

August - November 2025

Global Experience, Local Knowledge

Welcome to the SME Funding Hub newsletter for Accountants & Lawyers.

In this newsletter we provide you with information on how we are assisting SME Business Owners to achieve growth through accessing tailored loans.

At SME Funding Hub we 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 contact Dev Sarker on 0404 167 989 or visit www.smefundinghub.com



Have you checked out the SME Funding Hub Blogs?

We regularly post relevant information on business finance for both clients and professionals.

Like to learn more? Click here to visit the SME Funding Hub Blog:
<https://smefundinghub.com/blog/>



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Thrilled to Co-Sponsor and Attend the CAANZ SA Business Summit 2025

Recently, I had the privilege of representing SME Funding Hub as a co-sponsor and attendee at the CAANZ SA Business Summit 2025—a standout event that brought together South Australia's brightest minds in accounting, advisory, and enterprise leadership.

From AI-driven transformation in professional services to taxation reform, wellbeing in the workplace, and career resilience, the summit offered a rich tapestry of insights and inspiration. It was a timely reminder that the future of business isn't just about numbers—it's about people, purpose, and adaptability.

A special thanks to Chartered Accountants ANZ for curating such a forward-thinking agenda. The conversations sparked here will ripple across boardrooms, advisory practices, and community ventures alike.

At SME Funding Hub, we're proud to support events that elevate the profession and empower leaders to navigate change with clarity and confidence.

Teach Them Young: The Power of Financial Literacy

I recently came across a prize-winning video that really struck a chord with me. It featured two incredible young voices—just 15 and 13 years old—sharing a perspective that reminds us of something vital: the habits we teach early shape the future they build.

This theme is close to my heart. The older sibling, who isn't in the video, happens to be my youngest client—just 18 years old. It's inspiring to see young people already taking steps towards financial independence.

At Bluerocke, we believe financial literacy isn't just for adults—it's a foundation for independence, resilience, and opportunity. Teaching kids about money early can start with simple steps:

- Explain how money works—show them how earnings go into a bank account and bills get paid.
- Model smart spending—avoid impulse buys and stick to a budget.
- Give them responsibility—let them manage their own pocket money or contribute to family goals.
- Include them in planning—even small roles in budgeting teach valuable lessons.

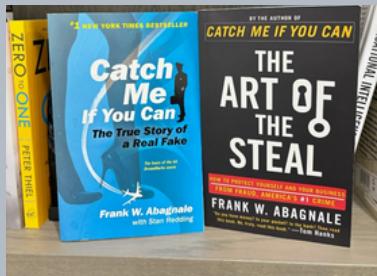
If we can teach our kids to manage money wisely today, we empower them to lead tomorrow.

🎥 Watch the video here:

<https://www.youtube.com/watch?v=7wJfQV8FBfE>

Two books I recently picked up—Catch Me If You Can and The Art of the Steal by Frank W.

Abagnale—are absolutely gripping reads.



SME Funding Trends in Australia – What 2025 Is Telling Us

At SME Funding Hub, we're committed to helping small and medium businesses navigate the evolving finance landscape—and 2025 is proving to be a pivotal year.

Key Trends We're Seeing:

- SME credit demand has dropped by 8.25% year-on-year, as businesses shift focus from growth to cost control.
- Traditional banks are tightening lending criteria, pushing SMEs toward non-bank lenders and private credit solutions.
- Despite challenges, business loan applications rose 3.9%, showing resilience and a hunger for strategic growth.
- 42% of SMEs plan to seek funding within six months—but 84% operate with less than three months' cash reserves, highlighting urgency.
- Sectors like construction, retail, and hospitality are facing the highest insolvency risks, reinforcing the need for tailored finance strategies.

As founder Dev Sarker puts it:

"We're not just brokers—we're strategic partners. Our goal is to help SMEs structure debt that fuels growth, not stress."

Whether you're assisting a client to acquire a business, refinancing, or planning for expansion, now is the time to act.

WE'RE HERE TO HELP

DEV SARKER

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