practice was older, between 15 and 20 years old, and everything was in poor condition,” he says. “I said, ‘I can’t work in these conditions’, and neither did I want to see my patients there.

“So, we demolished the whole practice—we got a skip and threw every single instrument and material out. It was dramatic, but it was needed.”

The long haul

It’s been a year since the purchase of the third clinic, and Dr Dhanani says that while the financial pain was tough at the time, he feels it was all worth it and he is already seeing some of the benefits.

“There is a lot of reward in starting a practice from scratch,” he says. “And it keeps getting better.”


While more expansion is on the horizon, he is content to consolidate at the moment.

He is also a big believer in the idea that success doesn’t happen before its time.

“My definition of success is not about being an immediate success,” he says. “You scale your success over a period of at least five years. Whether your decision is right or wrong at a time, it’ll always feel wrong, but you will always find it worthwhile over five years—or even seven years.

“I am in it for the long haul.” ■





"MY DEFINITION OF SUCCESS IS NOT ABOUT BEING AN IMMEDIATE SUCCESS. YOU SCALE YOUR SUCCESS OVER A PERIOD OF AT LEAST FIVE YEARS. WHETHER YOUR DECISION IS RIGHT OR WRONG AT A TIME, YOU WILL ALWAYS FIND IT WORTHWHILE."

DR NITIN DHANANI

COMMUNITY SMILES

Dr Yuenee Teng has dedicated much of her career to providing charitable dentistry in developing regions. Now, with the launch of her own clinic on Sydney's Upper North Shore, she's bringing that same ethos to the community she calls home. **By Tracey Porter**

Calmness, empathy and patience are traits often spoken about in human healthcare. But for dentist Dr Yuenee Teng they are far more than just professional necessities.

Since graduating with honours from the University of Sydney in 2010—and earning the prestigious Walter John Douglas Partridge Memorial Scholarship—Dr Teng has drawn on these traits to navigate both the demands of clinical practice and the realities of raising a young family.

Her commitment to broadening her

clinical expertise saw her work across a range of private practices, exposing her to a broad demographic mix and a wide spectrum of patient needs. Those experiences, she says, helped cement the patient-first philosophy that has become the cornerstone of her career.

The approach

Dr Teng spent her early years pursuing extensive postgraduate education in orthodontics, implantology, oral surgery, and aesthetic dentistry.

While these days her professional

interests centre on comprehensive treatment planning, preventative and conservative dentistry, and long-term restorative stability, she continues to prioritise contributing to the profession that has given her so much.

Having made charitable dentistry in developing regions a key priority now and into the future, that sense of purpose has taken her far from home. In recent months, she organised and led a group of Sydney dentists on a volunteer mission to Ladakh in the northern Himalayas.

The excursion saw her and her team

PULSE CHECK

Opening a practice can be very difficult and costly, therefore it's important dentists like Dr Yuenee Teng are given access to reduce their upfront financial burden, argues Avant Finance's Relationship Director Josh Behn.

He first crossed paths with Dr Yuenee Teng and her husband when they approached Avant Finance to broker lending for their first practice in metropolitan Sydney. Josh says the pair knew they required funding for the new practice's fitout and equipment, a situation many young health professionals find themselves in.

"Opening up a practice for the first time is a very timely and costly exercise, and due to this, a lot of doctors don't tend to make the leap," Josh says.

Avant Finance assisted them with its own loan products to provide a turnkey solution.

Discussions were held between the group concerning the benefits of leasing versus purchasing, fitout components, and the type of ballpark costs Dr Teng could expect. "We were able to provide Dr Teng with the funding she required to pay for fitout works, design works and lease costs.

"We worked closely with Dillion Phillips from Total Fitouts to finalise the scope of works and design, which allowed us to structure the funding efficiently and keep the project moving. If required, we can also provide the couple with a cash flow facility while she is building the practice up."

While the doors are yet to open on her new venture, Dr Teng says Avant Finance's guidance meant at no point did she feel too overwhelmed. "Josh has been exceptional. Proactive, organised, and always ahead of what would

Josh Behn



be required next. His guidance made a complex process feel structured and manageable." ■

Scan the QR Code to request a callback from a dental finance specialist.





**"THERE IS SOMETHING
UNIQUELY REWARDING
ABOUT SEEING THE
IMMEDIATE IMPACT OF YOUR
WORK ON SOMEONE'S
QUALITY OF LIFE."
DR YUENEE TENG**

PROFILE

deliver free dental care to approximately 300 patients in remote communities where access to healthcare is limited and sometimes even impossible without the support of visiting clinicians.

The turning point

Drawn to dentistry for its “intersection of science, precision, design, and human connection”, Dr Teng says she values the technical challenge of complex cases as much as the human side that involves supporting anxious patients, rebuilding confidence and restoring function. “There is something uniquely rewarding about seeing the immediate impact of your work on someone’s quality of life,” she says.

Two years ago, that desire for impact sparked a turning point. Having reached a juncture in her career where she sought full autonomy over the quality of care, treatment philosophy, workflow, and the technology invested in, Dr Teng made the bold decision to step away from a salaried position and establish her own practice.

The idea of creating a long-term base within her own community—where she and husband, Stan are raising their two children—was a key motivator. Dr Teng was clear on what she wanted her practice to look like and the experience she wanted patients to have.

What she wasn’t certain of was how she was going to pay for it.

With the cost of establishing a new greenfield practice in Australia, including fitout, equipment, licensing and initial working capital sitting at anywhere up to \$1,000,000 (dependent on equipment and design choices), Dr Teng understood the financial, emotional and psychological commitment she was about to undertake.

In August 2024, aware of Avant Finance’s experience with dental fitouts and equipment financing, she approached them to begin the process.

“Avant Finance stood out for its responsiveness. Staff recognised the reality of upfront capital needs and were flexible in structuring a loan that would support the early months of the business before revenue stabilised,” she states.

Dr Teng shared her early concept plans for a family-based general practice

clinic with Avant Finance team member Josh Behn. He readily identified with what Dr Teng was attempting to achieve with the space and helped guide the project towards financial settlement just a few months later.

From concept to construction

While financing is undeniably a key factor, most practice owners recognise that it constitutes only one aspect of a much broader strategic framework.

By her own admission, Dr Teng is an individual who is both meticulous and detail oriented. When it comes to business decisions, she prefers to follow strategies grounded in evidence-based practice rather than go by gut feel.

For this reason, Dr Teng insisted on taking her time to find the right location, scouting several different sites before coming across what she saw as the perfect site for her offering.

Located around a 30-minute drive north of the Sydney CBD, the space is set in the heart of Thornleigh Marketplace, a busy food and retail hub that has 30-plus stores and free parking. Conveniently, it is also located directly opposite a multinational grocery retailer, therefore offering “excellent accessibility and visibility”, she enthuses.

Even with the location sorted, however, navigating the complex ecosystem of planning approvals and council requirements presented another unwanted challenge. So too, the multiple design revisions the clinic went through before construction.

But hardest of all was juggling the day-to-day management of the project with full-time clinical work.

But the flip side of that, she insists, has been the support from colleagues, suppliers and industry partners, which helped lighten the load.

“Once the vision was clearly defined, the right people, services, and solutions aligned far more smoothly than expected.”

Building the vision

As preparations progress, the vision for Dr Teng’s clinic in terms of planned services, capacity and equipment, is being further refined.


Construction and fitout commenced



in December 2025, and the practice is projected to open in March 2026. Dr Teng’s clinic will offer a full scope of general dentistry, including fixed and removable orthodontics, oral surgery (including wisdom teeth), implant dentistry and full mouth rehabilitation.

Currently, it is fitted for two chairs but has the capacity to expand to a third should it be required.

It will be equipped with state-of-the-



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DR YUENEE TENG

art equipment, including 3D dental imaging technology in the form of cone beam computer tomography, rotary endodontics for increased precision for root canal treatment, DSLR photography for high-quality clinical imagery, and digital scanners. It will also include sedation options for patients.

This focus on technology is central to her approach, but patient wellbeing remains at the heart of every decision.

"We want to provide a calming, modern environment that feels more like a wellness space than a traditional dental clinic," she says.

Building strong community ties is another priority. Dr Teng hopes the practice will focus strongly on becoming an active part of the local North Shore community, giving back and contributing, with the clinic's name hinting at its obvious point of difference.

"We have named it Crest Dental Studio. 'Crest' represents the anatomical crest of alveolar bone and also symbolises reaching a high point, a standard I strive for personally and professionally. 'Studio' captures the artistic side of dentistry.

"Dentistry is as much about shaping, symmetry and aesthetics as it is about surgical precision," she says. "The name reflects both." ■

BIRTH OF A BUSINESS

For Queensland vet Dr Stacey Rae, the development of a genetics and IVF business tackling problems specific to rural and regional practice solved multiple problems, as long as she could finance it.

For Dr Stacey Rae, the turning point arrived not in a laboratory or a boardroom, but out in the wide, dry country of Central Queensland. After years of running a busy mixed practice and watching young veterinarians' cycle through the same early-career challenges, she kept circling the same question: How do you keep skilled vets in the bush long enough for them to thrive?

"It's really about finding ways to support vets in rural practices," Dr Rae says. "When they're about five years out, they feel really competent, and they're looking for the next challenge."

The absence of those opportunities, and the quiet erosion of rural workforce capacity that followed, would eventually propel her into one of the boldest decisions of her career: launching Evogene, a reproductive genetics and IVF business designed specifically with

regional veterinarians in mind.

That instinct has deep roots. Growing up on a remote sheep and cattle station in far Western Queensland, she learnt early that distance was both a challenge and a teacher. "I was in the first cohort that went through James Cook University in Townsville when they very first opened up the vet school," Dr Rae says. But she arrived there by an unconventional path, having spent several years jillarooing in the Kimberley to gain more industry experience before studying.

Graduating as a mature-age student in 2010, she moved straight into mixed practice, and straight into the reality of rural veterinary work. Large-animal reproduction had always been her passion. "Beef cattle and reproduction have always been my interest, and definitely equine reproduction as well," she says. But in the bush, choice is a

luxury. "You don't really get to choose what you want to do. You have to do everything."

The learning curve

Just a year after graduating, she made a decision many new vets wouldn't contemplate: she bought a practice. Monto, a small town with a shuttered clinic and an ageing vet ready to step back, offered both opportunity and uncertainty. She approached him directly. "He took me on for the first six months on a see-how-you-go basis," Dr Rae says. "And then it went quite well."

With backing from her husband Matt—"my offsider of all things veterinary nursing to practice manager," as she describes him—she rebuilt the clinic almost from scratch. Over 14 years, Monto Veterinary Group grew from a single-vet operation to a two-clinic, six-

Cameron Chater



PULSE CHECK

According to Avant Finance's Cameron Chater, Dr Rae first came to Avant Finance looking for asset finance to assist with vehicle and equipment purchases. "I think it's something that some other lenders might look at as not being the core veterinary business of, say, owning their own practice," he adds. "But we were able to support her in this new venture and provide a seamless experience with funding some of the startup costs."

Cameron said Avant Finance was able to help because they can lend directly and have a very supportive lending team with a very strong commercial mindset and background, who have all worked in the medical,

dental and veterinary space for a number of years and understand these industries. "Other lenders who don't specialise in these areas might not be willing to support something like this because it isn't a standard veterinary practice startup. It's something that still very much requires veterinary expertise, but is just not your everyday request. The difference we can make is we're well supported by a lending team with really quick turnaround times, but also really strong industry knowledge." ■

Scan the QR Code to request a callback from a veterinary finance specialist.



**Dr Stacey Rae (left)
with her husband
Matt Littleton.**



**"IN RURAL MIXED PRACTICE, YOU
DON'T REALLY GET TO CHOOSE
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HAVE TO DO EVERYTHING."
DR STACEY RAE, MONTO
VETERINARY GROUP
AND EVOGENE**



**"IT'S REALLY ABOUT FINDING
WAYS TO SUPPORT VETS IN RURAL
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VETERINARY GROUP AND EVOGENE**



vet service that now anchors the region.

But success did not remove the pressures unique to rural practice. Recruiting veterinarians remained difficult. “They come for the job, and they come for the team, because they certainly don’t come for the little town,” she says. After-hours rosters were a chronic strain in the early years. “If you’re one of only one or two vets, you work all day, then get called out during the night. You can’t just cancel your appointments for the next day.”

Partners of young vets also struggled to find professional roles in towns of barely 1200 people. Meanwhile, the clinic’s workload rose and fell with livestock markets. “Our work fluctuates with season,” she says. “In good years, you get everything—emergencies and routine work—and when prices aren’t good, the value in the job just isn’t there.”

These realities sharpened Dr Rae’s long-running interest in developing rural expertise for herself and others. She also saw a broader service gap emerging. “There’s a real gap in the market,” she says. “I wanted to offer more specialty to rural and regional areas.”

From little things...

The idea for Evogene crystallised when she reconnected with colleague Dr Amelia Rentz, who had worked in the Northern Territory before joining an IVF laboratory in Brisbane. Their backgrounds aligned, and so did their motivations. “We thought it was a way we could really move forward,” Dr Rae

says. “And really support the veterinary profession by utilising Evogene to provide those services to regional areas.”

Earlier this year, they purchased the IVF component of an existing business and set about re-imagining it as a rural-facing operation. The science was thrilling—but the logistics were daunting. “It’s a nightmare at times,” she admits. Transporting time-sensitive genetic material from Central Queensland to the laboratory could take eight to 10 hours. Getting completed embryos back into live animals carried similar pressures. Courier services, road travel and even a local client with a plane, all became part of the weekly juggling act.

They soon expanded into equine IVF through the intracytoplasmic sperm injection (ICSI) process, becoming only the third business in Australia to offer the service. “The timelines are a little bit different,” Dr Rae says. “We’re certainly navigating the challenges between the cattle work and the horse work.”

Where Monto Veterinary Group had grown slowly and organically, Evogene required specialised equipment quick smart. Dr Rae’s first encounter with Avant Finance came almost by chance, while she was attending the national veterinary conference in Sydney in her role as Australian Cattle Vet president. “I said, ‘I’ve just purchased a lab. I’m interested in getting some finance for some new equipment’,” she recalls. “It was the easiest finance I’ve ever had to go through.”

The mobile laboratory—a caravan

converted into a fully equipped reproductive suite—was the first major investment. More will follow. Having previously dealt with banks while expanding Monto Vet, the contrast was striking. “It was a very different experience,” she says. “They made it super easy.”

...big things grow

Now, months into ownership, Dr Rae and Dr Rentz are refining Evogene’s operating model and deepening partnerships with rural clinics across Australia. Their goal is not to centralise expertise, but to distribute it, training and supporting regional vets to expand their own capabilities while giving rural clients access to high-end reproductive services. For Monto Veterinary Group, the future is one of consolidation and careful growth. “The future is to solidify what we already have,” Dr Rae says. “Maybe expand to another vet or two, and continue to upskill vets into rural and regional areas.”

Evogene, meanwhile, is the long game—a slow build of capability, logistics and national reach. “It’s a very new business,” she says. “It’s about working out how we can support vet clinics like Monto Vet, and other independent practices in rural Australia, to ensure we can offer those services in those areas.”

In both ventures, the through-line is unmistakable: a belief that rural practice is worth investing in, and that innovation belongs just as much in the bush as anywhere else. ■



MEET THE TEAM



MICHELLE GRAHAM

Bookkeeping & Payroll Manager - Avant Practice Solutions, VIC

I've been living and working in the town of Yarram in Southeast Gippsland, Victoria near on 20 years. Gippsland is renowned for its large trucking industry, and my husband works within this sector. In response to one of his colleagues surviving a suicide attempt, a group of us started the not-for-profit organisation, *Looking Good Feeling Good for mental health*. The trucking industry gets a little bit forgotten in terms of mental health, especially in our area.

Both my husband and I are involved. I work in bookkeeping, so I was asked to be the treasurer. Every three years we run a convoy, which attracts around 100 trucks from Traralgon. The convoy travels up through Mirboo, down to Leongatha, along the coastline, and back into Yarram/Woodside area. The event

focuses on having conversations about mental health, one conversation at a time.

The idea behind the organisation name comes from the fact that, for a truck driver, their best piece of machinery has to look good. It has to be polished. It has to be shiny. It has to be the best in the fleet, or, in their own eyes, the best-looking thing that they have had contact with (other than their partner). So, if the truck's looking good and if you're looking good, you're feeling good. But that isn't always the full story. Sometimes, even when everything looks fine on the outside, things are being hidden underneath. That's where the idea of "one conversation at a time" comes in—creating space to open the doors, talk honestly, and let what is inside be seen. ■

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