

Commercial Loans & Private Wealth



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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



Haven't the Olympics been inspirational! I have loved watching all the sport and the athletes from across the globe coming together in a spirit of friendly competition and togetherness. Wouldn't it be wonderful if we could as a global community come together more frequently?

Key moments for me was the golf (one of my passions) but I also love seeing young people competing, creating inspiration for all Australians. It's wonderful to see multi-cultural Australia on the world stage as well.

After many late nights (and early mornings) watching the world's best give their all it's back to work for me and the team at SME Funding Hub as we get ready for the Para-Olympics next week. If the games have inspired you as well let's have coffee and let's chat to see how we can make your project finance world class as well.



I recently helped a client to source funding for the final stages of their commercial build as they waited for their builders to complete. In today's market we are seeing commercial investors feeling the impact of building, staff and materials delays, meaning that expected completion dates can be pushed by many months leading to cashflow issues.

With this client we were able to advise on the market issues and to source a bridging loan for them to complete their project. But because we know that delays can still impact even further what we were able to negotiate was a minimum 6 month facility and a maximum 24 months. That way the pressure was off on our client if there were any more delays. And even better if the project could be completed on time that this did not commit them to further repayments.

This is how we at SME Funding Hub work with our clients – we know the market forces, we learn and understand your business and we negotiate on your behalf to get you the right deal. Talk to us today if we can help you on your business journey.

One of my business goals is to provide my clients with comprehensive information about various financing options for their businesses. I often receive inquiries about the differences between invoice financing and letters of credit, particularly in the context of international purchases. In this easy-to-read article: <https://smefundinghub.com/insights/invoice-finance-vs-letter-of-credit-understanding-the-difference/> I outline the pros and cons of each financial instrument and discuss when each might be most beneficial.



This month I had the privilege to attend the CAANZ hosted lunch with MP Andrea Michaels, Minister for SMEs and Family Businesses in SA.

The Minister told us that the Government sees SMEs as the backbone of any economy in terms of employment and services provided. It was good to hear about the initiative the SA government is taking to support SME's by increasing the allocation of government contracts to SME's and other services around cyber security. Payroll taxes remain the bugbear of the more successful SMEs and these concerns were raised loud and clear by CAANZ members on behalf of their SME clients.

Thank you to CAANZ for the invite and the Hon. Andrea Michaels for taking the time to meet with us and to hear our concerns.

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.