



Welcome to the Winter edition of the Hub Advisory Group update.

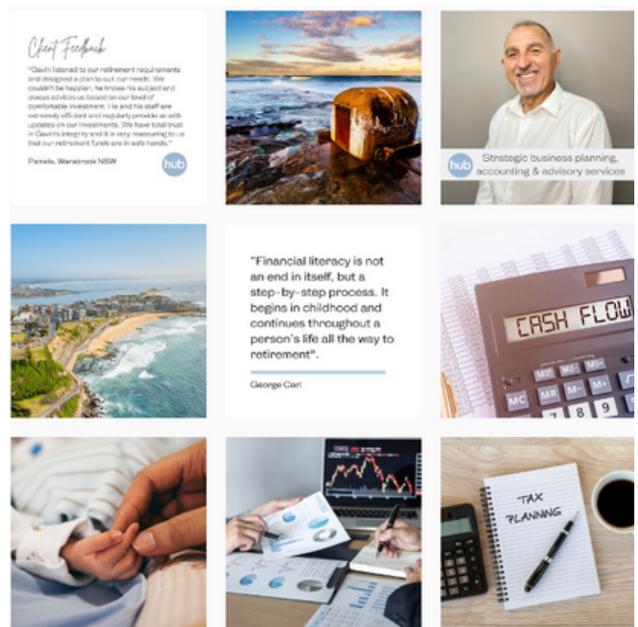
We can feel it, there's a chill in the air. And we're halfway through the calendar year!

It's a very busy time in accounting and financial management, the end of financial year (EOFY) is fast approaching.

We hope you are well?

If we can help with any area of your finances, or you're looking to get organised for the financial year ahead – we look forward to seeing you.

Best wishes,
Gavin, Larry and the team here at Hub.



Investing in the current economic climate

There are many current and pressing reasons for the recent volatility across global stock markets. And to name just a few:

- the ongoing nature of the global COVID19 pandemic
- rising rates of inflation
- the recent Australian election
- potential for further interest rate rises
- global conflict and unrest, particularly in Ukraine

The truth of it is that volatility is a completely normal part of investing, and it's here to stay.

As an investor, you can't avoid it, but you can manage how you react to it.

This is the perfect time to remember; **investing is about time in the market, rather than timing the market.**

Informed investing can withstand levels of volatility, can increase in value over time and ultimately build wealth for your future.



If you'd like to speak with one of our Financial Advisors about your current, and any future, personal or superannuation investment strategy, give the team a call on (02) 4926 8000 - we're here to help take the stress out of your investment strategy decisions.

Read the full blog on 'Investing in the current economic climate' on our website >> www.hubadvisorygroup.com.au/post/investing-in-the-current-economic-climate

Managing cash flow for the next stage of business

From launching your business right through to making decisions around the sale of a business, cash flow influences your ability to pay debts, reinvest, and to build certainty against future financial challenges.



So, what are some of our simple tips for maintaining positive cash flow as you move into the growth phase of your business?

1. Clearly outline your business goals
2. Forecast and estimate what is required to achieve your business objectives
3. Plan and resource for change (and emergencies) in advance



You can read the full blog on 'Managing cash flow for the next stage of business' on our website

>> www.hubadvisorygroup.com.au/post/managing-cash-flow-for-the-next-stage-of-business

If you'd like to speak with Hub Advisory Group about cash flow in your business, we'd love to hear from you.

Let's make a time that suits you.

DID YOU KNOW?

Despite the importance of an exit or succession plan, research from the Commonwealth Bank shows that only 47% of small business owners have one in place. 22% of those with a plan said they simply intend to close their doors and walk away.

Do you have a succession plan established for your business?

According to The Association of Superannuation Funds of Australia (ASFA) the average superannuation balance for those aged between 35 – 39 is \$75,167.

If someone asked today, would you know your current super balance?

The Superannuation Guarantee (SG) rate will rise from 10% to 10.5% on 1 July 2022 and will continue to increase by 0.5% each year until it reaches 12% on 1 July 2025.

According to data from the Australian Bureau of Statistics, the majority of Australians are intending to retire at the age of 65.5.

How about you? Do you have a plan for when you'd like to retire?

CONTACT US

If you'd like to make an appointment please don't hesitate to get in touch.

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