

Commercial Loans & Private Wealth

 **SME Funding Hub**
COMMERCIAL LOANS & DEBT ADVISORY
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 **BlueRocke**
INVESTMENT ADVISORS
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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 helps 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

A growing number of Australians are falling victim to fraud each year as the techniques employed by cybercriminals become increasingly refined. Understanding common types of fraud, and how to protect yourself from them, is important as their methods become more sophisticated.

In 2021-22, 11% of Australians experienced one or more types of personal fraud – an increase on the 8.5% reported in 2014-15.1 Australians remain a prime target for fraudsters, meaning the risk of a fraud event occurring to you or a loved one is relatively high.

“These criminal syndicate groups tend to target more affluent nations,” says Macquarie Bank’s Head of Financial Crime Intelligence, Stephen Cottell. “There’s a general perception that Australians are both affable and affluent people,” he said. “It’s almost like a ‘Robin Hood’ mentality.”

Adapted from the Macquarie report into Fraud, here are the types of fraud catching Australian’s out and what you should do to protect yourself.

<https://bluerocke.com/uncategorised/the-types-of-fraud-catching-out-australians/>



Recently one of my clients asked me if there such a thing as a good business debt. I said absolutely. Good debt has a positive impact on your business: it allows you to expand by financing things like equipment, premises, skilled employees, and marketing so that you can grow your business.

Debt can also allow business owners to access equity within their business for other worthwhile investments, gain tax concessions and set yourself up for retirement.

A good case study on how debt can support your business is this story from Prospa - <https://www.prospa.com/blog/meet-the-solopreneur-running-a-successful-beauty-therapy-business-from-her-home> . It tells the story of how this beauty therapy business owner was able to use good debt to grow their business.

At SME Funding Hub we can plan out your loans so that you can access good debt and then the team at BlueRocke Investment Advisors can provide advice on how to invest your funds so that you can achieve your financial goals. Reach out if you would like to discuss what finance arrangements are best for your business through having a better understanding good debt combined with good advice.

Main types of business finance explained

If you are in the market for business finance this page should be your first stop to learn about the main types of finance.

Read our easy to understand story:

<https://smefundinghub.com/insights/frequently-asked-questions-about-business-finance/>

I've always loved April in Adelaide. Beautiful autumn weather - warm days, chilly nights - and it's such a great time to get out on the Golf course, which is one of my passions.

Last year I had the privilege to volunteer at the LIV Golf event in Adelaide. I got to see some of the world's best golfers tee off as well as helping all the visitors to our State.

This year I have volunteered again and can't wait to get out there to see these great golfers but also give a bit back to my State. Hope I see some of you out there!



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.