

we

YOUR LAB MAGAZINE BY KULZER

#3

THE NEW NORMAL

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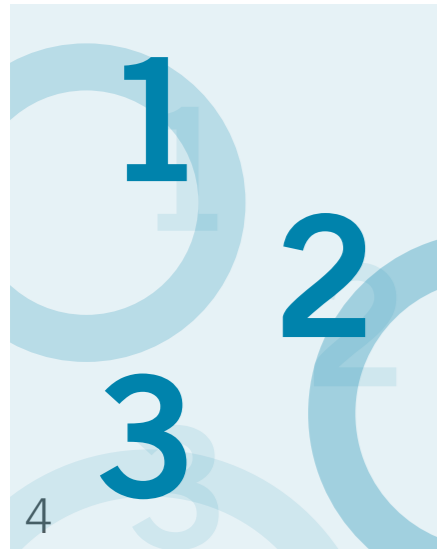
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DEAR CUSTOMERS

The pandemic continues to control our daily lives, routines and the way we work. We, as your global Kulzer team, want to thank you for your trust and loyalty during these – for all of us – challenging times. Please let me assure you: We are here for you without compromise!

Our local teams work tirelessly to support you in maintaining the oral health of your patients; as we know their oral health is integral to their overall health. Please reach out to us whenever we can assist you.

“ Together we will gain strength again and together we will overcome this crisis – because: We are better together.

In the current WE issue we want to give you insights into how your colleagues around the world cope with the challenges arising through COVID-19. Kulzer employees from Germany, USA and Brazil share their experiences in a personal interview.

Having yours and our employees' safety in mind Kulzer decided to not attend various trade shows – this includes the world's largest dental fair, the International Dental Show in Cologne, Germany. Since this decision we have been working on an alternative event format that would offer you added value while giving us control and flexibility – especially in view of the pandemic. The solution we are now developing for you, our customers, is the Kulzer Mobile Academy, a concept that combines training and trade fair, personal meetings and digital exchange – close to you. Get curious and first insights in the magazine.

We are all in this together. Together we are able to find solutions to stay connected, together we will gain strength again and together we will overcome this crisis – because: We are better together.

Take care and stay healthy,

Marc Berendes
CEO Kulzer

Write to us! Do you have any comments on this topic? We are always grateful for your suggestions – recommendations, questions, criticism – by e-mail:

we@kulzer-dental.com

FINANCIAL SECURITY AT LAST –

WHEN YOU FOLLOW TWO IMPORTANT BUSINESS MANAGEMENT RULES AND FIVE TIPS FOR DENTAL LABORATORY MANAGEMENT



| Position | Cost |
|---|--------------------|
| Cost of materials and external services | 10,000.00 € |
| Salary costs | 20,000.00 € |
| Rent | 5,000.00 € |
| Other fixed costs | 5,000.00 € |
| Interest and redemption payments | 2,000.00 € |
| Employer's salary | 8,000.00 € |
| Total monthly regular payments | 50,000.00 € |

As the owner of a dental laboratory, you are familiar with the monthly continuous flow of payments and withdrawals from day-to-day business. First determine – as shown in the example – the costs for materials, personnel, rent, and other running costs of administration and maintenance. Also take into account payments for loans and interest as well as private withdrawals in sole proprietorships and partnerships as imputed entrepreneurial income. This sum of regular monthly payments, here 50,000 euros, should be the minimum amount available on the business bank account at the end of the month – after transfer of the total costs including wage and salary payments. This would pre-finance one month of daily business.

Solid financing prevents unpleasant surprises

Do you know the golden rule of financing? It requires the temporal correspondence between the raising of capital and its use as assets. Imagine your dental lab needs a new DLP 3D printer. It has a useful life of eight years. The loan you use to finance the purchase should run for the same period. The capital borrowed and the assets financed with it must therefore have the same maturity. The bottom line: calculate the financing to ensure sufficient liquidity. At the end of the day, you'll be better off if you base your business activities on these two basic economic rules. Described in this article, understanding liquidity and smart financing. In the second part of this article, you will learn five concrete, detailed tips that will effectively support you in this.

How are you doing so far in the pandemic? In my consultations, I have found that the dental labs which are doing the best already had basic business management knowledge before the crisis, and implemented it accordingly.

Stay liquid – and finance smartly and calculably

In this article, I will explain two basic business management aspects for successful dental lab management: liquidity and financing. In addition, I will give you five concrete and proven practical tips that will lead you to more security, tailor-made management decisions, and better results.

Understanding liquidity ...

If companies and labs lack the money to meet payment obligations such as employee salaries, rents, and outstanding invoices on time, this considerably limits scope of action and leads to higher costs. If the inability to pay continues, insolvency is imminent. In addition, a lack of liquidity often leads to considerable psychological stress for the owners.

...and its possible consequences

Liquidity is defined as the ability to meet all payment obligations – when they are due. Even if scarce liquidity does not necessarily lead to insolvency, it does increase costs compared with a company that has sufficient capital at hand. Common consequences of liquidity problems include:

- expensive interest due to exceeding credit lines
- extortion by banks in loan negotiations and poor financing conditions
- financing cancellations and loss of innovative strength
- lost profits from unused discount drawing possibilities
- costs from reminder fees and late payment surcharges due to late payment
- loss of reputation and poorer conditions with suppliers because payments are transferred too late
- loss of reputation among employees due to late salary payments and limited room for manoeuvring when deciding on salary increases

The top priority should always be ensuring sufficient and appropriate liquidity. But how much short-term liquidity is advisable? Let's take a look at the following simplified figures, which are intended as a guideline for "good times" with a normal economic cycle:



HANS-GERD HEBINCK

Business consultant from Soest, Germany, helps dental laboratories and practices to improve their performance and profitability, e.g. through communication and team training.

hebinck-unternehmensberater.de



TIPS ON LIQUIDITY AND FINANCING – DIRECTLY FROM THE DENTAL LAB

1

1: Observe alarm signals

Do you regularly have to overdraft your account at the end of the month after paying your salaries? Then this is a clear sign that action is needed. Speak with your tax advisor or business consultant and consider together with them which measures you can take to generate a higher cash flow in the future to improve your liquidity.

2

2: Correctly evaluate possibilities for increasing reserves

In “good times”, the most important measure to improve liquidity is to increase sales. But what do companies do in a crisis, such as the one we are currently experiencing, when the liquidity reserve needs to be increased in the short term in order to be prepared for a possible second lockdown? The obvious measures include cost reductions or negotiations with banking partners. However, cost reductions are unsuitable in temporary crises. Firstly, because the effects are only felt in the medium term. Secondly, because demand from patients rises quickly after the crisis at health service providers – and staff are needed just as quickly again.

3

3: Activate hidden reserves

Do you save old gold, dross, and filings over long periods of time before you hand it over for processing? Then you are behaving like many other companies. The redemption of scrap gold is a simple way to convert hidden reserves into cash. These hidden reserves can be realised immediately and easily in times of crisis, especially since precious metal prices are currently very high.

4

4: Recognise and utilise leeway

Conversely, some businesses have rather ample liquidity reserves in the form of large bank deposits. In such cases, there is a risk of a loss of profitability, e.g. due to a lack of interest or inflation. However, the effect of the low return on uninvested funds can be neglected at present – if one takes into account the low interest rate phase which is likely to continue for a long time.

In the case of large bank balances, however, consideration should be given to distributing these balances over accounts at several banks. The possible advantages: it may be possible to avoid or reduce negative interest rates and increase deposit insurance in the event of a banking crisis. If you have large bank balances, ask your house banks what deposit protection they currently guarantee.

5: Choose financing formats that are easy to calculate

Do you know the difference between bullet loans and annuity loans? The annuity loan is the safe option: with financing calculated on the basis of the term. Here, the financing lasts as long as the actual use.

In contrast, with bullet loans, the loan is not repaid over the term. Instead, an investment fund or a life insurance policy is saved at the same time – with the aim of having saved enough capital at the end of the term so that the loan can be repaid in one amount. Bankers or financial service providers usually promise that a considerable amount of capital will be saved in addition to the amount of the loan for retirement. That sounds good at first.

But what if, for example, far too long repayment terms were chosen for lab start-up loans, and at the same time, the financial products for the savings do not yield the planned (and necessary) return? This often happens, with the consequence of financing gaps that have to be covered at an advanced age. A further disadvantage is the fees that are charged twice: as interest on the loan over the entire term, as well as for high commissions and/or expenditure premiums for the savings product. So always separate financing from investment transactions and avoid bullet loans – even if they are sold to you as a tax-saving model.

5



CONCLUSION

A good businessperson in a small or medium-sized company finances investments smartly and calculably, thereby ensuring sufficient liquidity in their dental laboratory. In good and less good times, it's important to remain as independent of banks as possible, and you will be able to withstand even harder crises.

WHAT EXPERIENCES DID YOU MAKE DURING CORONA-TIME?

Share your views to the economic impact in your country under

we@kulzer-dental.com



BEAT IT WITH HYGIENE!

COURIERS AS CONTACT POINTS IN DENTAL LABS

COVID-19 has changed our daily routine in many ways. A good hygiene concept is one important measure that helps to prevent the virus to spread. Labs should be aware of the different contact points where the infection risk is highest.

When a lab receives the impression from the dentist, it is regular procedure to take disinfection measures – which now in times of COVID-19 are even more important. When working in the lab, basic hygiene rules concerning COVID-19 should always be followed (see the “Good to Know” part of this article for a short recap).

There is one other point of contact which dental labs shouldn't forget: the transport to and from the dental lab.

A courier driver who enters the dental office and the laboratory and does not meet all hygiene requirements poses a risk to everyone.

We would like to show you in a short picture gallery how you can minimise the risk of contamination when having materials and work transported to and from the dental practice.



When materials arrive, the package should be thoroughly disinfected.



Couriers must follow all hygiene rules when picking up or delivering a package in the dental lab. They should wear a mouth and nose covering and disinfect hands before entering your workplace – and keep a distance of 1.5 metres at all times.

GOOD TO KNOW BASIC RULES FOR THE WORKPLACE IN DENTAL LABS

- Wash and disinfect your hands several times a day.
- Sneeze or cough in the crook of your arm or in a tissue.
- Keep at least 1.5 metres distance to other people. In the dental lab, you can keep one workplace open between two people to keep the recommended distance.
- If it's not possible to keep your distance, wear a mask.
- Disinfect shared workplaces after finishing work.
- Clean and disinfect frequently touched objects and surfaces.
- Disinfect all items coming from the dental practice like impressions, crowns, bridges etc.
- Ventilate rooms often. Enclosed spaces should be ventilated every hour for 10–15 minutes.



Please provide the following items for the courier (if not already used by the courier): mouth and nose mask, gloves, disinfectant, disinfectant wipes, bin liner.

After and before each courier trip, the steering wheel, gear knob and all areas of direct contact should be disinfected to prevent transfer to the next car user. Remember to use a bin liner to dispose of used disinfectant wipes.



Hand disinfectant should be available at all times. Disinfect your hands before and after entering the car.



When transporting the materials, a mouth and nose mask should be worn. Gloves can be worn to minimise the risk of contamination.



TRAINING 2.0

WEBINARS DURING COVID-19 CRISIS

Dental technicians cannot do their work from home. Still, dental technicians had often a lower workload due to the fact that dentists treated less patients during lockdowns.

What to do with the extra free-time? Where to get new information, stay up-to-date, or improve your knowledge in dental fields? Workshops or in-person education were no longer possible. That's when another new normal stepped in: webinars.

At Kulzer, we adapted to the new situation as well, and have been providing more webinars for our customers. Thanks to many years of innovation in all dentistry fields, and good contact to experts in the dental world, we were able to organise various webinars on diverse subjects. We also trained our own staff, providing training to 1,052 people in 62 webinars!

Here are some details about our customer webinars from March to September 2020:



Countries:

Belarus, Benelux, Brazil, France, Germany, India, Italy, Kazakhstan, Mexico, Middle East, Poland, Russia, Spain, USA



Topics/Purpose:

| | | | |
|-------------|-------|----------|------|
| Restoration | 32.1% | Digital | 5.7% |
| Impression | 18.9% | Signum | 5.7% |
| Bonding | 11.3% | Ceramics | 3.8% |
| Teeth | 7.5% | Scrap | 3.8% |
| Prosthetics | 5.7% | Others | 5.7% |



Example of a webinar

Webinar with the most participants:
Indirect Mock-up,
Speaker
Dr. Amir Hajdhamou,
6,100 participants

Webinars held:
66

HOW DO YOU COPE WITH COVID-19 IN YOUR DENTAL LAB?

Share your measures with other WE readers on Facebook.
facebook.com/kulzerinternational

Participants:
31,363



YOU WANT TO JOIN ONE OF OUR WEBINARS?



Then go to kulzer.com/we-elearning and click on your country to see whether and which webinars are being offered!

SHINE FROM THE CAN

GLOSS LAYER FOR INDIVIDUALIZED COMPOSITE VENEERS

Anyone who veneers with composite is familiar with this: if air comes into contact with the composite surface during polymerization, a dispersion layer forms whose components are not absolutely polymerized by the oxygen in the air. The consequence: surfaces that are not optimally polished can lead to rapid plaque build-up and thus to discoloration. That can lead to disappointment of the patient and the dentist. As dental professionals, this is the last thing we would want.

Volker Kannen shows how he found his way with the "shine from the can": Signum insulating gel which protects against atmospheric oxygen. With this "protective gel" for composite veneers anyone can work on the surface and the gloss is preserved. This procedure is also helpful if you want to prevent the creactive stains from being removed from the surface with the polish or if you have tricky areas that are difficult to reach during mechanical polishing, e.g. in interdental spaces.



VOLKER KANNEN

Master Trick from Volker Kannen,
Technical Consultant at Kulzer

1

After modelling the final shape with dentine and incisal material, the object is polymerised for 90 seconds in the HiLite power 3D. Then the desired structure is worked into the composite surface with a diamond and simultaneously roughend. The surface is cleaned to remove any residue.



2

Now Signum liquid is applied and let to work for about 30 seconds. In this way the exposed fillers and the monomer matrix are optimally wetted.



3

Finally, the veneer is covered with the transparent OT1 from the Signum Matrix set as thin as a glaze material for ceramics. Optionally vibrate the object after application to distribute the OT1. The great thing is that fresh composite is there on the surface and the dental technician can draw ingenious textures with the brush. In between the textures can be "fixed" for about 10 seconds with the fishing lamp HiLite pre 2. With the universal curing HiLite power 3D it has to be interpolymerised for 90 seconds to "freeze" the final surface design.



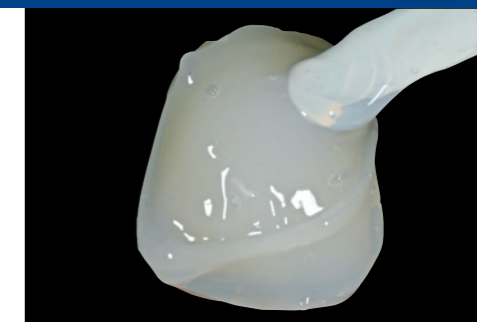
Now the Signum insulating gel is applied in a layer of approx. 5 mm on the veneer to cover it. This way the surface is not exposed to atmospheric oxygen. This is the prerequisite for uniform polymerization. The final polymerization of 180 seconds takes place in the HiLite power 3D. Afterwards a large part of the gel can be transported into the storage pot using an instrument. Thus the material costs can be kept very low. The remaining insulating gel is washed off under running water. A shiny surface is already visible.



4

5

Finally, a high-gloss polish with the Mepol brush and Signum HP Diamond is all that is needed, the finish is provided by the Hipol high-gloss buff. Clean under water with a brush or in an ultrasonic device (no evaporation). This way the veneer retains its shine.



YOU WANT TO FIND OUT MORE ABOUT THE SIGNUM INSULATING GEL AND SIGNUM HP DIAMOND?



All product features and information can be found here:
[kulzer.com/we-signum-surface](https://www.kulzer.com/we-signum-surface)

COVID-19 IN THE KULZER WORLD

THREE EMPLOYEES AND THEIR EXPERIENCES



ARZU OKKAY-OEZTÜRK

Customer Service Agent in Hanau, Germany



JEFF BACHEY

Director Dealer Growth in South Bend, IN, USA



TATIANA ASSIS

Direct Sales Supervisor in São Paulo, Brazil

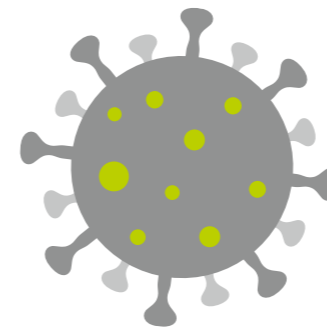
COVID-19 affected our customers worldwide and still is ongoing. We talked to three employees from different departments in Germany, the US and Brazil about the effects on their local markets and their point of view on this special time.

How did COVID-19 influence the dental field in each of your countries?

Arzu Okkay-Oeztürk: The first lockdowns in Germany started at the end of March. Dentists and labs were allowed to work, but only patients with emergencies showed up in the practice. In April, we noticed that fewer and fewer customers were calling in. May was the only month we had a strong decline though. In June, requests started picking up again and normalized in the course of July.

Jeff Bachey: Pretty similar in the US. In April and May, there was a 2-month shutdown across the country. This shutdown caused a trickle-down effect of laboratories not manufacturing prostheses which lead to no one purchasing products from dealers or manufacturers. Prices on PPE, such as gloves, masks, face shields, sanitizing wipes, and surgical gowns began to increase dramatically due to low supply and high demand. I believe July was a turning point for dental surgeons, labs, dealers, and manufacturers, because the revenues climbed substantially compared to April, May, and June. This positive trend has allowed companies to bring employees back to work.

Tatiana Assis: In fact, here in Brazil, the laboratories and dentists stopped working only in the first month. Of course, there was a clear reduction of activity in this period, but we are seeing the market rebuilding and strengthening. As the sales team in Brazil, we are now gradually returning to face-to-face work after more than 5 months, still in the midst of some uncertainties, but very confident with what we are able to perform. These were difficult months, but we managed to adapt to a more digital model of making business.



How did your customers deal with this difficult situation?

Jeff Bachey: Everyone has suffered dramatically trying to operate under these pandemic circumstances, and a lot of people were personally affected with furloughs and layoffs. Everyone is cutting spending to get through this difficult time. Most companies have had to be flexible on payment terms in order to manage the situation.

Tatiana Assis: The labs have gone through a rough time in Brazil, as well. The dental market in general has shown its strength and dental professionals are more than ever demonstrating their responsibility towards the health of their clients, partners, and patients. So overall, based on the feedback we've been receiving from dentistry professionals, we have a positive feeling.

Arzu Okkay-Oeztürk: In Germany, dentists and dental labs are lucky to have the possibility of working reduced hours while still getting paid, which is subsidised by the German government (Kurzarbeit). Most labs I heard of used this "tool" to get through the hardest months. But I was surprised by the big differences I heard about from our customers. Some labs really struggled with cash flow and having enough work for their staff, while others were telling me that after the shutdown they had too much to do, and didn't have enough staff to get all the work done. Of course, this depended in some ways on the region, since certain regions were not as massively affected by COVID-19.

What is a special experience you had during the COVID-19 crisis?

Jeff Bachey: When I had one of my last business trips in the middle of March in New York, it really hit me when we had our business meeting and nobody shook hands. Later on, on my flight back home, the airport of New York City, which is normally one of the busiest airports in the world, was almost empty. That was an awakening for me.

Tatiana Assis: A special experience for me during these times was to be able to close important and challenging sales deals, even without a personal contact to the customer. This was an unfamiliar situation. I personally strongly believe in a new work model that will continue after the pandemic, in which the use of social media has shown to work perfectly for us.

What did you learn through this pandemic?

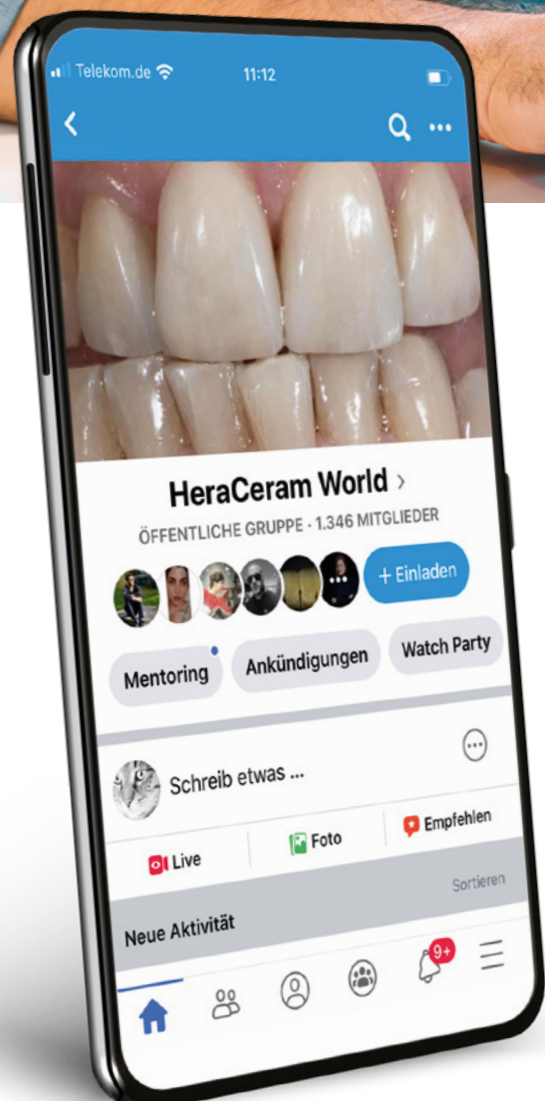
Arzu Okkay-Oeztürk: The whole crisis showed me how we have to treat everybody and everything on this earth differently, which means being more mindful and realising how precious this life is.

Tatiana Assis: Yes, I agree. For me social isolation was undoubtedly something I had never experienced before, but I've learned a valuable lesson: the human ability of adaptation. This has never been so important.

Jeff Bachey: It's been crazy times and we've learned so much. This virus reminded me how grateful I am to work for a global company like Mitsui, who supports and protects its employees through very difficult times.

HOW CAN WE FURTHER HELP YOU DURING COVID-19?

Write us your suggestions under we@kulzer-dental.com



COMING OUT STRONGER

LET YOUR TALENT SHINE WITH HERACERAM!

COVID-19 shut the world down – in some cases for several weeks or several months, depending on the country or the severity of the outbreak. Many people spent lockdown at home, not allowed to go to work or not having enough work.

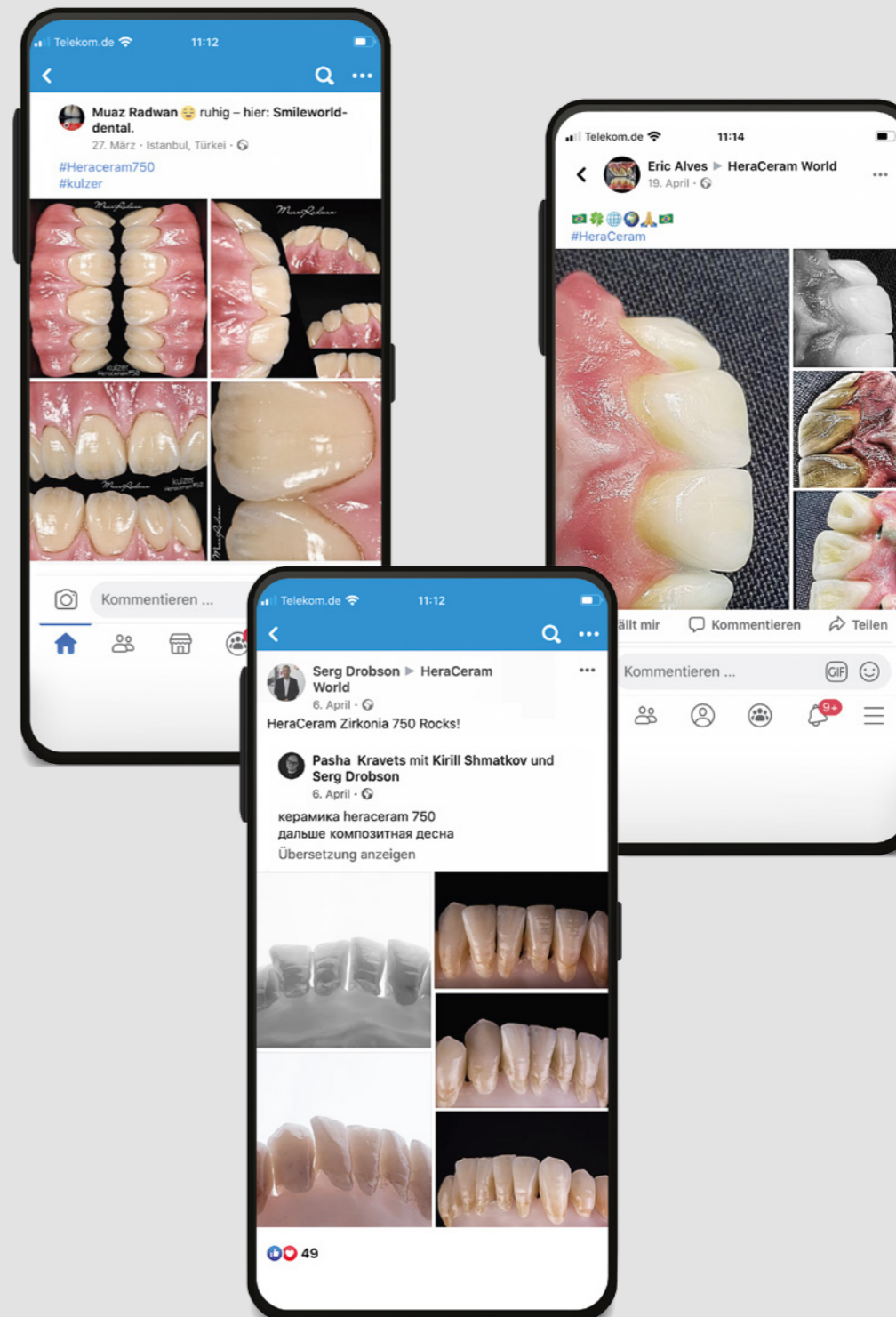


How did the dental lab world cope? How to proceed and improve on the most effective way to be best prepared for the time after the lockdown? One way is to try out materials like HeraCeram and explore new possible applications.

It's nice to do great work, but it's even better when you can share your efforts with others. The Facebook group HeraCeram World provides a great place for dental technicians from all around the world to share the results they achieved with veneers and Hera Ceram.

Social Media helps us to come closer together even in challenging times of COVID-19 lockdown phase. Join this amazing community where you can feel the dedication and passion of so many dental technicians!

We collected some wonderful work shared in this group during the coronavirus lockdowns and highlighted them here in our magazine. Thanks to all the dental technicians for their great work and their consent to use it in our magazine!





TAKE A LOOK IN THE HERACERAM WORLD FACEBOOK GROUP!

Follow this link:
[kulzer.com/we-heraceram-fb](https://www.facebook.com/kulzer/we-heraceram-fb)



UPSKILLING WITH THE KULZER MOBILE ACADEMY

TRADE SHOW FEELING DESPITE COVID-19



STEFAN KLOMANN
 Chief Marketing Officer

How can knowledge transfer and new products, personal exchange and digital dialogue formats be combined? We have developed a solution for our customers and partners which, despite COVID-19, offers a certain trade show feeling: The Kulzer Mobile Academy.

“After our decision not to take part in the coming IDS, we worked on finding an alternative event format that would offer our customers real added value while giving us control and flexibility – especially in view of the pandemic,” says Stefan Kломann, Chief Marketing Officer at Kulzer. The Mobile Academy, with which Kulzer will be touring the world from 1 March 2021, is a new training concept and is entirely dedicated to further training: customers are invited to expand their knowledge and skills with Kulzer training courses and at the same time get to know new Kulzer products.

Customers do not need to go on an extensive journey – the Mobile Academy brings the most important information about the fair directly to their doorstep in a trailer. The Hanau-based dental company is heading to more than 200 locations in Germany, neighbouring European countries and the USA with the Mobile Academy Pavilion, whilst observing the local Covid 19 guidelines.

The Mobile Academy will start on 1 March 2021 at the Kulzer headquarters in Hanau, accompanied by reports in the social media, such as live streams of the lectures. There will also be online services throughout the entire truck tour, so that the dental experts will be able to participate virtually in the tour or in individual lectures and training sessions.

“ With this concept, we want to offer our customers a way to enjoy a relaxed event close to their place of work during this extraordinary time without the long journey, the hustle and bustle of the trade fair and the associated uncertainties.

FOLLOW US ON FACEBOOK OR INSTAGRAM

and stay up-to-date when we announce our tour plan for the Kulzer Mobile Academy!

<https://www.facebook.com/kulzerinternational/>

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MITSUI CHEMICALS GROUP

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