

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

Businesses Expect Growth Despite Economic Pressures

Despite high interest rates and inflation, Australia's economy shows resilience. The Reserve Bank of Australia's September Financial Stability Assessment highlights that while budget pressures persist, severe financial stress among borrowers remains low. Most businesses are profitable, with cash flow pressures expected to ease soon.

ScotPac's October research reveals optimism among businesses, with 56% projecting growth up to 17% by March 2025. Queensland businesses are the most optimistic, followed by NSW and Victoria. Credit demand is surging, with 94% of businesses seeking new capital.

However, challenges remain. Rising wages, superannuation costs, and insolvency risks are significant concerns. Only 21% of businesses feel they have adequate risk management strategies. The RBA warns of potential economic risks, including geopolitical tensions and climate change.

For businesses planning growth, SME Funding Hub offers tailored financial solutions, including Invoice Finance, Trade Finance, Asset Finance, and Business Loans, to help navigate these challenging times.

Read more here:

<https://smefundinghub.com/insights/businesses-expect-growth-despite-economic-pressures/>



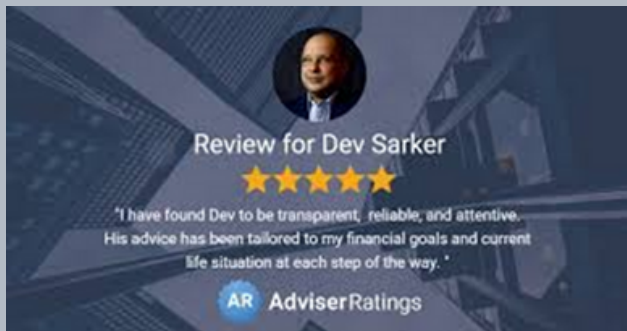


Are you finding it increasingly cumbersome and tedious to deal with your commercial banker? If so, it's time to consider a more efficient alternative. At SME Funding Hub, we understand the frustrations that can come with traditional banking processes, and we're here to simplify things for you.

With a panel of over 25 approved commercial lenders, we offer quick and efficient solutions tailored to your needs. Our lenders are known for their prompt responses and streamlined processes, ensuring you get the support you need without the usual hassle.

Best of all, there's no charge for making an enquiry with us, making it a risk-free way to explore your financing options. Just keep in mind that terms and conditions will apply.

Ready to make the switch? Contact SME Funding Hub today and let us take care of your commercial loan needs.



Want to know more about Unsecured Business Loans? In this quick 101 guide I explain that an unsecured business loan is a type of financing that doesn't require collateral, unlike secured loans which need assets like property or equipment as security. Unsecured loans are approved based on factors such as the business's creditworthiness, financial history, and future revenue projections.

The 101 guide covers several scenarios where unsecured business loans can be beneficial:

- **Financing Short-Term Needs:** Useful for covering operational expenses or executing timely marketing campaigns.
- **Building Business Credit:** Helps new businesses establish a strong credit history.
- **Preserving Assets:** Allows businesses to access funding without risking valuable assets.

It also outlines the eligibility requirements, which generally include a strong credit history, profitability and revenue, and the business's age.

Read the full article here:

<https://smefundinghub.com/insights/a-guide-to-unsecured-business-loans/>

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.