Attention small business owners!  
  
Are the below events likely to affect your business? If yes, do you have budgets and forecasts to adjust so you put your business in best position to counter any adverse effects?:  
  
- Some significant oil producing countries are members of BRIC, where BRIC has announced ‘de-dollarisation’ plans..🤔  
  
- Lenders are increasing mortgage rates despite inflation falling. Notice BOE have remained relatively unresponsive to the inflation fall news..🤔  
  
- The west is seemingly powerless in containing/resolving the Gaza situation. What does the continued wars in Gaza and Ukraine mean for European economies..🤔  
  
- The heavy rain last year in Europe will adversely affect food harvest this year. Ukraine’s wheat and grain cannot be relied on due the war. What does this mean for European economies..🤔  
  
- What impact will the heavy rain have in oil producing Middle East, especially if it continues..🤔  
  
For us in the UK the main concern at the moment is the economic distress signals being sent by lenders who appear to have been spooked by something as they and BOE aren’t responding to the govt’s good news about inflation. So what do us small businesses make of that? …🤔. Possibly get on board with management accounting. Especially budgeting and cash flow control to shore up reserves..🧐