

# Business Focus

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## Economic Outlook

The economic recovery continues to gather pace here in Australia, in contrast to the UK, US and many parts of Europe where there are only tentative signs of a recovery from the Global Financial Crisis. Being the first of the G20 nations to start increasing official interest rates, clearly Australia has outperformed the rest of the world- which is evident in our currency (perhaps the best independent barometer of economic prosperity)- so what are the signs of this recovery and why is it so strong here compared to overseas?

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## Dealing with rising interest rates

Interest rates have moved rapidly over the last eight months, (see table below), and they are likely to continue to rise in the near future. This could have a significant impact on your business, as the relative significance of a single percent change in interest rates is considerably higher when they are at low levels. For example, a change from four to five is a change of twenty percent. This is why this stage in the business cycle can catch some businesses unaware as the cost of their borrowings can increase dramatically in a relatively short period of time. But there are ways to manage this risk.

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## Understanding economic indicators

The media seem to have an endless supply of surveys and business indicators to refer to. The indicators cover everything from jobless rates and economic forecasts to business confidence and business prices. It is well understood that these can help business owners to better understand the business environment they are operating in. But what indicators are important to your business?

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