



## **No butts about it: from unemployed to global brand name**

**When is it an asset to be an Aussie 'bum'? When you are Sean Ashby, co-founder of the aussieBum brand.**

It was one contemplative afternoon whilst Sean Ashby sat on Bondi Beach that he decided to put his redundancy payout to good use by becoming not just any Aussie bum, but THE Aussie bum. Every summer Sean and his co-founder Guy Holland would buy the traditional Aussie cossie, however in 2001 they discovered that Speedo was no longer making this swimwear. Sean had no background in retail, fashion or clothing, however he knew there was a market out there because he had been looking for it! He was his own customer.



## **Redundancy is not personal but it sure feels like it**

Is unemployment on the rise or is the employment market stabilising? 2009 has been a year of change and upheaval for some, with job cuts still anticipated in some industry sectors. So what do you do if redundancy comes your way?



## **Investing without fear**

Fear usually stems from concern about the unknown. In the case of the inexperienced investor, fear of the unknown may even result in novice investors not investing at all.

To overcome the fear of starting on your investment journey, getting an education from people who are investors themselves is the fastest way. Don't discuss your fears with non-investors - go to those "in the know". We all know that our friends and family mean well, but in your early days of investing, it can be beneficial to only share your plans with people who know and understand what you're trying to achieve.



## **Take a great Australian holiday, it's good for you!**

Your health is your wealth and achieving that work/life balance is more important than you may think. It can not only impact on your performance at work and affect your relationships, but it can also influence your health and well being.



## **What keeps you awake at night?**

We have answered 3 concerns raised by our clients from the competition survey.

- **I worry about what would happen to my mortgage if I lost my job.**

As always, when it comes to your finances, it is better to be prepared and understand your options in the event the unexpected arises...

- **Juggling credit card debts and personal loans keep me awake!**

This is a common concern with most clients today. If you are juggling credit card debt and personal loans, you need to contact the office immediately...

- **What are my best options to make sure my family is financially secure?**

Given the recent global financial crisis, this is an important question for many. Property is seen as a proven medium to long term investment and most economists and property forecasters are suggesting that now is a terrific time to consider venturing into the property market...

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