



# On The Pulse

April 2020

SOLUTIONS OUTCOMES LIFESTYLE

## Refreshing Autumn News

### Market Update

We've seen market volatility increase dramatically over the quarter as COVID-19 spread across the world. While the extent of the fall is not unprecedented, the speed at which the market has fallen certainly is. The behaviour of share markets in the months ahead and the ultimate depth of the economic downturn is highly uncertain, however the action of Central banks and governments will buffer economies through interest rate cuts (RBA cash rate is 0.25%pa) and drastic spending measures.

Markets are well and truly in what is known as a bear market (ie. a fall of greater than 20%). The only good news was the start of a relief rally late in March as markets responded positively to stimulus measures announced by the government.

It's important to note that your portfolios are well diversified and while the impact on portfolios cannot be understated, it's nowhere near the levels widely reported in the media.

Figure 1

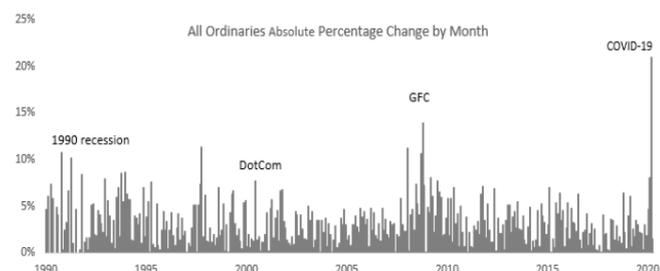


Figure 2

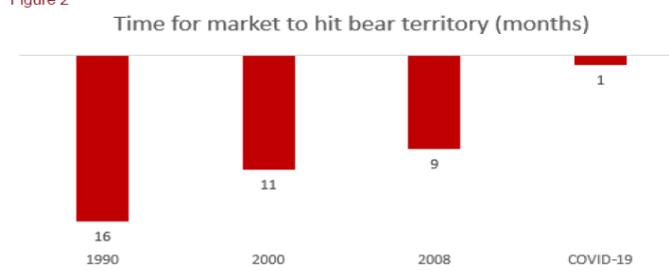


Figure 1 and 2 illustrates the extent of volatility experienced during this cycle relative to prior downturns. Clearly, the drawdowns experienced in March was the worst and fastest dip in Australian equities in recent history, with the dip in the US market being the worst since inception of the Dow Jones.

### Out of Office Visits

Bron's Out of the Office Visits will be a little different this year due to the current situation, however she was able to visit clients out in Kingaroy, Chinchilla and Toowoomba in March before the restrictions came in.

Bron's Out of Office trips give her the chance to see our remote clients and get a feel for how they are going and experience first hand how their business operates

Bron enjoys the time out of the office and loves to get out amongst the countryside.



## Team Update

Congratulations to Emily Grieves & Emily Polley on the safe arrival of their beautiful babies. Emily Grieves had a little girl Piper on the 26th February & Emily Polley had a little boy Jacob on the 1st April.



*Piper with big sister Ella*



*Jacob*

With the departure of both Emily G & Emily P we have had a few new members join the team.

### *Maria Dema – Compliance Manager*

I joined UNIQsol in February 2020 and have been made to feel extremely welcome which shows what a great team of people they are to work with.

My career commenced in Chartered Accounting Firms in the Big Cities as an Accountant for approximately 10 years and then saw my venture out into Industry not only working for various Business but also running my own Business for approximately 10 years.

Therefore I have joined the UNIQsol team with a wealth of knowledge and experience and my role as Compliance Manger allows me now to pass it on to the UNIQsol Team and Clients.

During my downtime I enjoy getting outdoors with a camera in hand.

### *Emmalynn Hardy – Accountant*

I graduated from the University of Sunshine Coast with a Bachelor of Commerce. I joined the UNIQsol team in November 2019 and love the supportive and friendly environment it provides with a large range of amazingly talented people. As I continue to grow in the UNIQsol team it is my goal to complete my CPA in the future.



On the weekend you will find me enjoying the outdoors with my partner and our energetic border collie.

We are either out boating in our beautiful Fraser Coast or you can find us adventuring and camping around QLD.

Emmalynn also got Married in March before all the restrictions came into force. Emmalynn and Luke enjoyed their special day.



### *Sheridan Wilson – Senior Accountant*

After living on the Sunshine Coast for my whole life, my partner and I decided to relocate. We visited Hervey Bay one weekend and loved it so much we made the move soon after.

During my schooling life I had always loved numbers and when deciding what career I wanted to pursue, Accounting seemed a natural fit.

After years of study I am able to come to work every day in a career I love and have joined a fantastic team and environment. As Confucius once said "Choose a job you love, and you will never have to work a day in your life".

In my spare time my partner and I are either walking our dogs at the local beach or at home reading a good book watching the dogs play in the yard.

### *Ashlee Gartrell – Assistant to Accountants*

After being an integral part of the UNIQsol team, Ash will be finishing up with us on Friday 17th April 2020 to begin the next chapter of her life of being a new mum. Ashlee will be greatly missed and we wish her well in this new and exciting time.



## Community Board



We are all in an unprecedented time now and certainly something that we most likely won't experience in our lifetime again.

We have put together some information on our website relating to the different stimulus and financial packages being offered.

Go to our [website](#) to find out more information on the following;

**Government guaranteed loans**

**JobKeeper information**

**Early access to your Super**

**Support for your Business in this time of need**



# UNIQsol

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Call us if you require any further assistance to help support your business in this time of uncertainty.

**Call: 07 4192 8900**

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