



November 2023

Contact Dev Sarker:
Phone [0404 167 989](tel:0404167989)
Email info@bluerocke.com
Address Adelaide: 167 Flinders
Street, Adelaide SA
Web www.smefundinghub.com
Web www.bluerocke.com

Global Experience, Local Knowledge

Welcome to the latest BlueRocke Wealth Management and SME Funding Hub newsletter.

In this newsletter we provide you with essential information to assist you on your wealth journey as well as news about our brands and what is happening right here in South Australia.

BlueRocke was established to assist professionals and businesses owners who are pressed for time and may be settling into life in Australia. This is where we come in bringing global experience with local knowledge to achieve your financial goals and wealth.

SME Funding Hub help small to medium businesses to source essential funds to help fuel business growth and debt structures that support your business goals for long-term growth and success.

To find out more about our SME Funding Hub and BlueRocke financial services contact Dev Sarker on 0404 167 989 or www.smefundinghub.com or www.bluerocke.com

4 early warning signs your business may be in trouble (and what you can do about it)

I found this great article on the WA Small Business site and thought it was so useful that I put it on my blog.

What I love about it is that it explores the signs of distress that your business may be experiencing and importantly how you can take action.

The first question you need to ask yourself is: When was the last time I reviewed the financial health of my business?

Taking stock of how things are going on a regular basis can help you identify the early warning signs that your business may be in trouble (it will also help prevent small issues becoming much bigger problems that you may not be able to recover from).

Have a read of the article here: <https://smefundinghub.com/insights/4-early-warning-signs-your-business-may-be-in-trouble-and-what-you-can-do-about-it/> and if I can assist you with a financial health check please do get in touch before it is too late.





SME Funding Hub

COMMERCIAL LOANS & DEBT ADVISORY

SME Funding Hub continues to help our clients to grow, even when in the start up phase.

Recently we structured a \$1 million debtor financing facility and a \$500K vehicle loan for a start up industrial waste business. As with any start up there were challenges that we had to work through with the client and the financiers. These challenges that we faced were:

- it was a start up,
- still made marginal losses despite strong business growth and
- did not have any real estate/unencumbered assets.

However, our team at SME Funding Hub were able to place this loan within our vast network of lenders even with these challenges because of our experience we could make a well-reasoned case for the business. With this funding our industrial waste client can now continue with its growth strategy because it has the financial backing to grow.

If you or your clients are in a similar situation and need such help, please reach out, our team has the experience to help you.

WE'RE HERE TO HELP

**As you keep your long-term goals top of mind, remember: we are here to help – with news, insights and helpful resources available on our website,
www.bluerocke.com or
www.smefundinghub.com
to help keep you up-to-date on the latest.**



Getting away from the everyday

Over the years I have found that getting away from work, even for a few days can make a huge difference to your mental health, drive and focus on your work. A short refresh can bring your everyday into perspective.

Over the last long weekend I got away to Port Willunga and spent some time in nature. Seeing the beauty in this lovely state of SA never ceases to amaze me. Have a look at a couple of shots of wilderness and the sea that I took. What do you do to refresh your mind?

As we enter the business Christmas period we recommend to our clients that it is time to review. We assist with our bespoke income, expense and debt management reviews. Income, expense and debt management are the building blocks for most long-term strategic plans.

We can help our clients build financial strategies and disciplines that they are comfortable with and that will last a lifetime and help us to not be reliant on just one season each year.