July 2026

ClubED

Bite-Sized Learning

Monthly Newsletter

ClubEducation

Bite-Sized Learning Newsletter — July Edition. Looking back while looking ahead

Drawing on insights from the Reserve Bank of Australia's June 2026 Bulletin and global developments, this Bite-Sized Learning explores how increasing geopolitical uncertainty is reshaping the environment in which boards operate. Rather than focusing on individual events, it highlights broader trends affecting financial stability, resilience and risk, and what these mean for club boards in NSW.

Hot Topic 1: Global uncertainty is the new operating environment

Across June 2026, the global environment is best described as unstable, with short-term relief in some areas but no clear long-term resolution.

A few developments worth noting:

1. **Middle East tensions and global energy risk -** Markets continue to respond to uncertainty in supply and transit security.

2. **Russia–Ukraine war, escalation with no resolution -** Increasing political uncertainty

3. **Climate events intensifying –** Climate-related disruptions are becoming more frequent and materially impacting infrastructure, health systems and economies.

> Good governance is not just about compliance. It is about preparedness under uncertainty.

4. **A more fragile global financial environment -** We are entering a "more shock-prone future", where geopolitical risks, cyber threats and economic fragmentation will increasingly influence financial stability.

While these events may feel distant, the transmission to Australia is direct and measurable.

Hot Topic 2: What this means for Australia. Geopolitical risk is now an economic driver

Financial system exposure is increasing

The RBA is clear that geopolitical shocks can affect Australia through:

- Market disruption
- Trade impacts
- Sanctions and policy responses

Climate risk is no longer "future risk"

Extreme weather is now affecting:

- Insurance costs
- Asset values
- Operational continuity

For clubs with physical assets, this is a direct balance-sheet and operational issue.

The key takeaway is this: global events are no longer background noise. They are active risk drivers.

Hot Topic 3: Director considerations, turning insight into action

For club boards, the question is not whether these risks exist, but whether they are being actively governed.

1. Risk governance
Boards should be asking:

- Does our risk appetite explicitly recognise geopolitical and climate risks?
- Have we considered both sudden shocks and longer-term structural shifts?

The RBA highlights the importance of distinguishing between "acute shocks" and "structural changes" when assessing geopolitical risk. [rba.gov.au]

2. Financial Oversight
Boards should test:

- Are our assumptions on inflation and interest rates still valid?
- What happens to our cash flow if costs increase faster than revenue?

Given the link between global conflict and energy pricing, these are not abstract scenarios.

3. Strategy and operations
Clubs should consider:

- Where are we exposed to supply disruption or cost volatility?
- How resilient are our operations to climate-related disruption?

Even local clubs are not insulated. Supply chains, utilities and insurance costs are all impacted.

4. Stakeholder and reputation oversight
Trust in institutions is declining globally.

Boards should ensure:

- Transparent communication about financial resilience
- Clear evidence of proactive governance
- Confidence that the club is well-managed in uncertain times

For boards, this reinforces a simple but critical point: good governance is not just about compliance. It is about preparedness under uncertainty.

CEI seminars give you more than theory.
We will cover *Balancing Compliance and Strategy: Strengthening Both, Not Choosing Between Them.*

This session challenges the idea that compliance and commercial outcomes are competing priorities, and instead explores how clubs can align regulation, capital investment and strategy to become future-ready.

Register now for the next CEI seminar and build regulator- and audit-ready minutes with confidence.

Upcoming Courses

Face-to-Face Training

For more information regarding our upcoming scheduled mandatory training, please click here.

ClubSafe Virtual Training

ARCG:
- 23 July: 8:30am - 4:00pm

Enrol here. If you are a ClubSafe Premium member, click here.

RGBO:
- 29 July: 6:00pm - 7:00pm

AML/CTF Compliance Officer:
- 21 July: 9:00am - 12:00pm

AML/CTF Board Oversight:
- 21 July: 6:00pm - 7:00pm

Need Support?
ClubAssist is available to help directors and CEOs navigate governance challenges and strengthen board effectiveness.

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