



KALKINE MEDIA MAGAZINE

April 2022



■ RUSSIA-UKRAINE WAR

■ SHANE WARNE

■ INTEREST RATE HIKE

■ GLOBAL COMMODITY MARKET

Shane Warne

1969-2022



ABOUT KALKINE GROUP

Kalkine Group is a prominent name in the subscription & media sales line of business. A renowned equity market research, investor relations and media house firm, Kalkine caters to the share markets of Australia, the UK, Canada, United States, and New Zealand. The Company is also eyeing the growing Ireland market.

Kalkine Media provides trending and live news articles about listed companies belonging to diverse sectors and market commentaries. Interestingly, Kalkine Media also operates on the model of Advertiser – a Publisher firm under its B2B umbrella, providing a dedicated platform to the subscribed clients to leverage various offerings like exclusive banners, sponsored article coverages, videos, and podcasts.

Periodic investor focused events and webinars provide a crucial platform for several listed players/private companies to present their business vision amidst broader industrial landscape and to interact with core audience including Brokers, Fund Managers/SMSF Investor Managers, Sophisticated Investors, Senior Business Executives and Retail Investors.



TEAM KALKINE

Team Kalkine comprises specialists including equity, currency, commodity, and economic analysts providing in-depth and unbiased up-to-date analysis. The team of analysts, sector-specific journalists and editors have hands on experience in developing industry breaking and trending equity and economic news. The team strives to work on the vision of establishing a strong foothold, primarily as a reliable media firm.



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KUNAL SAWHNEY

Founder & CEO

Kunal Sawhney is the Founder & CEO at Kalkine Group and is a richly experienced and accomplished financial professional with a wealth of knowledge in the Australian equities market. His knowledge, skillset and vision provided all the perfect ingredients required to start one of the fastest growing equity market research firms across Australia. This was further supported by the aim of channelising energy and enthusiasm towards the stock market into a leading media research firm.



KALKINE FOOTPRINT



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Note From The EDITOR

“The times we are living in seem to be brewing a new challenge every day. The moment the world struggled to come out of the Covid-19 fears, the Russian invasion of Ukraine brought in new challenges. The Ukraine-Russia War has global consequences, from a humanitarian crisis and economic shocks to geopolitical realignments – the shocks are seen everywhere, and fears prevail. The April issue of Kalkine Media Magazine throws light on the ongoing Ukraine crisis, Bitcoin’s efficacy, the shocking death of Shane Warne, crucial rate decisions by the RBA and much more.

The raging conflict in Eastern Europe has taken the world aback and has brought complexities of world politics to the fore. The war between Russia and Ukraine has shown no signs of placation so far. It has been raging on for weeks and has adversely affected millions. As the heart-breaking reportage of distressed Ukrainians flooded the internet, the United Nations asserted that approximately 3 million Ukrainians had fled the country. Get insights on where are all the refugees from Ukraine migrating to in the April issue.

For a long time, proponents of Bitcoin have always been betting on this new-age unregulated currency being a hedge against inflation and other global uncertainties. Well, it seems like the scenario which can test Bitcoin’s efficacy as a hedge is here. So, is Bitcoin failing inflation test amid Russia-Ukraine war? Know more in an in-depth feature in the issue.

It’s a rare occurrence when the sudden death of a person, who wouldn’t know your name if they tripped over you, affects one in much the same way as the death of a beloved friend or family member. Do not miss our tribute to the legendary Shane Warne who was a light that shone beyond Cricket.

E-commerce and online deliveries have become an essential part of our daily lives because it’s simply better, easier, more efficient, and smarter buying. Renovator Store (RenovatorStore.com.au) is the fastest growing online store for renovators and homeowners in Australia. The 24*7 open digital store lets you shop everything for your house renovation from the comfort

of your home. Know more about Kalkine Media's reputed client Renovator Store which is a one-stop online shop for all your renovation needs.

As 2022 progresses, all eyes are on the Australian central bank's next update on its most preferred economic tool - interest rates. The market at large seems to be hopeful of an interest rate surge later this year, though the exact timing of the rate hike remains a mystery. Get insights on why rate decision is so crucial for RBA.

Just as some level of stability was beginning to seep into global economies, the Russia-Ukraine war has dented them again. Events unfolding amid the ongoing conflict between both the nations have highlighted various perils of war. The most significant impact is being witnessed in the global commodity market. Know which industries are the worst hit amidst the Russia-Ukraine war.

Hope you enjoy the April issue, do let us know your feedback and write

to us at info@kalkinemedias.com for suggestions for the May issue. The Kalkine Media team will be happy to incorporate your suggestions.

Happy Reading!

Kiara Khanna



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01

WHERE ARE ALL THE REFUGEES FROM UKRAINE MIGRATING TO?



By Shivani Joshi

The raging conflict in Eastern Europe has taken the world aback and has brought complexities of world politics to the fore. The war between Russia and Ukraine has shown no signs of placation so far. It has been raging on for weeks and has adversely affected millions. As the heartbreaking reportage of distressed Ukrainians flooded the internet, the United Nations asserted that approximately 3 million Ukrainians had fled the country.

The shelling of civilian areas in the country made people flee for their lives. According to data from the U.N. Refugee Agency, more than 3,866,224 people have left Ukraine so far. The number,

as per the agency, is likely to go up in the upcoming days. The report also revealed that there are an estimated 1.85 million internally displaced people inside Ukraine. This includes more than 200,000 in the western city of Lviv. The UNHCR has estimated that approximately 12 million people inside Ukraine would need assistance.

Another report by International organisation for Migration also revealed that there are an estimated 6.48 million internally displaced people inside Ukraine. Over 53 per cent of internally displaced people are women.



Source: © Honourableandbold | Megapixl.com

WHERE ARE UKRAINIANS HEADING TO?

Most Ukrainians are fleeing and moving to countries bordering the nation like Slovakia, Poland, Moldova, Hungary and Romania. The highest number of Ukrainian refugees is in Poland with over 1.8 million. The government of Poland has informed that it would need more money to host the number of people arriving there than that of the European Union was offering to them.

Moldova has also appealed for international help as it hosts refugees on a daily basis. Moldova, with a population of just 2.5 million, has the largest concentration of refugees per capita by far (more than 4,000 refugees per 100K Moldovan citizens).

But a significant number of refugees are starting to move further west, with 300,000 individuals have gone so far to Western Europe. Ukrainian refugees

have been granted social welfare and access to housing, medical treatment and schooling for children. The EU has granted them a blanket right to stay and work throughout the 27 nations for up to three years.

The casualties in the war for last many days have left the global audience worried about the lives lost. The social media is full of pictures of devastation at a large scale. Within Russia, a section of society is opposing the war vehemently and wants Vladimir Putin to stop the invasion of visibly helpless Ukrainians. The grim situation of Ukrainians' in their homes and uncertainty over the future of those who have left their wherewithal behind are reminding war critics the devastation scenes of Syria, Yemen and Afghanistan.

02

IS BITCOIN FAILING INFLATION TEST AMID RUSSIA-UKRAINE WAR?



By Aayush Khanna

For a long time, proponents of Bitcoin have always been betting on this new-age unregulated currency being a hedge against inflation and other global uncertainties. Well, it seems like the scenario which can test Bitcoin's efficacy as a hedge is here.

Amid Russia's invasion over Ukraine, many companies are pulling out of

Russia, while Russia has started seizing their assets. The ongoing Russia-Ukraine war is one of Europe's worst security crises in decades and is also fuelling expectations of a World War III. Global commodity prices are witnessing an unprecedented surge, while equity markets have become a roller coaster ride for investors.



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Coming to inflation, the US just recorded a 40-year high inflation while the UK's numbers were at a 30-year high. In short, the chaos during which Bitcoin was supposed to flourish is here but it seems to have failed its long-time advocates.

On 24 February 2022 (the day Russia declared a war on Ukraine), Bitcoin

closed at US\$38,376.88 on Bitstamp, while the current price is US\$40,752 (as of 3:10 AM GMT, 21 March 2022), a nominal gain of 6.1%. Also, Bitcoin's volume has also remained average, except for a few days which witnessed a spike.

WHAT'S STOPPING BITCOIN FROM THRIVING?

Despite Russia's ruble having plunged to a record low against the US dollar, Russians don't seem to be interested in exchanging their currency for Bitcoin. The same goes for Ukrainian hryvnia, which does not seem to be flowing into the crypto space.

Also, Russian oligarchs haven't yet made a move to bring Bitcoin to their rescue to dodge billions of dollars of sanctions against them by the US and other Western countries.

One reason behind the hesitation in taking exposure to Bitcoin is people are still sceptical about the regulations of Bitcoin and its enormous volatility. Hence, they are still finding it difficult to use Bitcoin as a hedge against global uncertainty. Also, there have been reports, that some elites wanting to turn to cryptos in Ukraine were faced with internet disruption in the country, further restricting inflow to Bitcoin.

However, Bitcoin wasn't completely absent from the scene. Ukraine turned to cryptos to raise funds for the war. Ukrainian officials took to Twitter, posting addresses of their crypto wallets, which attracted more than US\$100 million so far. The majority of the funds were transferred in the form of Bitcoin, Ethereum and Tether.

These coins might not be able to gain much but one major reason to use cryptos during these times for donation is their strong resilience in retaining their value, at least. Also, cryptos' transfer takes significantly less time than a traditional bank wire, which might take up to 24 hours. Not getting much appreciated in value, but Bitcoin might have passed a real-time test of speed of transfer, ease of donation and retention of value.

03

SHANE WARNE: A LIGHT THAT SHONE BEYOND CRICKET



By Daniel Paul Johns

It's a rare occurrence when the sudden death of a person, who wouldn't know your name if they tripped over you, affects one in much the same way as the death of a beloved friend or family member. I have a very vivid memory of walking down George Street, Sydney one Saturday night in June 2009. Hours earlier, it had been reported that the King of Pop, Michael Jackson had died of a suspected drug overdose at 50 years of age.

It was surreal to witness strangers tearfully embracing each other in the street as Michael Jackson's iconic hits echoed out of every bar we passed and from every car that drove past us. By all accounts, assassinations of both John Lennon in 1980, and US president John F Kennedy in 1962, elicited similar responses from the public. It seems, every now and then, a person comes along who means so much to so many that the light that shines within them inexplicably makes the world a better place. And when that life is suddenly taken away, the world seems much

darker as a result of their passing.

When I heard the news of Shane Warne's sudden death, like millions around the world, I was shocked. In fact, for a couple of hours, I was convinced it must have surely been some kind of cruel hoax. Psychologists call that denial – one of the five stages of grief. For the next several hours, I frantically scrolled through Twitter, my heart sinking with each verified source, expression of devastation and condolences for his three children. It became clear that Warne's death was going to share the same cache as the likes of Michael Jackson, Princess Diana and John Lennon.

Indeed, for the next 48 hours, tributes to the King of Spin dominated news outlets everywhere. The extent of the coverage was perhaps macabre. But in any event, it showed just how much this self-professed "ordinary bloke" from Victoria changed the lives of millions around the world.

THE GREATEST BOWLER EVER

After learning of Warne's passing late Thursday night, much of my weekend was spent on YouTube watching highlights of Warne's career, which included hours upon hours of bewildered batsman bamboozled by leg breaks, flippers and googlies – all of which seemed to defy very laws of physics. Warne will go down as one of the greatest players ever, claiming 708 Test wickets at an average of 25.41 in 145

matches.

In 2013, Warne was inducted into the ICC Cricket Hall of Fame and was named one of Wisden's Five Cricketers of the Century, alongside Sir Donald Bradman, Sir Garfield Sobers, Sir Jack Hobbs and Sir Vivian Richards.



SHANE WARNE

Named one of Wisden's five greatest cricketers of the 20th century, Shane Warne dominated world cricket for 15 years. He revived the art of leg-spin, combining prodigious spin and drift with unerring accuracy and subtle variations.

Charismatic and fiercely competitive, Warne captured 708 Test wickets and 293 one-day international victims. His dismissal of England's Mike Gatting (1993) is regarded as the Ball of the Century.

Many of the Victorian's finest moments - launching his career with 7/52 to destroy West Indies (1992), an Ashes hat-trick (1994) and his 700th Test wicket (2006) - occurred at the MCG, where he was a hero.

O POST

LEGEND

WARNE'S WILL TO WIN

For all his mercurial deliveries, the one thing that made Warne such a rare competitor was his will to win. There aren't too many team sports athletes who can lift the rest of their team and practically win a game single-handedly. Reminiscing on Warne's career, there's one game that defined this very magic. Put simply, it was otherworldly.

It was April 1999 in Edgbaston in the UK - the World Cup semi-final. The tournament favourites, South Africa, are chasing just 213 runs – a modest total thanks to a lacklustre batting performance from the Australian team, who despite losing their opening game of the tournament, managed to pull it together and are now just one game away from a final with Pakistan.

There's only one problem: South Africa are 48 without loss. Young batting prodigy Herschelle Gibbs has spent the last 12 overs making mincemeat of Australia's pace attack. It looks as though an early flight home for the prolific Australian team is inevitable. Then something extraordinary happens. Well, it would be extraordinary if it weren't for the fact that the subject – one Shane Keith Warne - hadn't pulled this caper so many times throughout his career.

This time it's the 13th over of the game which South Africa are well on their way to winning. It almost feels as though the Australian players have even resigned to a loss and are thinking about the movie they're going to watch on the long flight back from England to Australia. Well, all except one – the man is now standing at the top of his mark and about to bowl

the second delivery of his first over. It's Shane Warne, glaring down the pitch at Gibbs, who's about to have his batting skills put to the ultimate test.

Time seems to stand still as Warne continues to stand at the top of his mark, glaring at Gibbs much in the same way a lion eyes a gazelle moments before pouncing upon it, ripping its throat open. Finally, Warne begins his iconic run-up – if you can call it that. In truth, it's much more akin to a man sauntering up to a bar to order a round of schooners.

Be that as it may, Warne releases the ball, which moves through the air drifting ever so slightly drawing Gibbs to the pitch of the ball. The ball pitches outside the leg stump and then, as if teleporting itself, spins so much that it hits the top of the off stump, leaving thousands of spectators at the ground gasping in unison. Warne isn't gasping though. Instead, he is fist pumping and shouting in celebration. Well, not just in celebration. His cries of "Come on!" are heard through the stump mic to get his teammates out of their funk. He wants them to believe that they can win. That they will win.



Source: © 2022 Kalkine Media®

In his second over, he takes two more wickets – Gary Kirsten who's clean bowled trying to slog the ball into the Atlantic Ocean. Then two deliveries later, captain Hansie Cronje nicks one to Matthew Hayden at slip. And just like that, a game which looked done and dusted for South Africa has been turned

on its head, thanks to one man's pure will and belief.

Warne went on to take 4/29 off 10 overs and Australia won the game in one of the most exciting finishes in ODI history. Australia then went on to beat Pakistan convincingly in the final, winning their second World Cup.

MORE THAN A CRICKET LEGEND

The day after I'd heard the news, I still hadn't come to grips with it. The sudden death of a loved one really challenges the notion of what it means to really know something. Sure, the next day, I knew in my head that Shane Warne had died of a heart attack. I knew it on an intellectual level. Yet at the same time, I didn't really know it.

In the 1997 film *Good Will Hunting*,

there's a famous scene where Will (Matt Damon) – a juvenile delinquent who happens to be a genius – is sitting with Sean (Robin Williams) – a psychotherapist who Will must see regularly if he wishes to stay out of prison.

After Will insults Sean in his first session, Sean takes Will to a park bench and lays some wisdom on him. He begins

by talking about renowned painter Michelangelo. “Michelangelo? You know a lot about him. Life’s work, political aspirations. Him and the pope. Sexual orientation. The whole works, right? I bet you can’t tell me what it smells like in the

Sistine Chapel. You never actually stood there and looked up at that beautiful ceiling”. That’s the difference between knowing in your head and knowing in your soul.

REMEMBERING SHANE WARNE AT THE MCG IN AUSTRALIA

We all know that Shane Warne was a phenomenal bowler, the likes of which probably won’t be seen again anytime soon. However, the more I read tributes from those who knew him for years, it’s become increasingly clear that the shock, disbelief, grief and sadness stem more from what a fine, upstanding, decent and generous person he was.

That’s not to say he wasn’t flawed, of course. His transgressions throughout

his time as a public figure were well documented, arguably to the point of insensitivity and exploitative sensationalism. Yet, despite those very public transgressions, he was always honest to a tee and remained true to himself and the public, warts, and all. On March 30, a state funeral was people held for Shane Kieth Warne at the Melbourne Cricket Ground with around 100,000 people attend.

ONE IN A MILLION

Players like Shane Warne are rare. Players that can seemingly win a game single-handedly from just about anywhere. Anyone who saw Netflix documentary *The Last Dance*, which chronicled the Chicago Bulls’ second three-peat in the late 1990s, would’ve seen that rare quality in Michael Jordan.

On occasions, whenever I’ve overheard an Australian trying to explain Shane Warne to an American, the phrase invariably uttered is: “He’s the Michael Jordan of cricket” I disagree. In Australia, I’d venture to say, Michael Jordan was the Shane Warne of basketball.

And while you can take that with a grain of salt, now that I’ve had time to shift Warne’s passing from an

intellectual knowledge to a more visceral acceptance, it’s become clear that while we may never see the likes of Shane Warne on the cricket field ever again, what made him so special to so many millions of people around the world was his character – an eternal light that shone too briefly; yet one that lit up the world and even in death, will continue to inspire and amaze for many years to come.

B2B

A person wearing a yellow jacket is holding a silver tablet. The background is a blurred office setting with desks and chairs. The text 'B2B' is prominently displayed in the center, with a large, dark blue version in the foreground and a white outline version slightly behind it.



RENOVATOR STORE: ONE-STOP ONLINE SHOP FOR ALL YOUR RENOVATION NEEDS



By Manisha

E-commerce and online deliveries have become an essential part of our daily lives because it's simply better, easier, more efficient and a smarter buying process than driving around retail showrooms and paying full price.

Over the last two years, there has been a surge in online shopping for homewares as the need to make our personal spaces as functional and comfortable as possible is stronger than ever. So, if you are looking to spruce up your home, Renovator Store is where you can get all kinds of building fixtures and fittings at highly reasonable prices for your home-sweet-home dreams.

Renovator Store (RenovatorStore.com.au) is the fastest growing online store for renovators and homeowners in Australia. The 24*7 open digital store lets you shop everything for your house renovation from the comfort of your home.

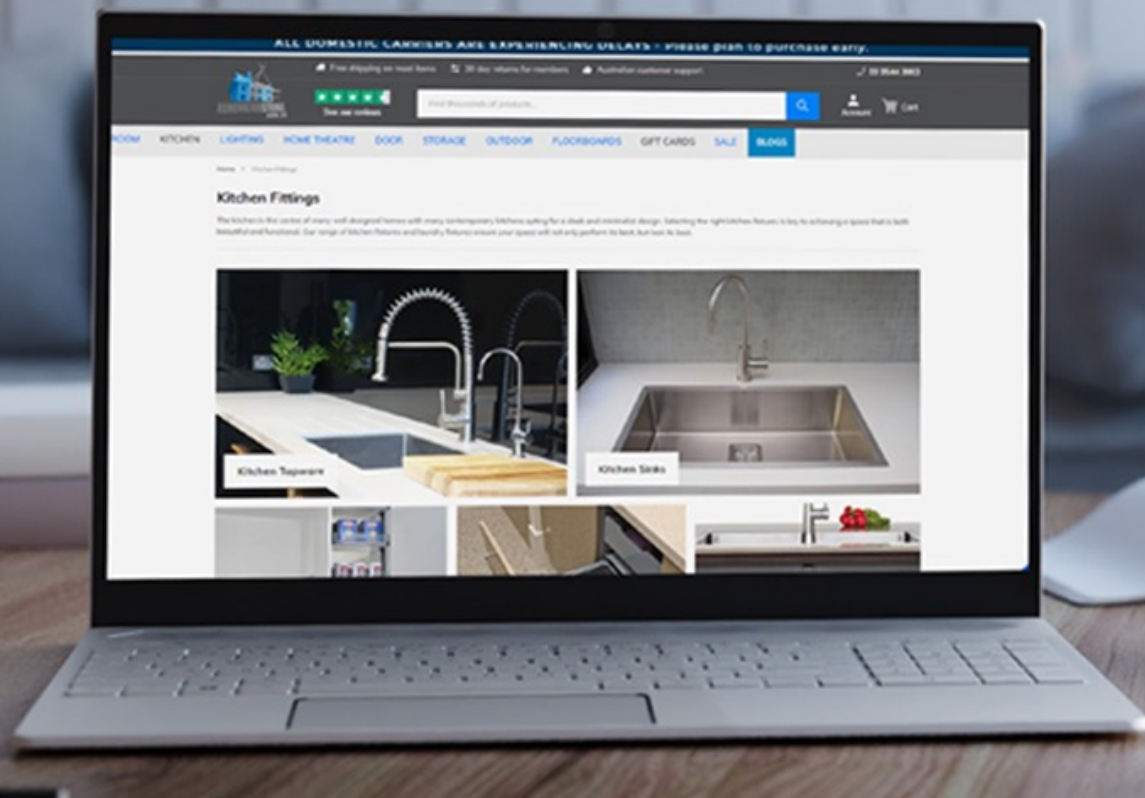
Scott Pendlebury founded Renovator Store in 2012 with the vision to let Aussies find the best-quality home renovation products easily at reasonable prices. The team at the store is dedicated to serving its customers with the best online shopping experience in building homes of their dreams.



Source: © Renovator Store

The stylish collection of fixtures and fittings available on Renovator Store can

enhance the beauty of your abode from "ordinary" to "luxurious."



Source: © Renovator Store

WHY THE EXTENSIVE PRODUCT RANGE IS A RIGHT FIT FOR YOUR DREAM HOME

Renovator Store has grown by leaps and bounds over the years to become a popular choice for Aussies for its top-notch collection of home fixtures and fittings. The store has everything that one may need to upgrade their house

for enhanced comfort and decor. Be it accessories for bathrooms and kitchens, storage hardware and lighting, or outdoor fittings, Renovator Store has it all at competitive prices.



Source: © Renovator Store

The store offers an exclusive range of products from leading brands and designer houses for home improvement projects. The collection includes stylish accessories to add value to the look and feel of your bathroom and kitchen. Also, the innovative and stylish storage

products on the online store let you upgrade your storage access as well as improve space utilisation in the kitchen. There are pull-out pantries and organisers, drawer systems, hide-away bins, pull-down cabinets, and a huge range of well-designed sinks and taps.

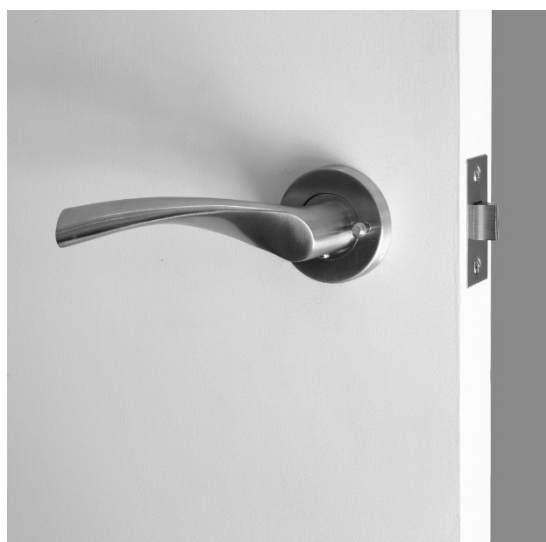


Source: © Renovator Store

Are you installing a home theatre system or media room? Besides, In-wall and in-ceiling speakers need in-wall cabling - and this cabling should not only be the best high-fidelity copper, it should also have extra protective outer jackets, high visibility, internal rip cords to remove the risk of damage during installation,

and be fire-rated to protect your home. Renovator Store has these cables at a fraction of the cost you will pay at a retail store or through an installer.

You will find a contemporary collection of pull handles, latches, door closers, door stoppers, lever handles and keyless security locks.



Source: © Renovator Store

WHAT MAKES RENOVATOR STORE DISTINCT FROM OTHER ONLINE STORES?

Shopping on Renovator Store can help you save big as the store sells products to its customers without the traditional retail margin. It sells goods directly to the customer without the involvement of any middlemen in the supply chain

such as importers, agents, and bricks-and-mortar retailers. Thus, the products are much cheaper than the showrooms and retailers. It lets you shop everything for your house renovation easily without burning a hole in the pocket.

STRONG MARKET POSITION

The online store is winning hearts of the people of Australia for its commitment to fulfill their home-sweet-home dreams. Also, the online store has expanded its wings across New Zealand, supplying and delivering renovation products to its customers there.

Renovator Store has bagged several recognitions and awards for its high-quality collection and seamless customer service. One of them is - Best

Online Building Fixtures & Fittings Store 2020 - Australia by BUILD Construction & Engineering.

Transforming the space you live in is an exciting project. So if you are about to embark on this project, take a look at the varied product range at Renovator Store, which allows prospective renovators the ability to shop high-end designer renovation products from the comfort of anywhere.

CONTROL BIONICS LIMITED (ASX:CBL) - MAGAZINE INTERVIEW QUESTIONS

MAKING LIFE-CHANGING CONNECTIONS WITH INNOVATIVE AUGMENTATIVE COMMUNICATIONS & CONTROL SOLUTIONS

More than one billion people across the globe are having some form of disability, as per the World Health Organization (WHO). For a person with disability, complete and effective participation in the society is hindered by several

barriers. Control Bionics attempts to remove some of these barriers, primarily related to speech and movement, by providing them advance alternative communication systems.

Control Bionics: Control Bionics is driven by the vision to become the world's leading provider of augmentative

communications and control devices for people on the far end of the disability spectrum.



Source: © Control Bionics

The ASX-listed company has a world-class technology based around electromyography (EMG), which enables its wearable device to be able to communicate with the computer and turn those signals into words. Its assistive technology helps people with speech and movement disabilities gain more control over the world.

01

Control Bionics offers innovative augmentative communications & control solutions. Can you tell us which patient population can benefit the most from these solutions and how?

We serve a user population that primarily have speech or movement disabilities which make it difficult to communicate. These can be neurodegenerative diseases like MND/ALS (Motor Neurone Disease) or SMA (spinal muscular atrophy), cerebral palsy, intellectual disability, autism, or people who have had a stroke or traumatic brain injury.

02

The NeuroNode technology is the cornerstone of the Company's product portfolio. What are the salient features of this 3-in-1 assistive tech device?

Our NeuroNode technology is a wireless, wearable device which can pick up intent from the user via detecting minute muscle movements so little that they are often undetected by the naked eye. The device is very flexible in that it can be placed on just about any part of the body. We combine the NeuroNode technology with eye-gaze camera and speech generating software to deliver a speech assistance system that is 47% faster than traditional eye-gaze only systems. We call the combined system NeuroNode Trilogy.



Source: © Control Bionics

03

Control Bionics recently launched two new products - COSMOS Connect and UNO Touch. How will these devices help the target population have better connect with the world?

COSMOS Connect is an ingenious device for users who access their device purely via NeuroNode as it turns one access point into many points of control. NeuroNode users who combine COSMOS Connect can now play complex gaming systems like Xbox – which were never possible previously. The COSMOS Connect also allows for “pilot mode” which means a disabled user can share operation of a game with a brother or sister.

Our UNO Touch range is also an exciting introduction for people without speech, but who are ambulatory. People with conditions like mild disabilities and autism. The device is small, mobile and easy to operate. It also comes with a detachable speaker system which can be attached to the user to ensure the systems “voice” comes from the person directly not the computer. We expect this product to be very successful both here in Australia and in the US.

04

CBL has been making a strong mark in the development, commercialisation, and sale of assistive communications technology systems. What are your strategies for expanding the footprint worldwide?

Our main priority is to expand in the Asian countries where we can make an impact. We are already in Singapore and will soon be launching in Japan. Japan is a major market opportunity with over 125 million people.

05

There has been strong growth last year. How is the Company leveraging this performance to build momentum into 2022?

We made strong and bold investments in our sales marketing and product portfolio during 2021. In 2022, we see strong returns from that investment in consolidating the US and Australian markets while expanding into markets like Japan.

05

TO HIKE OR NOT: WHY RATE DECISION IS SO CRUCIAL FOR RBA



By Akanksha Vashisht



Source: © 2022 Kalkine Media®

As 2022 progresses, all eyes are on the Australian central bank's next update on its most preferred economic tool - interest rates. The market at large seems to be hopeful of an interest rate surge later this year, though the exact timing of the rate hike remains a mystery.

Interestingly, much anticipation has been building around an interest rate hike after the Reserve Bank of Australia (RBA) continued with its low interest rate policy regime even as the pandemic receded. Consequently, the Australian economy has been locked in precarious circumstances now as the Russia-Ukraine war unfolds at the other end of the globe.

To say the least, tightening the monetary policy while consumer demand remains under threat is challenging for the RBA. Despite global events posing a threat to Australia's economic recovery, the central bank is left with little choice but to conduct a rate hike sometime this year. Although the Reserve Bank does not have a plan locked in, its stance can change based on incoming economic data.

WHY THE UPROAR AROUND INTEREST RATES?

Interest rates help the central bank in regulating consumer spending by controlling the overall money supply in the economy. Pressures surrounding an interest rate hike have doubled this time around due to a range of political and economic factors.

To be more precise, the international sanctions introduced against Russia as a retaliatory measure have started to weigh on the global economy. These sanctions have triggered a supply shock around the world following a disruption

in the supply of essential commodities such as oil, gas, food grains from Russia. Due to the restricted supply of these goods, their prices have inflated at a worrying rate, denting consumer demand.

Like most other nations, Australia is also under an inflationary spell due to supply-side constraints and the ongoing economic recovery from the pandemic. Thus, hiking interest rates might be the central bank's major go-to option to curb rising inflation.

WHAT CAN BE EXPECTED?

The markets are pricing in many small, closely timed hikes of around 25 basis points each by the year-end. Speculations are rife that the official cash rate might jump by 1% from its current all-time low level of 0.1% by the end of 2022. Certain experts are also anticipating interest rates to touch 1.25% next year amidst rising inflation.

The rate hike expectations have rung alarm bells for mortgage holders who are already facing a huge burden due to sky-high real estate prices. Rising concerns around mortgage rates have prompted the RBA to believe that a shift in consumers' mindset is crucial to maintain the effectiveness of interest rates.



Source: © 2022 Kalkine Media®

However, once consumers start considering inflated prices as the norm, the typical low-inflation mindset would vanish, and consumers would shift their attitude to being savers rather than spenders. In such a case, larger interest rate hikes may have to be implemented.

It is also possible that prices return to normal on their own, and RBA's interference remains limited. However, the continued increase in inflation could be extremely damaging for the economy and must be considered before hiking the interest rates.

06

RUSSIA-UKRAINE WAR IMPACT: WHICH INDUSTRIES ARE THE WORST HIT?



By Arpit Verma

Just as some level of stability was beginning to seep into global economies, the Russia-Ukraine war has dented them again. Events unfolding amid the ongoing conflict between both the

nations have highlighted various perils of war. The most significant impact is being witnessed in the global commodity market.



Source: © 2022 Kalkine Media®

The worldwide commodity market has soared to a multi-year high due to supply disruptions caused by Western sanctions on Russian exports. The effects of sanctions have been visible across various industries ranging from crude oil, gas, metals and food products.

The world has not yet fully recovered from supply disruptions caused by the COVID-19 pandemic, another wave of supply chain issues led by the Russia-Ukraine political conflict has further intensified the scenario. Ever since the

invasion by Russian forces, Ukraine has blocked its ports. At the same time, Russia is facing firm sanctions from Western allies, including the US and the European Union. Therefore, a sudden impact in supplies ranging from energy to agricultural products has been witnessed.

With escalated tensions between both the countries and Russian embargoes in full swing, these industries are expected to face additional headwinds.

FOOD INDUSTRY



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Both Russia and Ukraine account for more than one-fourth of the world's total wheat exports, the key commodity used in many food products, including pasta, bread and other FMCG products. Countries including Turkey and Egypt mostly rely on Russian and Ukrainian wheat imports. At the same time, Ukraine is the leading corn supplier to China.

In addition to this, the two countries are also the leading suppliers of edible oil, especially sunflower and palm oil across the globe. With supply being disrupted due to ongoing crises, prices of products linked with these commodities are expected to rise in the near term.

TRANSPORT INDUSTRY

Russia is one of the leading suppliers of crude oil in the world, accounting for nearly 10% of the world's total supply. The United States' sanctions on Russian oil imports are expected to disrupt global oil supplies. Additionally, most of the European countries are heavily reliant on Russian pipeline gas.

A complete suspension of Russian gas and crude oil flows is expected to keep energy prices buoyed in the near term, and increase the transportation cost worldwide.

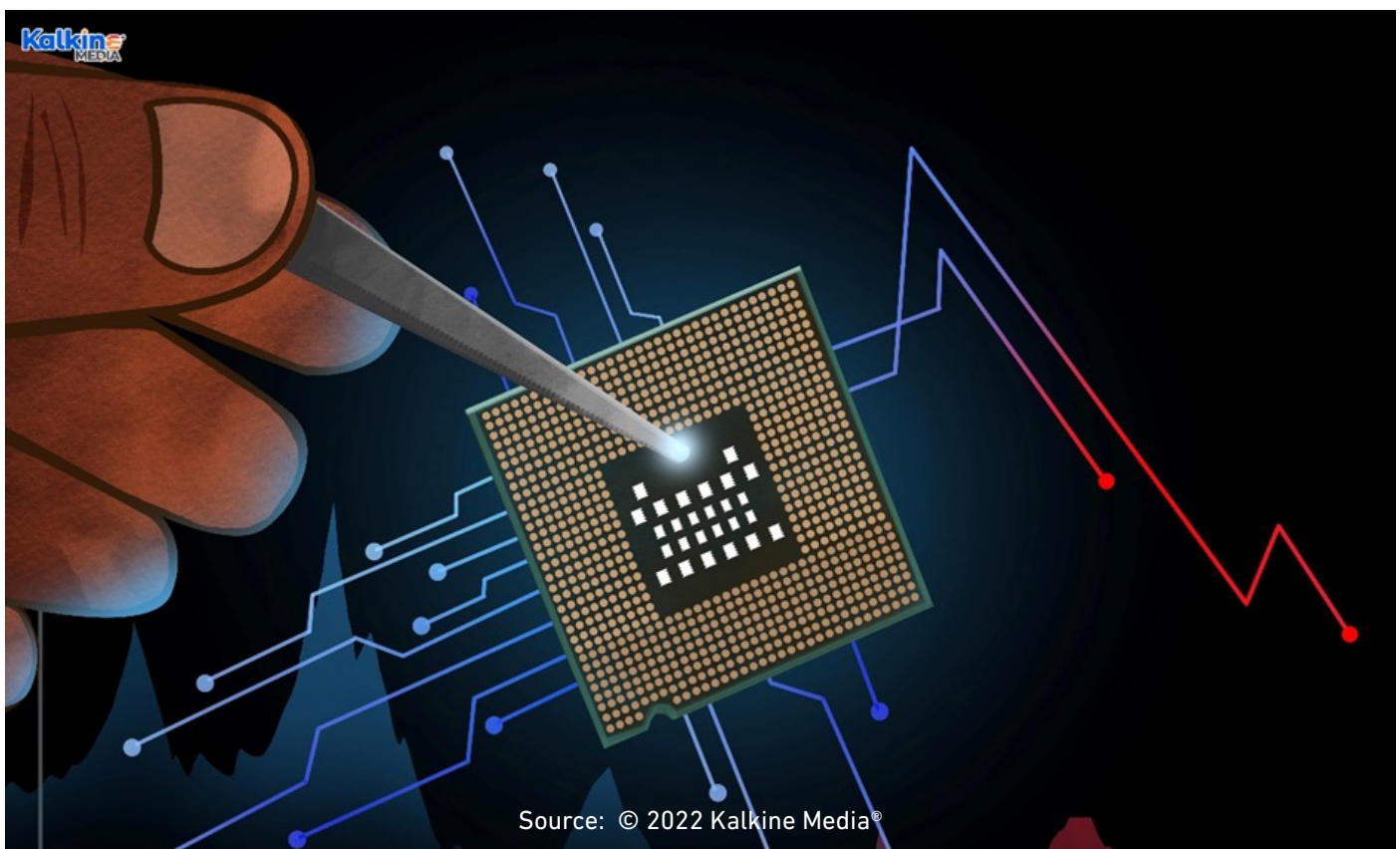
AUTOMOBILE INDUSTRY

The automobile industry has been struggling ever since the onset of the pandemic. Supply chain disruptions and the financial crisis caused by the pandemic had pushed automobile sales to a record low level. Russian sanctions have increased prices of various metals, including palladium, nickel, copper, iron,

and titanium, which are used for the manufacturing of automobiles.

With rising prices of petrol, diesel, and gas, coupled with a steep surge in base metal prices, the industry's sales are not expected to touch pre-pandemic levels soon.

SEMICONDUCTOR INDUSTRY



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Other key resources that are derived from Russia and Ukraine are neon and palladium, crucial for the manufacturing of semiconductor chips. The semiconductor industry has already been under supply turmoil since the pandemic and the current chaos between both the countries has further disrupted the supply chain.

Both key components are essential for the manufacturing of chips used in portable devices and electric vehicles. If war lingers for long, the semiconductor

industry will get another supply-chain shock.

In a nutshell, the war between Russia and Ukraine can be understood as a double-edged sword that has created destructions from two sides – one by taking a toll on human lives and the other, by denting the economies of both the nations. Though the impact of the war is not only limited to the two nations, it will also affect budgets of other countries that predominantly rely on imports from these two countries.

Previous Versions



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