

Commercial Loans & Private Wealth

 **SME Funding Hub**
COMMERCIAL LOANS & DEBT ADVISORY
smefundinghub.com

 **BlueRocke**
INVESTMENT ADVISORS
PRIVATE WEALTH
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Global Experience, Local Knowledge

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

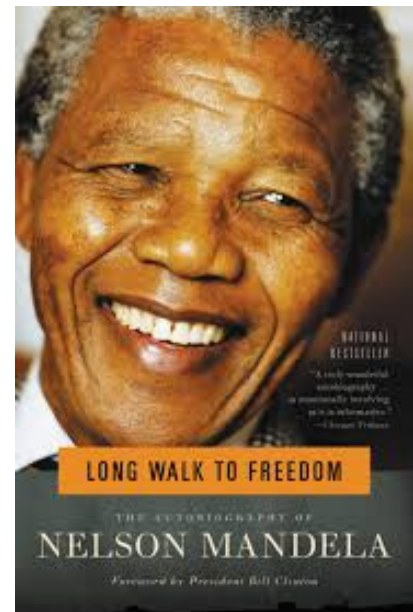
In this newsletter we provide you with essential information to assist you on your wealth journey as well as news about our brands and what is happening right here in South Australia.

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

Last week I finished one of the most inspirational books that I have read in a long time. “Long Walk to Freedom” is the autobiography of Nelson Mandela. The book chronicles Mandela’s life from his early years, through his education and political awakening, to his 27 years in prison, and finally his role in the dismantling of apartheid and his presidency of South Africa.



For me the key highlights include understanding his early life such as his upbringing in the Thembu royal family and his education at institutions like the University of Fort Hare.

Understanding the drivers behind his political activism such as his involvement with the African National Congress (ANC) and the formation of the ANC’s armed wing, Umkhonto we Sizwe and how this led to his time in prison, the harsh conditions, and his resilience.

From the lowest depths he writes about his release in 1990, the negotiations to end apartheid, and his election as South Africa’s first Black president in 1994.

For me, this autobiography is not just a personal memoir but also a powerful narrative of the struggle for freedom and justice in South Africa and I recommend it to everyone.

A recent report from AI Group highlights several challenges for Australian businesses over the next couple of years:

Economic Challenges:

- **High Inflation and Interest Rates:** Businesses should expect higher-than-usual inflation and interest rates, with lower-than-usual growth.
- **Economic Slowdown:** Economic growth has slowed, with GDP per capita declining for six consecutive quarters.
- **Weak Household Consumption:** High inflation has reduced real incomes and spending power, leading to weak growth in household consumption.

Government-Connected Sectors:

- Sectors like healthcare are performing well due to increased government spending.

Labour Market:

- **Tight Labour Market:** Despite economic challenges, unemployment remains low, and skills shortages persist, especially in professional and trades roles.
- **Wage Growth:** Wage growth has accelerated and is expected to remain elevated for the next two years.

To read more visit my blog at <https://smefundinghub.com/insights/economic-instability-creates-challenging-environment-for-australian-businesses/>



I am always thankful to my clients who have posted rating on me at Advisor Ratings. Here are some recent highlights from their reviews:

- P from Brisbane: P appreciated Dev's immediate impact on his startup business, helping navigate complex business finance and cash flow challenges. He found Dev's broad industry experience and insightful advice invaluable.
- N from Kurralta Park: N described Dev as a game-changer for her financial journey. She valued his ability to explain complex financial concepts clearly and his genuine care for her financial well-being.
- M from Adelaide: M highlighted Dev's knowledge and the ease he brings to financial planning. He appreciated Dev's strong recommendations and encouragement to ask questions.
- Y from Lockleys: Y has trusted Dev for years, finding him approachable and helpful.

Overall, my clients tell me that what they like about my service is my clear communication, expertise, and customer care. They often say that my professionalism and patience has had a positive impact on their financial situations.

Thank you to these happy clients for your feedback. If you are looking for a financial advisor or support in sourcing business finance, feel free to contact me to find out more.

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.