# DENTAL TRIBUNE

-The World's Dental Newspaper · United Kingdom Edition —

## Published in London

#### News in Brief

# Chewing gum could cause migraines

Chewing gum can give teenagers headaches, according to a new study. The findings, published in Pediatric Neurology, could help treat countless cases of migraine and tension headaches in adolescents without the need for additional testing or medication. Study author Dr Watemberg asked 30 patients between six and 19 years old who had chronic migraine or tension headaches and chewed gum daily to quit chewing gum for one month. They had chewed gum for at least an hour up to more than six hours per day. After a month without gum, 19 of the 30 patients reported that their headaches went away entirely and seven reported a decrease in the frequency and intensity of headaches. To test the results, 26 of them agreed to resume gum chewing for two weeks. All of them reported a return of their symptoms within days.

#### Dolphin receives root canal treatment

Dumisa, an eight-yearold dolphin suffering from "general dental abrasion", has just had root canal treatment, a process that lasted several hours and to which she agreed willingly, with no anaesthesia or constraints of any sort. The dental surgery took place at Ocean Park in Hong Kong and was carried out by a South African dental surgeon. The surgery was complex and required several months of preparation, with Dumisa gradually being taught to get used to the dental instruments.

# Toddler dies following dental treatment

A three-year-old girl who suffered brain damage following dental treatment has died. Finley Boyle visited Island Dentistry for Children on 3 December 2013 to undergo root canal treatment on four teeth and fillings in others. Accor-ding to USA Today, the toddler was given a mixture of sedatives. She went into cardiac arrest following the procedure and was later diagnosed as in "a persistent vegetative state". Finley died at Hospice Hawaii on Friday 3 January 2014. Finley's parents have filed a lawsuit against dentist Lilly Geyer who carried out the procedures, and other staff at the dental practice.

www.dental-tribune.co.uk

## January 2014

**Business & Finance** 



**Supermarket sweep** Store first to ban sweets from checkout

*▶ page 4* 

Buying a dental practice Jon Drysdale offers advice in a series of articles

of articles

• page 8

Implant Tribune

**Single molar restoration**Prof Azim et al discuss

Clinical

Vol. 8 No 1

Large leaf fibroma Anna Maxwell and Nick Grey look at a case

m et al discuss

pages 11-14

→ page 21

# Young dentists struggling to find jobs

# BDA survey claims job shortage for UK dental graduates



ore than one in ten young dentists completing their vocational or foundation training may be struggling to get a foothold on the permanent jobs ladder, according to findings from the 2013 BDA Survey of Foundation Dentists and Vocational Dental Practitioners.

A growing proportion of trainees in England and Wales who participated were obtaining posts in primary salaried or hospital dentistry.

This comes as Health Education England and the Centre for Workforce Intelligence predict that there will be an over-supply of between 1,000 and 4,000 dentists in England by 2040 if the current number of dental students is not reduced.

Following a review published in 2004 that predicted a shortfall of practitioners, some dental schools increased student numbers and there

was a creation of new postgraduate-entry institutions. Recent years have seen a significant increase in the number of patients accessing NHS dental care as a result; however these new reports suggest that the number of dental student places needs to be reduced.

Dr Judith Husband, Chair of the BDA's Education, Ethics and the Dental Team Committee, said: "This research suggests that employment opportunities in general dental practice are not as readily available as they once were for newly-qualified practitioners. In doing so, it

'These are difficult decisions that must be made, implmented and monitored with great care, and in dialogue with the profession and the academic institutions they will affect'

adds to the evidence base that must be considered as recommendations to reduce the number of places to study dentistry are contemplated.

"As the BDA has warned, these decisions must be thought

about very carefully, taking into account likely changes to the way NHS dental care is delivered and safeguarding the needs of patients. But they must also be responsible to the young people who choose to invest time, money and dedication to pursuing careers in dentistry, and the taxpayers

who contribute to the cost of their training.

"These are difficult decisions that must be made, implemented and monitored with great care, and in dialogue with the profession and the academic institutions they will affect."



# Woman sinks teeth into car door



woman caused £220 worth of damage after sinking her teeth into a

Rhian Jeremiah, (pictured) from Cardigan, west Wales, bit into the frame above the car door following a row with three strangers, according to the Metro.

The attack happened in Aberystwyth in July last year after 26-year-old Jeremiah had been at a memorial night for her boyfriend, who had drowned off the welsh coast.

"Jeremiah approached the occupants of the Fiat at 2am after she had been drinking," prosectutor Gerald Neave told Aberystwyth magistrates' court.

"She became aggressive and angry but the three people in the car could not understand what she was saying and drove off. They were parked outside a takeaway restaurant called Lip Lick'n Chicken when Jeremiah arrived

and tried to wrench open the passenger door. She sank her teeth into the car's frame between the roof and the door."

David Folland, defending, said the incident was 'not quite like' the scene involving the Bond villain Jaws.

Jeremiah was given a 12-month community order and told to attend 20 alcohol abuse help sessions.

# Visitors and migrants to be charged for NHS



he government has decided to go ahead with its proposals for new charges to visitors and migrants that it claims are part of its 'clampdown on abuse of the NHS'.

GP and nurse consultations will remain free, however overseas visitors and migrants will need to pay for prescriptions. The government is also considering charging for minor surgery that is carried out by a GP and physiotherapy that has been referred through a GP.

They will also pay higher charges for services that are subsidised for patients entitled to free NHS care, such as optical and dental services.

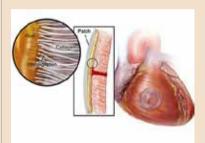
British Medical Association (BMA) council chair Mark Porter said: "It is important that anyone accessing NHS services is entitled

"However, the government's current proposals could create unintended drawbacks for the NHS and patients. They are likely to create a complex patchwork of charging and access entitlements where some services remain free, such as GP appointments, while others will be chargeable."

Health Minister Lord Howe said it was important to "make sure the system is fair to the hardworking British taxpayers who

The government will reveal more information this month and a detailed, costed implementation plan will be published in March 2014. DT

# Glue to mend broken hearts



esearchers have developed a glue that bonds to heart tissue and could be used instead of stitches or staples.

Jeffery Karp from Harvard Medical School invented the glue, along with researchers from Children's Hospital Boston, Brigham and Women's Hospital and the Massachusetts Institute of Technology (MIT).

"With each pass of a suture needle, you have to realign the tissue," Karp said. "Staples can damage tissue, and they need to be bent into place." In addition, staples don't provide a watertight seal, and are often metal, so they have to be removed, he said.

To address these problems, the researchers designed a water-repellent polymer glue that hardens quickly and creates a seal that could withstand the stress in a beating heart or blood vessel.

According to the paper, published in the journal Science Translational Medicine, the glue starts off with the viscosity of honey. A doctor can paint it onto a patch, which then repairs a hole in tissue. Once it is in place, the glue molecules work their way between the collagen fibres in the tissue. The surgeon then shines ultraviolet light on the glue, which binds the molecules, creating strong chains.

The team has tested the glue on pigs and rats, but human trials still need to be conducted before it can be used in the clinic.

# Future dental implants could be made from nanotubes

scientist at Michigan Technological University is in the process of using nanotechnology to create better, longer-lasting dental implants.

"Dental implants can greatly improve the lives of people who need them," said Tolou Shokuhfar, an assistant professor of mechanical engineering. "But there are two main issues that concern dentists: infection and separation from the bone."

Shokuhfar says implants with a surface made from titanium di-

oxide nanotubes can battle infection, improve healing, and help dental implants last a lifetime.

"We have done toxicity tests on the nanotubes, and not only did they not kill cells, they encouraged growth," she said. She has already demonstrated that bone cells grow more vigorously and adhere better to titanium coated with titanium dioxide nanotubes than to conventional titanium surfaces.

The nanotubes can also be a drug delivery system. Shokuhfar's team loaded titanium dioxide nanotubes with the anti-inflammatory drug sodium naproxen and demonstrated that it could be released after implant surgery. That assures that the medicine gets where it's needed, and it reduces the chances of unpleasant side effects that arise when a drug is injected or taken orally. To fight infection, the nanotubes can also be laced with silver nanoparticles.

Shokuhfar and her team have received a provisional patent and are working with two hospitals to develop the technology and license it. DT

# DENTAL TRIBUNE

Published by Dental Tribune UK Ltd © 2014, Dental Tribune UK Ltd. All rights reserved.

Dental Tribune UK Ltd makes every effort to report clinical information and manufacturer's product news accurately, but cannot assume responsibility for

the validity of product claims, or for typographical errors. The publishers also do not assume responsibility for product names or claims, or statements made by advertisers. Opinions expressed by authors are their own and may not reflect those of Dental Tribune UK.

Editor Lisa Townshend Tel: 020 7400 8979 Lisa@health care-learning.

**Advertising Director** Tel: 020 7400 8969 Joe@healthcare-learning.

Sales Executive Tel: 020 7400 8964 Joe.ackah@ healthcare-learning.com **Design & Production** Ellen Sawle Tel: 020 7400 8970 ellen @health care‐learning.

**Editorial Assistant** Angharad Jones Angharad.jones@healthcarelearning.com

4th Floor, Treasure House, 19-21 Hatton Garden, London, EC1N 8BA

# **DPAS** appoints new Commercial Director

ean Hallows has been appointed the new Commercial Director of DPAS, which administers practicebranded dental plans for practices and patients.

Quentin Skinner, Chairman and founder of DPAS, said: "As we continue to offer a range of services supporting the growth of dental practices and with a new NHS

contract imminent, we firmly believe that now is the time to invest further in our future and that of the practices with which we work in order to meet and exceed the needs of both dentists and patients."

Den has over 25 years' business experience within the dental market, most recently representing Dentsply.

Dean said: "I am very much looking forward to working closely with the team and getting more involved with dental practices across the UK. DPAS has an excellent reputation and, with the dental market about to change, I am positive that we arevery well placed to support our customers through any transition." DT

# **Editorial comment**

come to the first me then! *Tribune UK* in 2014!

the festive period and have re- make a positive difference. turned to work bursting with

## Woman grows two new teeth after lightning strike

n 87-year-old woman in Croatia grew two new teeth after being struck by lightning when she was 85.

A dentist told Stana Matkovic that the teeth were there but had never erupted, and speculated that stress could be the reason why they have now come out.

Matkovic then revealed to her dentist that a lightning strike had hit her two years ago and she ended up in hospital.

## PHE supports plain tobacco packaging

n a submission to the independent review into stand-\_ardised tobacco packaging, Public Health England (PHE) says it believes there is 'substantial and compelling evidence' that it will be an effective measure to tackle smoking.

The Independent Review into standardised packaging of tobacco was established by the Secretary of State for Health in November 2013, to report by March 2014. On 16 December 2013 the review published a method statement and invited research-based evidence.

In PHE's response, it argues that recent literature reviews show that standardised packaging reduces the attractiveness of cigarettes, increases the importance of health messages and increases people's intention to quit. The evidence also indicates that young people are markedly affected by standardised packaging and will be less likely to buy the product.

Professor Kevin Fenton, PHE's director of health and wellbeing said: "With nearly one in five adults still smoking, most of whom started as children, smoking remains the top cause of premature mortality in England. In tackling this challenge, it is vital to develop strategies based on the evidence of what works.

"Public Health England is convinced that standardised packaging is a crucial component of our broader efforts to reduce the incidence and prevalence of smoking, improve the health and wellbeing of children and young people, and reduce premature mortality." DT

a great month to take stock of ing.com. I hope you had a where you are and focus your relaxing break over energies activities that can

feedback and suggestions, ar- the Daily Telegraph and subseticles and case studies. Get in quent discussions on national All joking aside January is touch - lisa@healthcare-learn- breakfast television and online

up to be a tumultuous time in purpose. dentistry, with the telling lack At Dental Tribune UK, we are of mentions in the New Year's also taking stock and have lots Honours and Awards list for is a subject that will not of new ideas in development. As the dental profession; and NHS be going away very soon. always, we value readers' input dental provision thrust into the Hang on to your hats!

ello and wel- enthusiasm and vigour! No? Just and are always happy to receive limelight by an open letter to forums across the country about the adequacy of NHS dental pro-January has already shaped vision and whether it is fit for

I have a feeling this

Do you have an opinion or something to say on any Dental Tribune UK article? Or would you like to write your own opinion for our guest comment page?

If so don't hesitate to write to: The Editor. Dental Tribune UK Ltd, 4th Floor, Treasure House, 19-21 Hatton Garden. London, EC1 8BA

Or email: lisa@healthcare-learning.com

## **SIRONA.COM**

# **3D X-RAY MEETS** CAD/CAM.







Easy implant planning. Increased case acceptance. Precise surgical guides. Secure implant placement. Increased turnover. Better aesthetic results. Happy patients. Investment in the future. Increased margins. And all this with the seamless digital in-house process with CEREC and 3D X-ray. Learn more about at www.integrated-implantology.com. Enjoy every day. With Sirona.

> Sirona Dental Systems, Lakeside House, 1 Furzeground Way, Stockley Park, Heathrow, London UB11 1BD, Phone: 0845 0715040, info@sironadental.co.uk

# Advanced radiation therapy better for head and neck cancer



n advanced form of radiation therapy may be better for patients with head and neck cancer than standard radiation therapy, according to an analysis published in the journal

The study establishes socalled intensity-modulated radiation therapy (IMRT) as both a safe and beneficial treatment for patients with head and neck cancer.

Radiation can cause significant side effects including dry mouth, difficulty swallowing, and

bone destruction. Research has shown that IMRT, an advanced radiation technique that is designed to treat tumours while sparing normal tissues, can cause less dry mouth and dental problems than traditional radiation.

Beth Beadle, from the University of Texas MD Anderson Cancer Center, and her colleagues analysed a large database of patients treated for head and neck cancer at various clinics across the United States.

They found that 84.1 per cent

of the patients treated with IMRT had not died from cancer, compared with 66 per cent of patients treated with traditional radiation. Furthermore, all subgroups of patients treated with IMRT had better survival than those treated with traditional radiation.

"This analysis revealed that patients treated with IMRT have less cancer-related deaths than those with traditional techniques. So, not only do they have fewer side effects, but they also have fewer life-threatening recurrences," said Dr Beadle. 🎹

# Lidl bans sweets from checkouts



Sweets check out at the checkout

idl has banned sweets and chocolate from checkouts at all 600 of its UK stores.

The racks of sweets have now been replaced with dried and fresh fruit, oatcakes and juices, following a trial at the supermarket last year. During the trial, Lidl found that the turnover of the healthy tills was 100 per cent higher than that of the standard tills, with customers responding positively to their arrival in store.

In a survey, Lidl found that seven out of 10 customers would prefer a sweet-free checkout, while 68 per cent of parents were pestered by their children for chocolate at the checkout, with 66 per cent of parents giving in.

Ronny Gottschlich, managing director, Lidl UK, said: "We know how difficult it can be to say no to pester power, so by removing sweets and chocolates from our tills we can make it easier for parents to reward children in healthier ways."

Malcolm Clark, co-ordinator of the Children's Food Campaign, said: "We congratulate Lidl for making this move and leading the way on removing unhealthy snacks from checkouts. The onus is now on other supermarkets and retailers to follow suit; and we and the British Dietetic Association will keep up the pressure for them to do so." DT

# New campaign highlights toxic effect of smoking



ublic Health England has launched a new Smokefree Health Harms campaign highlighting the impact and serious damage that smoking causes the body.

The new campaign, supported by TV advertising, brings to life the toxic cycle of dirty blood caused by inhaling the dangerous chemicals in cigarettes, including arsenic and cyanide flowing through the body and damaging major organs. The chemicals move through the heart, the lungs and into the bloodstream, finally damaging cells in the brain.

The new campaign went live

as of 30 December 2013 with support, advice and a range of tools available for anyone looking to stop smoking. Anyone looking to quit can visit the smokefree website.

Chief Medical Officer, Professor Dame Sally Davies, said: "We know about the serious effect smoking has on the heart and lungs but smokers need to be aware of how much potential damage is being done to the brain and other vital organs through toxins in cigarettes entering the blood.

"Smoking is the major cause of premature death, with one in two smokers dying prematurely from smoking related diseases, and it is extremely worrying that people still underestimate the health harms associated with it.

"However, it is not all doom and gloom for smokers looking to quit this New Year. Within five years of stopping smoking, your risk of stroke can be reduced to the same as a lifetime non-smoker." DT

# Campaigners crack down on sugar in food

new campaign group has been formed to try and reduce the amount of sugar added to food and soft drinks.

Consensus Action on Salt and Health (Cash), which has pushed for cuts to salt intake since the 1990s, has set up Action on Sugar to help people avoid 'hidden sugars' and get manufacturers to reduce the ingredient over time.

According to the BBC, Action on Sugar will set targets for the food industry to add less sugar bit by bit so consumers don't notice the difference.

Action on Sugar chairman Graham MacGregor said: "We must now tackle the obesity epidemic both in the UK and worldwide.

"This is a simple plan which gives a level playing field to the food industry, and must be adopted by the Department of Health to reduce the completely unnecessary and very large amounts of sugar the food and soft drink industry is currently adding to our foods."

Associate Medical Director

at the British Heart Foundation, Mike Knapton, said: "We need energy to keep us going through the day. But sugars added to foods like fizzy drinks and biscuits contribute to our daily calorie intake without giving us any other nutritional value.

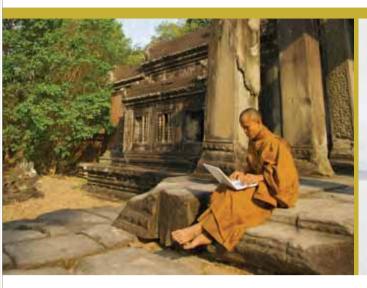
"If manufacturers made small changes to the products we eat everyday it could make a difference to our waistlines. It would need to be combined with other measures to fully address the problem of obesity, but it's a step in the right direction." DT



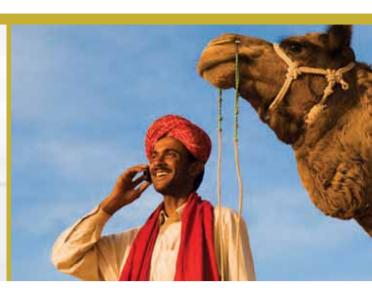
Is sugar the new tobacco?

# The World's First Online

# MSc in Restorative & Aesthetic Dentistry







# Master of Science in Restorative & Aesthetic Dentistry

'The Best of Everything'

Two of the UK's most respected education and academic organisations have joined forces to provide an innovative, technology driven MSc in Restorative and Aesthetic Dentistry. Healthcare Learning Smile-on, the UK's pre-eminent healthcare education provider and the University of Manchester, one of the top twenty-five universities in the world, have had the prescience to collaborate in providing students with the best of everything – lecturers, online technology, live sessions and support.



#### **Convenience**

The majority of the learning resources on this programme will be online. The masters will combine interactive distance learning, webinars, live learning and print.



## **Ownership**

The programme is designed to encourage the student to take responsibility for his/her own learning. The emphasis is on a self-directed learning approach.



#### **Community**

Students will be able to communicate with a diverse multi-ethnic global community of peers, with who they will also share residential get-togethers in fantastic settings around the world.



#### **Opportunity**

This innovative programme establishes the academic and clinical parameters and standards for restorative and aesthetic dentistry. Students will leave with a world recognised MSc.

**Online** 

**Face to Face** 

**Hands-on** 

**Together** 

Call Healthcare Learning Smile-on to find out more: tel: 020 7400 8989 | email: info@healthcare-learning.com

web: www.smile-on.com/msc





# A chance to get it right

# Richard Lishman encourages you to make financial planning one New Year's resolution to stick to

s we move through the start of the year, the cheers of the New Year celebrations probably seem a distant memory. The great Oprah Winfrey calls the event

"another chance for us to get it right", and many people will have done the time-honoured commitment of making resolutions – perhaps to lose weight or give up smoking - but by now, many of those well-intentioned pledges will have been broken.

However, one resolution worth making, and sticking to, is ensuring your finances are in order. Financial planning is especially important when you are running a business, whatever the situation. Indeed, it is just as easy for a new company

to rush ahead and overlook financial necessities, as it is for an established one to become complacent and lose sight of monetary efficiency.

#### Planning for the year ahead

The dental practice is no different from any other business and requires the same degree of consideration, and, as the new tax year looms, now is the ideal time to take stock and create that chance to "get it right".

Maximising your personal and business tax-efficiency is certainly a good place to begin. With the 2013/14 tax year almost over, now is the time to start planning for the year ahead. After all, the tax situation for you and your practice can change over time, so it is

However, one resolution worth making, and sticking to, is ensuring your finances are in order'

important to review all allowances, expenses and exemptions to ensure that each is being utilised to the full.

## Points to consider

All salaries and investments are taxable above a certain level, but there are a variety of investment vehicles to choose from that are tax-efficient within the UK, depending on circumstances. This includes the Individual Savings Account (ISA) for individuals. which allows tax-free interest on savings.

Pensions are a hot topic now, especially with the Government's new Workplace Pension scheme. If you have not already set up a pension scheme for your practice, it is important to find out when this will become obligatory for your business. Apart from the obvious end-value to an individual, pensions can also be tax efficient, as contributions attract tax relief not only for the member, but may also do so for the employer if they contribute.



In the main, the dental industry falls outside the scope of VAT; however purchases still attract the tax. With sole traders and partnerships taxed as individuals, it could be time to review the trading structure of your practice.

Insurance is another area to consider. Insurance cover is the foundation of sound financial planning. While life, vehicle and property cover are obviously essential, protecting your income in the event of you being unable to work through sickness, injury or accident, is equally important.

Once your fundamental financial situation is sorted, you may care to think about more advanced forms of investment such as buying and selling shares. These "speculative" products can provide high rewards and offer excellent tax

'Financial planning is important at any time, but the New Year can give you the impetuous you need to "get it right"

breaks, but they can also be more volatile and represent a high degree of risk.

#### Specialist advice

Clearly there are many facets to financial planning and it can be a complicated undertaking, fraught with danger for the unwary or inexperienced. If you feel that your finances are getting beyond your capability, or you are looking for more advanced products, it is time to call on a professional for help. The provision of financial advice is strictly regulated in the UK, so all advisers are highly qualified, highly trained individuals, able to look at your situation in an impartial way.

There are various types of financial adviser you can call on. However, only an Independent Financial Adviser (IFA) will be in a position to look across the whole market to find the financial products that best suit your needs. They will look at your financial circumstances as a whole, consider your existing situation, your objectives for the future, and ascertain any existing or potential problems. They

will then make suggestions for products based on any gaps they identify in your provision.

Many IFAs will focus on particular industries, so it is important you find an IFA with experience in the dental sec-

#### Helping you reach your goals

In addition to providing a range of guides to help you manage your own finances, a specialist IFA can also offer a number of other services to help you reach your financial goals. These may include advanced financial planning and debt management through to preparing for retirement. They can advise on matters such as mortgages and loans, investments, and tax efficiency, and help you make the most of your money.

Financial planning is important at any time, but the

New Year can give you the impetuous you need to "get it right". Taking stock of your situation makes good business sense, and with the support of an IFA, especially one that specialises in your industry, you can be confident you are making the best decisions for the year ahead. DT

#### **Author Bio**



Richard T Lishman of money4dentists, which are a specialist firm of Independent Financial Advisers who help dentists across the UK man-

age their money and achieve their financial and lifestyle goals.

For more information please call 0845 345 5060 or email info@money4dentists.com www.money4dentists.com



# **Headache free** software and support.

Using the latest technology in computer software and hardware, iSmile is the complete dental practice management system which helps you manage your practice and patients efficiently, accurately and smartly.

Available from only £995.

0845 468 1287 www.ismiledental.co.uk





# Buying a dental practice – everything you need to know

A series of articles by Jon Drysdale. Part one - How to make the bank manager like you!



You need to reassure lenders you are a sound investment

f you plan to borrow money to buy a dental practice put yourself in your bank manager's shoes. How will they view you as an applicant?

Most banks have a checklist of attributes that make up the 'ideal' borrower. Typically, associates won't meet all these criteria. However, present yourself as strongly as possible and overcome your weaknesses as a prospective borrower where possible.

#### When did you qualify?

This is one aspect of your personal profile that you can't change. While banks don't require a minimum number of years post-qualification it is likely they will expect you to have at least three to five years of experience in practice. Associates without this may struggle to convince the banks that they have the track record of personal performance to take on the principal's role.

This also applies to a dentist who intends to move from a salaried post straight into practice ownership, regardless of their experience. So, if you are recently qualified (within three years of FD), gaining another couple of years at the practice 'coal face' is a good idea.

#### Do you have the right professional experience?

The 'wrong' kind of experi-

ence in dentistry can detract from the strength of your application. For example, you may be thinking of buying an NHS practice with a challenging UDA requirement, in which you intend to perform personally. If your past experience is in private dentistry the bank may question your ability to meet the UDA target.

Likewise, if you plan to take over a personal UDA target significantly higher than you've been working to, the bank will ask how you intend to achieve this. In some circumstances this can be explained. You strating experience in these areas will strengthen your finance application. There are plenty of management and leadership CPD opportunities within dentistry and you should research the options available.

#### Do your clinical skills fit the new practice?

A strong CV is essential, especially if your target practice requires specific clinical skills to maintain turnover. The bank will examine this, particularly where the new practice has an income stream from a specialist area of dentistry. If your

(personal loans, credit cards etc.) absorb all your disposable income, this will be viewed negatively. Mortgage debt tends to be treated differently.

As I said, banks prefer to lend to individuals with several years post-qualifying experience. In part this is because several years of financial information such as associate accounts will need to support your application. Financial information in the form of personal bank statements and pay slips from your current practice will demonstrate the consistency of your fee income and your financial solvency.

# What security can you offer

I am often asked what level of deposit the bank will expect when lending for a practice purchase. There is no straight answer to this other than the likelihood that they will not usually lend 100 per cent on goodwill and equipment. You should expect to offer between 10 per cent and 20 per cent of the goodwill and equipment value by way of cash deposit may lend 100 per cent of the freehold value of the property, which will be used as security.

Alternative security is usually in the form of a residential property, which involves placing a 'second charge' on your main residence. This may be a problem if your main residence is jointly owned because the joint owner will need to be party to the arrangement and the bank will insist they take legal advice (at your expense). The bank will write down the value of your property by 30 per cent before calculating the amount of security available.

For example, if you have a residential property valued at £300,000, the written down value would be £210,000 less any outstanding mortgage. This may leave little in the way of actual security for the bank to take a charge over.

Borrowing in the name of a limited company doesn't generally remove personal financial risk. If the bank agrees to lend to a limited company, of which you are a director, they will expect you to provide personal guarantees. In short, if the company defaults on the loan you will be personally liable for repayment of the debt.

Next I will cover finding a practice, ownership options and valuing goodwill.

#### Your personal financial or alternative security. Banks

#### **Author Bio**

Jon Drysdale is an Independent Financial Adviser for PFM Dental, specialising in arranging finance for dentists buying a practice. For further information on the issues covered in this article please contact PFM Dental on 0845 241 4480 or visit pfmdental. co.uk

that make up the 'ideal' borrower'

'Most banks have a checklist of attributes

may, for example, be able to reassure the bank that you can work additional days to fulfil the UDA requirement at the new practice. It is important to offer this reassurance to the bank before they ask - to demonstrate your pragmatism.

#### How are your management skills?

A dental practice is now a complex business with practice owners performing regulatory, legal and personnel functions as well as dentistry. Demonprofile Individuals with a strong personal financial profile reassure banks. You don't need to be a Rockefeller but you should be able to demonstrate the ability to manage your finances

responsibly. If monthly repay-

ments to unsecured credit

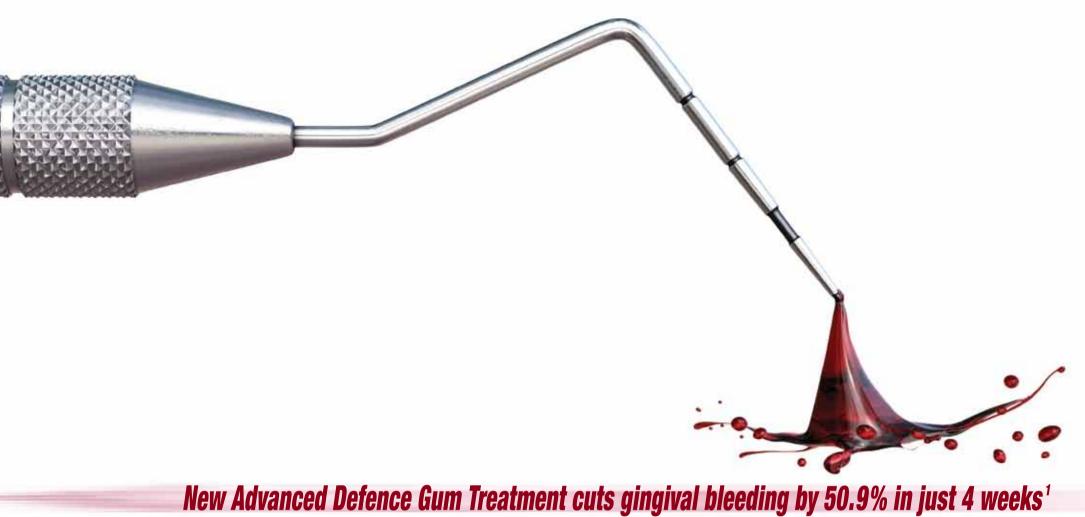
clinical skills aren't obviously

aligned with this you will need

a robust business plan to ex-

plain how you expect to bridge

any skills gap.





Introducing the latest in the professional range from LISTERINE® – a twice-daily mouthwash clinically proven to treat gum disease as an adjunct to mechanical cleaning.

Advanced Defence Gum Treatment is an alternative to chlorhexidine-based remedies. It's formulated with unique LAE (Ethyl Lauroyl Arginate) technology that forms a physical coating on the pellicle to prevent bacteria attaching, and so interrupts biofilm formation.

When used after brushing it treats gum disease by reducing bleeding; 50.9% (p<0.001) in only 4 weeks.<sup>1</sup>

In addition, Advanced Defence Gum Treatment is designed to not cause staining.2



