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“We take catering leftovers to a local community kitchen to feed people in need; there's never only one way to be sustainable.”

TEMALI HOWARD, CATERER

Landi Bradshaw



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Welcome

I don't remember thinking much about the environmental messages underpinning the movie *Erin Brockovich* when I watched it 20-odd years ago. For me it was a moving story about a tenacious single mother who – against all odds – helped vulnerable people with a deadly issue. The powers-that-be were ignoring the problem – and at the time, it felt so far away from my own reality.

As I re-watched the movie to prepare for an interview with the real Erin Brockovich (page 28), I felt like I was watching a completely different film. In the two decades that have passed since Julia Roberts blew us all away in that Oscar-winning role, our awareness of the planet – and the role we all need to play in taking care of it – has changed dramatically. And let's just say the film's key themes landed a little harder. I was left with that uncomfortable feeling you get when you allow yourself to consider that everything might not be okay.

To that end, in this issue we're looking at how we can all take better care of the planet... and alleviate some pressure on our hip pocket. There are savings to be had when you drive an EV, for example; savvy ways to avoid wasting so much food; and understanding how we can make our homes more energy efficient (clue: plugging leaks is a good start). We've talked to experts and everyday Australians about how to have a more sustainable mindset in a cost-of-living crunch. The good news, Erin tells me, is that we all have the power to make a difference. The key, she says, is to start small and go from there.



Brooke Le Poer Trench
Content Director

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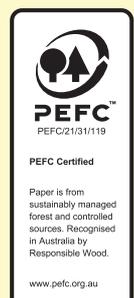
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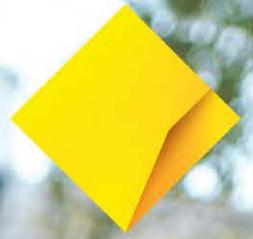


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SPOTLIGHT

Clown Doctors

These professional jokesters use the power of laughter to make hospital stays a little easier for children and their families.

Community Grants

Cash Flow

Stay Safe

Spotlight

Clown Doctors

STORY BY SARAH MARINOS

Laughter really is the best medicine, as Lou Pollard (aka Dr Quack) can attest. She brings the giggles to some of Australia's sickest children.



“I’m invited into people’s lives when they may have received the worst news and I create moments of joy. That’s a privilege.”



LOU POLLARD
ACTOR, EMCEE
AND WRITER

Lou Pollard was at the zoo when a woman she didn’t recognise approached her. The woman’s teenage son stood beside his mother, looking embarrassed, as she explained who she was. “This strapping teenager had been a tiny kid with cancer when I last saw him,” recalls Lou. “His mum spotted me years later and said, ‘We will never forget you. You were a ray of light at a very difficult time.’”

For the past 18 years, Lou has been visiting sick children in hospitals as her alter ego, Dr Quack. She puts on her “suit”: bright pyjamas, a white doctor’s coat, a red nose and clothes pegs in her hair, as part of The Humour Foundation’s Clown Doctors program, which CommBank has proudly supported for 25 years. “I’m invited into people’s lives when they may have received the worst news and I create moments of joy. That’s a privilege.”

The program operates in 21 hospitals across Australia and Lou works between the Sydney Children’s Hospital, Westmead Hospital, Royal North Shore Hospital and the Bear Cottage palliative care facility in Manly. One day, she may be in a mental health ward with teenagers; the next, she’ll be distracting a toddler in emergency as nurses put in a cannula. “Dr Quack loves singing and banter and she’s very good at trying to be intellectual and pompous but putting her foot in it – she doesn’t have a clue.”

One Christmas Eve, Lou met a family whose son had fallen and badly injured

himself. “He was in pain and I distracted him with toilet paper bandages,” says Lou. “I bandaged Dad’s head and then Mum’s leg. I got mixed up and there was toilet paper everywhere. Then the real doctors came in and – because they work with us – I got ‘told off’. Kids love when that happens.”

A trained method actor, Lou’s passion is to make people laugh. When she met the late Dr Peter Spitzer – a doctor who recognised the healing power of laughter – Lou knew she had found her calling. Dr Spitzer co-founded The Humour Foundation and the Clown Doctors program. Lou says she’s glad to be part of an organisation that helps families smile and she loves going to work in her distinctive uniform – even if it attracts some inquiring looks. “When my last child was leaving primary school, we had an end-of-year event and a dad told me he used to tell his kids to stop staring because he assumed I’d been in such a rush in the mornings that I’d forgotten to get dressed!”

It’s not all about the kids. Lou also loves making staff smile. “I see doctors and nurses walking away from surgery and I dance down the corridor with them and sing. That silliness is a five-minute breather from the heaviness of what they’ve just been through in saving a child.”

Visit humourfoundation.org.au for more information about Clown Doctors. ◆



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Community Grants

The gift of giving



STORY BY DILVIN YASA

What does it take to provide life-changing services to some of the most vulnerable people in our community? Dilvin Yasa meets four recipients of CommBank's Community Grants Program.

Few things are as Australian as mateship and lending a helping hand in difficult times. It's one reason CommBank employees have been supporting people around the country since the CommBank Staff Foundation was established in 1917.

Thanks to the generosity of staff, the 2023 Community Grants Program awarded more than 200 grants worth \$10,000 each, to support organisations making a difference in their communities. The CommBank Staff Foundation raised more than \$2 million to fund grants through salary donations that are matched by CommBank.

How far can a \$10,000 grant stretch? We spoke with four of the 2023 recipients about their organisations, their unique set of challenges and how they plan to use the money to continue their work.

(Opposite) Drought Angels support farmers and their families with care packages.

Marlene Price, Peter Wallis



“Often, farmers feel forgotten and we’re here to say, ‘You’re not alone.’”



Life on the land has never been tougher but Drought Angels CEO Jason Law and his team are working hard to ensure essential help is just a quick phone call away.

“When Drought Angels was established in 2014, it was to provide assistance to farmers impacted by drought. But we’ve since expanded to give financial assistance and emotional support to primary producers and their families. The suicide rate among farmers is high – approximately one farmer commits suicide every 10 days

– and our staff are trained in mental health first aid work to reduce this through farm visits and phone calls.

Our care packages, hampers and prepaid debit cards help primary producers remain on the land they love and this CommBank grant will allow us to provide 10 of our farmers with the latter. With climate change, farming is only going to get more difficult; I’d love to see Australians throw their support behind farmers and buy local.”

droughtangels.org.au

“What I really wanted was to help children in crisis so I began collecting gifts to give to kids being housed in group care.”



Helping kids in crisis has been a lifelong passion for Leah Atkinson, founder and chair of Operation Sunshine WA, but the not-for-profit has expanded to meet demand for those at risk of homelessness, as well as women fleeing violence in the home.

“For as long as I can remember, I’ve been searching for ways to give back; as a volunteer, I worked with charities helping the homeless. But what I really wanted was to help children in crisis so I began collecting gifts to give to kids being housed in group care. The community response was overwhelming and Operation Sunshine WA was launched in 2015.

When we started, the sole objective was to create a positive impact for children taken into the care of the state. We put together Sunshine Packs, which included pyjamas, toiletries and a book, and delivered them to child-protection offices, out-of-home care organisations and crisis accommodation.

When we started fielding calls from women’s shelters, we branched out into Courage Kits – packs with essentials and comfort items for women fleeing domestic violence – and Rise Kits to support young people at risk of homelessness.

We’re 100 per cent volunteer-run, each of us fitting the work we do around our full-time jobs and families. Burnout can be an issue and we don’t always have the resources to keep up. In fact, our CommBank grant will go directly to the creation and delivery of more Courage Kits. For me, knowing I’m making a difference keeps me going.”

operationsunshinewa.org.au

“When there’s a need, we respond. It’s as simple as that.”

A firm believer that every human should have the same opportunities, Shaun Christie-David, founder and CEO of Plate It Forward, is on a mission to make that true.





“It’s probably difficult to believe but there was no grand plan to the creation of Plate It Forward; I was just a guy who wanted to work in something purpose-led. I moved into hospitality with my first venture, Colombo Social, a Sri Lankan restaurant that employs asylum seekers and refugees. Once the pandemic hit, the restaurant closed and people started going hungry. It was natural to look for a solution.

We currently have five dining venues across Sydney, a catering arm and a few purpose-led programs but ultimately our aim is to provide equal opportunity through food. Our purpose is to provide food relief, training and employment opportunities for everyone, particularly the marginalised members of our community – asylum seekers and refugees, people with disabilities and those recovering from addiction. To date, we’ve donated more than 500,000 meals, have dedicated about 80,000 hours of job training and employ more than 200 people. The CommBank grant has come at a great time; we plan to use it to donate 5000 meals to those in the Redfern community doing it tough. We all need more love, respect and empathy for one another. Humanising people is the vital first step.”

plateitforward.org.au

Children living in remote parts of Australia experience greater developmental vulnerability than those living in cities but BUSHkids CEO Carlton Meyn and his team are determined to provide essential services for all.

“I joined BUSHkids in 2011 so I could help make sure that all children have the opportunity to achieve their potential, regardless of their circumstances. When access to support is limited, vulnerable children are less likely to succeed at school and they’re

more likely to experience mental health issues. Early intervention is everything. BUSHkids offers preventative healthcare to children and families that are unable to access services as well as early childhood intervention and parenting support services. The CommBank grant awarded to BUSHkids Warwick will help us establish a telepractice room and purchase valuable assessment resources.” ♦

bushkids.org.au

“Without access to support, vulnerable children are less likely to succeed.”



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Cash Flow

What I know about money

INTERVIEW BY BROOKE LE POER TRENCH

When you find yourself repeating unwanted patterns, Dr Gina Cleo knows the simple steps needed change – but even she had to learn some lessons the hard way.

The irony of being someone at the forefront of behavioural change – and yet still having to work as hard as everyone else to have healthy habits – isn't lost on Dr Gina Cleo. Despite having literally written the book on how to rewire your brain, she admits that she still needs to adhere to the simple activities outlined in her work to keep well, both financially and otherwise.

What's your money story? When I was young, my family moved from Egypt to New Zealand and we lost a lot of money due to the exchange rate at the time. My parents rebuilt their wealth but I had a similar experience after uni. I had a business that was going well but I went through a divorce and lost a lot.

How would you describe your spending style now? Even once financially secure again, I struggled to spend money after the divorce. I became frugal and saved so much. Now, I don't like buying coffee at cafés but will sometimes splurge on a dress. I've learned to enjoy life a bit more.

What's the best money lesson you've learned? I think it's the same as what I know to be true about habits – financial wellness is about consistency, not intensity. It's getting on top of the little bits of money that you're spending – sometimes mindlessly – and then making small changes to ensure you don't spend beyond your means.

Can good financial habits help ease money stress? Absolutely, you can develop great habits around your finances, such as regularly checking your statements and planning how you spend your money, but one thing that I've found really helps with that mental load is using automations. It sounds simple but when you automate your savings and payments, it means you don't have to carry that burden all the time.

How long does it take to change bad money habits? That depends on a few things. One thing to note is that when you're creating a new habit, you're simultaneously breaking an old one. I've worked with people who have broken habits overnight because they were ready and others who need to work on identifying their triggers, taking small steps each day and being consistent.

How can we strike balance between wanting to have great habits and just cutting ourselves some slack? I've had to learn this lesson many times; you need to shift the goalposts in line with your capacity. There will be days that you have capacity to make change because you slept well and don't feel too stressed and others when you don't have it in you. If you plan to do something and it doesn't happen, that's okay. Tomorrow is a new day and you can try again. ♦



Gina's new book, *The Habit Revolution*, has techniques, activities and insights to help you reprogram your habits.



Stay Safe

How to protect your kids from online scams

STORY BY SARAH MARINOS



From raiding online gaming accounts to phishing, scammers are making money and causing stress for kids and teens.

When one of Sophie's online gaming "friends" linked her to a site offering customers twice as many V-Bucks – *Fortnite's* in-game currency – for the usual price, the 15-year-old created an account. She gave the requested personal information and her prepaid card number and waited for the currency to arrive.

The money was taken but the V-Bucks never materialised. For the next few weeks, Sophie saw small, unapproved debits being made on her card. She contacted the online friend who'd told her about the special V-Bucks deal but she'd vanished.

"I lost about \$200 – money I earned through my part-time job," says Sophie. "I was nervous about telling Mum and Dad but I was worried that if I didn't get help, money would just keep disappearing and maybe they'd hack my bank account, too. Mum checked my account was safe and I got a new prepaid card. I still play *Fortnite* but only with school friends and cousins now."



STRANGER DANGER

The eSafety Commissioner's office says 81 per cent of kids aged eight to 17 have played an online game and, like Sophie, 64 per cent have played a multiplayer game. A little more than half play with people they don't know. Susan McLean of Cyber Safety Solutions says random online friends can send a link that promises gaming credits but "actually gives the stranger access to the child's gaming account. They may steal gaming credits or currency or take over the child's account and demand payment to give them access again," says McLean.

Gaming currencies are ripe for syndicates creating fake websites that look legitimate, says Paul Litherland, founder of Surf Online Safe. "Kids jump online with a prepaid card or with Mum or Dad's credit card and are promised 2000 V-Bucks instead of 1000. They then get charged but don't get their V-Bucks." Talk to your kids about these scams and make sure they know that they should never use a debit or credit card in the gaming environment without parental oversight.



GO PHISH

"Phishing is seen frequently in the gaming world, with scammers sending emails or texts to gamers, telling them their accounts will be closed if they don't hand over personal details or offering rewards if they disclose their login details. Instead, scammers clean out the accounts," warns Yish Koh, managing director of Kit, CommBank's pocket money and kids' savings app. Learning how to spot a scam can safeguard against data and identity theft, stolen money and reputation damage. Catfishing is another common scam. "The scammer pretends to be someone they're not, they nurture a relationship

with a child over time to gain trust and can then use threats, manipulation or blackmail to get personal information and, potentially, money,” says Koh.



FAKE FRIENDS

The rising number of young people being “sextorted” is a big concern, says eSafety commissioner Julie Inman Grant. “Mostly boys and young men are falling victim to offshore criminals posing as attractive young women, often on Snapchat or Instagram,” she says. “Once intimate photos or videos are sent, an aggressive barrage of messages follows with threats to share unless the person pays.”

CommBank’s Kit money app teaches children about being financially safe and savvy online.

Kit-commissioned research found that eight in 10 parents believe gamification can improve kids’ financial literacy and 45 per cent of parents think gamified learning can help kids better protect themselves from scams. Kit’s new Money Quests use this kind of learning to teach financial concepts such as setting a smart goal and how to spot a scam.

Useful resources

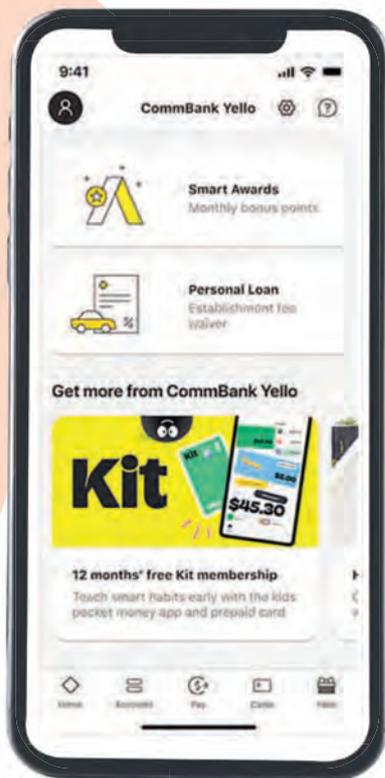
esafety.gov.au

cybersafetysolutions.com.au

surfonlinesafe.com.au

scamwatch.gov.au

“I know of a year 10 boy on Omegle, an online chat platform, who thought he was chatting with a 16-year-old girl from Brazil. She was a 23-year-old scammer from the Philippines,” says Litherland. Omegle matched strangers for one-on-one video chats but closed in November 2023 after allegedly being used by predators. “That teenager spoke with her for 14 minutes before the chat turned sexual. She asked him if he wanted to have fun and he engaged in a sexual way with her on screen. She captured a video, played it back to him and demanded \$2000 or the video would be sent to his parents.” If explicit images are shared online without your consent, eSafety can help get them taken down. Screenshot the evidence with the scammer’s social media usernames and bank account details. Report it in the app, block and seek help from acce.gov.au/report. ♦



HOW CAN PARENTS HELP?

- ♦ Know who your children are chatting with online and in games. Remind them to minimise the personal information they share.
- ♦ Play the games your child plays so you understand the environment.
- ♦ Talk to them about who they interact with online and remind them that if someone makes them feel uncomfortable, you won’t stop them from playing the game but you can help them manage that and stay safe.
- ♦ Don’t allow children to have electronic devices in bathrooms or bedrooms.
- ♦ If you give your child an electronic device, set clear rules about how it’s used.

START USING KIT

1. Download the Kit app from the App Store or Google Play Store.
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¹ Cloud Backup features are only available on Windows (excluding Windows in S mode, Windows running on ARM processor).

^{‡‡} Requires your device to have an Internet/data plan and be turned on.

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“Unity aims to raise the visibility of the community to create psychological safety and a sense of belonging.”

Matthew Thomas remembers being a 19-year-old gay man starting his career in a world that wasn't always accepting of his sexuality. At the time, he was employed by a video entertainment business and he'd worked hard to become a store manager. “I worked with the team at that store for four months and then told a colleague I was gay,” he says. “It was the first time I trusted someone enough to tell them.”

But the next time he went to work, everything had changed. “I walked back into a workplace where everyone pretty much hated me. I had thought the team respected me but my boss was homophobic so the easiest thing to do was leave. It was a gut-wrenching first experience in showing who I am.”

Matthew is CommBank's Perth-based executive manager, program delivery for talent acquisition. He designs projects that enable employees to move and progress throughout CommBank's workforce. He's also co-chair of Unity, CommBank's employee-led LGBTQIA+ network that's all about building inclusivity, respect and support. Unity provides resources for LGBTQIA+ employees and allies and also ensures leave is available for employees who are transitioning. Unity's state networks also coordinate social and awareness-raising events, such as Wear it Purple Day and the International Day Against Homophobia, Biphobia and Transphobia (IDAHOBIT).

“Unity raises the visibility of the community to create psychological safety, a sense of belonging and to ensure members can be their true selves in their careers,” says Matthew. In 2023, Unity joined the Pride WA march and similar events are planned for 2024, including the Unity Charity Gala in May. Through The Pinnacle Foundation (thepinnaclefoundation.org), Unity also sponsors six LGBTQIA+ people at university who need financial support to complete their studies and provides them with financial and career advice.

“As a gay man who has spent years in the corporate world, I know that having a community to support you as you navigate your career is a huge thing,” says Matthew. “I'm big on visibility, having an impact and making a difference and Unity allows me to do that.” ♦

Behind the Scenes

Creating unity

STORY BY SARAH MARINOS

He helps attract and retain CommBank's brightest talent but Matthew Thomas also volunteers as co-chair of the company's employee-led network Unity, which celebrates the LGBTQIA+ community.

(Above) Matt Thomas with Andrea Duval, Bankwest's Unity lead in WA.

Next Chapter

Brave new world

STORY BY BROOKE LE POER TRENCH
PHOTOGRAPHY BY NIGEL LOUGH + CHARLIE KINROSS

Financial abuse takes many forms.
We need new ideas and passionate
advocates to prevent it.

The headwinds faced by advocates working to address financial abuse are huge – as are the numbers. According to the latest Australian Bureau of Statistics Personal Safety Survey, an estimated 4.2 million people aged 18 years and over have experienced violence, emotional abuse or economic abuse by a cohabiting partner since the age of 15. The domestic and family violence (DFV) sector is always coming up with new ways to support victim-survivors despite these pressures.

CommBank's Next Chapter Innovation program hopes to help these organisations achieve that goal. This year, five not-for-profits have been selected as Innovation partners. They're all helping make a difference by delivering novel responses to financial abuse recovery. And now, they have CommBank's help, including financial support, mentoring and access to different types of corporate expertise. Here, three partners share their vision.



Maryam Zahid is the founder of Afghan Women on the Move, a not-for-profit dedicated to empowering and building the capacity of multicultural women in her community.

“I’ve worked in community development for 21 years and over that time I started to recognise the need to support the 100,000 members of Australia’s Afghan community in a more meaningful way.

I have first-hand experience of the challenges faced by women and children in Afghanistan, having spent my childhood there. Concepts like financial independence, job opportunities and decision-making autonomy are often foreign to Afghan women living in Australia. The work I do aims to transition Afghan women from mere survival to thriving. We want to challenge those cultural and patriarchal norms so women can move beyond community expectations.

As a Next Chapter Innovation partner, I’ll continue to facilitate gatherings to empower women towards financial independence and encourage them to explore their interests and aspirations. This helps raise awareness and drive change.

In the short term, we’ve also been able to launch two small businesses that have assisted eight women facing domestic violence situations – something we would not have been able to do without CommBank’s support. Beyond that, I’d like to create a safe recreation centre for women who have been deprived of their rights, giving them the opportunity to rebuild their lives and regain their independence.”

“The work I do aims to transition Afghan women from mere survival to thriving.”



Kittu Randhawa is a project lead at the Indian (Sub-Cont) Crisis and Support Agency, helping address dowry abuse – a form of financial abuse that too often goes under the radar.

“To understand the type of financial abuse we’re working to address – dowry abuse – I often ask people to think about the last period drama they watched. I’m talking about a film like *Pride & Prejudice*. These films depict an age where men took care of everything and were in total financial control. When women married, they were passed from the care of their father to their new husband. And because women couldn’t own property or open bank accounts, their parents would give a financial dowry to the husband to ensure their daughter had a good life.

While these days women can be financially independent and dowries are illegal in most South-Asian countries due to the amount of abuse associated with this tradition, it still happens. Here’s how it works: perpetrators receive a dowry from the bride’s family to marry the daughter – even when this creates financial stress for the woman’s family. Some families take loans to pay a dowry in anticipation of securing a better life for their daughter. After the marriage, if couples start to experience financial stress, the husband then asks his in-laws for more money. And implied in that request is that if the family doesn’t give more dowry then their daughter will be unsafe and may suffer other forms of abuse. The money and ongoing payments are



“Some families take loans to pay a dowry in anticipation of securing a better life for their daughters.”



a way to secure her safety and ensure that she will be treated well.

With the work we do, we know this is happening in Australia. As a Next Chapter Innovation partner, we want to raise awareness, establish response pathways and advocate for legislative changes to ensure law enforcement and law practitioners can recognise the signs of dowry abuse. We also hope to help financial institutions understand how this form of abuse works in their environment so more checks and balances can be put in place to stop it.”

Julie Dal Pra works at EACH, a for-purpose organisation working to create a national “domestic and family violence in small business” resolution service.

“Most financial abuse occurs in intimate partner relationships but what we’ve seen at EACH is that when there are family members running a business together, it opens up other ways for financial abuse to occur within that relationship.

Financial abuse in the business realm is a form of family violence and it often occurs alongside verbal or physical abuse. However, the statistics around it are elusive.

Working with our clients, we’ve seen so many instances of this abuse. For example, people may be forced into directorship without consent and compelled to give personal guarantees for business loans or use their personal credit for business purposes. And the consequences for people being

controlled in this way are considerable – they often have to prove their innocence at a personal cost, facing prolonged resolution periods and dealing with debt repayments and impaired credit reports. Every aspect of their life is impacted – and we need to do a better job of helping people.

With our Next Chapter partnership we aim to help fill the knowledge gap around the prevalence of this abuse,

conducting studies that quantify numbers and help us understand the problem. Then we’ll collaborate with key organisations and victim-survivors to design an innovative national program so everyone across Australia has access to specialist help to resolve their situation. We’ll also campaign for recognition and action within consumer protections, tax and corporate legislation to create change.” ♦

“Financial abuse in the business realm is a form of family violence.”



All about CommBank Next Chapter

CommBank Next Chapter is a bank-wide commitment to help end financial abuse and support people on their road to long-term financial independence. Anyone who is financially impacted by domestic and family violence can access free and confidential support and referrals – no matter who they bank with. Search CommBank Next Chapter to learn more.

For 24/7 confidential information, counselling and support, you can call 1800RESPECT on 1800 737 732. This is a free and confidential service that isn’t part of the Commonwealth Bank. If you need an interpreter or translator, you can ask for one and the counsellor will make arrangements. In an emergency or if you’re not feeling safe, always call 000.

Big Hearts

Check mate

STORY BY BROOKE LE POER TRENCH

The memory of legendary spin bowler Shane Warne is living on through a new initiative aimed at making the world a better place – one ticker at a time.



“The Shane Warne Legacy stands for a commitment to giving back just like Shane always aspired to do.”

Cricket fans who attended the MCG Test late last year may have been there for their love of the game but many left with a deeper understanding of what’s going on with their heart. That’s because the Shane Warne Legacy – launched by the late cricketer’s business team with support from his family in 2023 and dedicated to preserving the memory of a beloved sporting hero – was out in force with their heart-check campaign, a joint initiative with Cricket Australia. This inaugural event was supported by CommBank – a long-term partner of Cricket Australia that had a meaningful relationship with Shane, having bought and toured his baggy green in 2020 through bushfire-affected communities to raise \$1 million for bushfire relief.

For Shane’s children, one of the first steps they wanted to take was to help people avoid their father’s fate. In March 2022, Shane died of a suspected heart attack – an event that sparked a 62 per cent surge in people getting heart checks, which was dubbed the “Shane Warne halo effect”. For his son, Jackson, the Shane Warne Legacy takes that momentum several steps further. “Everyone in Australia should know

that going for regular health check-ups isn’t just about finding problems; it’s also about stopping them before they start. It’s like taking action ahead of time, understanding what might cause issues and making choices in your life that keep you and your heart healthy.”

The program is ambitious: teaming up with SiSU Health, the idea is to make the heart tests free for all Australians, with the aim of providing 500,000 heart tests in 2024. In December last year, more than 24,000 tests were done, with almost 8000 undertaken at the MCG.

One reason so many were able to participate: the test only takes four minutes. When you step into the booth, your blood pressure, heart rate, BMI, diabetes risk, diabetes status and more are checked. Then participants receive a heart-age estimate on the

spot, to raise awareness of their risk of heart disease, and a nudge to consult their GP if they measure potentially problematic results.

For the Warne family, everything they do with the legacy comes back to the inspiring way Shane lived his life: “The Shane Warne Legacy stands for a commitment to giving back just like Shane always aspired to do,” says his father, Keith. “It’s a testament to the values we hold dear – have a crack, find a way and give a leg up to those who need it.” For the family, it’s about doing work that will impact people’s lives in a positive way and make Shane proud.

If you’d like to know more about how to get a Shane Warne Legacy heart test, visit shanewarnelegacy.com and follow the prompts. ♦

Momentum



Butterfly effect

INTERVIEW BY BROOKE LE POER TRENCH

Erin Brockovich skyrocketed to fame by advocating for thousands of people whose lives were at risk but she insists the most dramatic impact happens when we all make much smaller changes at home.



Julia Roberts plays Erin Brockovich in the film based on the Hinckley case.



You've been an advocate for the environment for many years. What do you wish more of us understood about climate change?

When we discuss the climate, we often think of air quality but water is going to be a big part of the challenges we face. Things like icebergs melting, ocean levels rising and water encroaching on land.

Sometimes the idea of helping save the planet while you're trying to make ends meet feels like too much.

Living in a more sustainable way doesn't have to mean spending more. In fact, it can save you money. Simple things I do include swapping paper towels for reusable ones in the kitchen, unplugging energy-zapping appliances when I go on holiday and swapping cleaning chemicals with simple formulas I've made with natural ingredients – they clean better anyway.

Do you think we need to be more self-sufficient?

Growing some of your own food is a good start. I don't have a green thumb but I have friends who grow things in their backyard for salads, like cucumbers and carrots.

How do you stop from feeling too stressed by what will happen if we don't all change the way we live?

Ten years ago I thought, "I can't do this anymore." The magnitude was so overwhelming. And around that time

my first grandchild was born and it was a real *Kumbaya* moment for me. I realised that I needed to push past the frustration for her future.

What have you learned about how to make a real difference?

We often think one person can't create change but if everybody does the small things in their homes then I believe all the little things will add up.

Do you think people are ready to take matters into their own hands?

Yes! When I did that work in Hinckley in the '90s [exposing Pacific Gas and Electric for contaminating the town's drinking water], I could see frustration in communities who knew something was wrong and they were being told by the authorities it was all in their minds. Now we all know much more than we did then. I think we've been building towards a major shift for a while.

How do you take care of yourself so you have energy to advocate?

It took me a long time to figure out how to not run myself into exhaustion. Now, when I get that feeling, I go for a walk or bike ride. I get into nature to feel connected to the environment around me. It clears my mind and reminds me that what really drives me is my love for the environment. I feel hopeful for what we can do when we realise we have the ability, courage and mind to make choices that move us forward. ♦

“Living in a more sustainable way doesn't have to mean spending more. In fact, it can save you money.”



Erin is a keynote speaker at Momentum, CommBank's Sustainability Conference, where business leaders work to speed up Australia's transition to net zero.



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Get ahead

Save

TABLE TALK

Adam Liaw

The cook shares his top tips and recipes for a waste-free kitchen.



Table Talk

How to avoid food waste



INTERVIEW BY BROOKE LE POER TRENCH
 PHOTOGRAPHY BY CRAIG WALL + STEVE BROWN
 STYLING BY LISA FEATHERBY

One of the easiest ways to make your food go further is to stop throwing so much of it in the bin. It's easier than you think with these simple new recipes.

For many people, tossing ingredients out is a common occurrence. “No-one feels good about wasting food,” says Adam Liaw, cook and author of *7 Days of Dinner*. “But we know it’s a big problem in our homes.”

The sobering facts speak for themselves: each year Australians waste about 7.6 million tonnes of food across the food supply chain. Believe it or not, this can add up to \$2500 per household per year. “And it doesn’t just drain our natural resources – it also fritters away your food budget, too,” says Adam.

Fortunately, there’s plenty you can do to start cutting down on your waste and make your food last longer. One

easy fix is to consider the way you cook and plan meals. “Growing up eating Asian meals, there were always three or four dishes on the table and it’s a system that actually reduces food waste because you’re often using all of the ingredients between the various dishes.” For instance, chicken might go into one dish, while the bones contribute to making stock for another.

The main culprit of food waste is simply lacking inspiration for what to do with the random ingredients left over at the end of a busy week. On that front, Adam has a handful of simple recipes that will turn the contents of your fridge into a tasty meal.

Fridge fritters

PREP TIME 15 MINS
COOK TIME 10 MINS
SERVES 4

INGREDIENTS

3 zucchini, grated
½ cup self-raising flour
2 eggs
2 cups leftovers or other vegetables, roughly chopped (baby spinach, leftover roast chicken etc)
1 cup grated cheese
2 tbsp vegetable oil

TO SERVE

½ cup sour cream, sriracha or other chilli sauce

METHOD

Combine the zucchini with the flour, eggs and leftovers. Add the cheese and mix to a thick mixture.

Heat a large frying pan over medium heat and add the oil. Spoon about half a cup of mixture into the shape of a small patty and fry for about four minutes per side or until golden and cooked through. Repeat for the remaining mixture. Serve with the sour cream and chilli sauce.



“Once you’ve made these fritters once or twice you’ll see how easily they adapt to whatever you have left over.”

Not-so-fresh ingredients

It’s tempting to bin those once-fresh vegetables that have seen better days but Adam points out this is a texture issue. “Those vegetables that are now going a little soft are actually increasing in flavour so they’re great in the right dishes.” Skip the stir-fry you intended for them and consider using them as the base of a stew, stock or soup. And when it comes to anything with a best-before date, trust your nose and give it a sniff before blindly tossing.

Pumpkin and green bean stew

PREP TIME 20 MINS
COOK TIME 30 MINS
SERVES 4

INGREDIENTS

½ cup vegetable oil
¼ kent pumpkin, peeled and cut into 5cm chunks then cut each chunk in half (so they're about 2.5cm x 5cm)
200g green beans, tailed
1 brown onion, thinly sliced
3 cloves garlic, minced
2 tsp ground coriander
1 tsp ground turmeric
1 tsp paprika, plus extra to serve
3 tomatoes, diced
Salt, to season

SALTED YOGHURT

1 clove garlic, minced
300g thick yoghurt

TO SERVE

½ cup mint, torn
Pita

METHOD

Heat vegetable oil in a large saucepan and fry beans in batches until wrinkled. Remove into a bowl. Fry pumpkin until browned and put with the beans.

Remove a bit of the oil from the pot, leaving two to three tablespoons in the base and add the onion and garlic. Fry for one minute then add the coriander, turmeric and paprika. Mix well and return the pumpkin and beans to the pot. Stir well then add tomatoes and about two tablespoons of water then season well with salt. Cover tightly and simmer on very low heat for about 20 minutes.

While the vegetables are simmering, mix the yoghurt with the garlic and season well with salt. Spread the yoghurt onto a serving plate, add the beans and pumpkin on top and scatter with the mint and a little more paprika to serve. Serve with warm pita.



FAMILY
DINNER

“All the flavour of this stew is in the base so you can add any combo of ingredients you have left and it will taste great.”

Food-waste hack

FRIED RICE

“Grab the leftover veggies and meat that you want to add to the rice, chop them up and cook them first,” says Adam. “Next comes the eggs. Scramble until the egg is in little bits and pieces then throw the rice in and toss them all together.” A splash of oil will keep the rice separate and stop it all from sticking together. But perhaps the most important ingredient? A dash of salt.

Cook your own fakeaway

"It's tempting to order takeaway but it's so easy for that one night a week to turn into three. If you do decide to cook some of those meals yourself, there are easy recipes that taste just as good and make enough for friends, too," says Adam.

Butter chicken and naan

PREP TIME	30 MINS
COOK TIME	30 MINS
SERVES	4

INGREDIENTS

800g chicken thigh fillets
30g butter
1 small brown onion, finely diced
3 cloves garlic, finely diced
1cm piece of ginger, grated
500ml tomato passata
½ tsp salt
1½ tsp sugar
250ml thickened cream
½ tsp garam masala
2 tbsp crushed dried fenugreek leaves
(kasuri methi), optional

MARINADE

1 tsp ground turmeric
½ tsp salt
¼ cup thick yoghurt
1 tsp paprika
1 tsp ground coriander
1 tsp ground cumin
1 tsp garam masala

QUICK NAAN

2 cups self-raising flour,
plus extra for dusting
½ tsp baking powder
1 cup thick yoghurt
¼ tsp salt
2 tbsp butter, melted



"This butter chicken recipe tastes just like the real deal and makes enough to feed your whole family."

METHOD

Trim the thigh fillets of some of the visible fat and combine with the remaining marinade ingredients. Cover and refrigerate overnight. When ready to cook, heat a barbecue or grill pan over high heat and grill the chicken for about three minutes on each side until charred. The chicken doesn't need to be completely cooked through.

Heat a medium saucepan over medium heat and add the butter, onion, garlic and ginger and fry for six to eight minutes, until fragrant and dry but not yet browned. Add the tomato passata and mix well. Cover and simmer for eight minutes. Season with the salt and sugar to taste then stir through the thickened cream. Simmer for a further four minutes.

Cut chicken into three-centimetre pieces and stir through sauce mixture. Simmer for three minutes then stir in garam masala and fenugreek leaves. Taste and adjust seasoning.

For the naan, combine flour and baking powder in a large bowl, make a well in the centre and add the yoghurt and salt. Mix well, gradually bringing the flour into the yoghurt, then knead the dough inside the bowl until it's smooth. Refrigerate for an hour. Divide the dough into eight portions and roll into balls. On a floured surface, roll each ball into half-centimetre thick rounds. Heat a frying pan until very hot. Cook the naan for about two minutes each side in the dry pan and then brush liberally with melted butter to serve. ♦

Cost of Living

Spend thrifty

STORY BY ALEXANDRA ENGLISH

There's a reason why no-spend challenges are growing in popularity. They can rewire the way you approach spending within a few weeks and bulk up your savings, too.

If you're struggling to reset your spending habits or feel frustrated at how slowly you're approaching a financial goal, an increasingly popular approach is to try a financial fast or spending freeze. It seems that pulling back on as much discretionary spending as possible for a week or month – and redirecting those funds towards a savings account or debt – is not only an eye-opener but also an effective way to reset habits. “Choosing to go without something for a while – be it a subscription or alcohol – will show you if you really do miss that thing or not,” says CommBank personal finance expert Jess Irvine. Part of the appeal of a freeze is the all-in nature of it – you simply don't allow any of those tempting click-to-purchase moments or impromptu nights out to happen. And while this approach won't appeal to everyone, if you don't mind a challenge, it may just help you feel more in control of your finances and get you closer to your goals.

“I have a certain number of days that have to be no-spends and a buffer of days when I can spend if needed.”

Consider your goals

You'll need something to focus on – like that trip you're saving for or the credit card debt you'd like to pay down – to stay on track when you start to question your sanity. “The first time I did a no-spend challenge, it was out of necessity,” says Kylie Lancaster from Adelaide. “I had become a single mother and needed to make adjustments to service debts.” Whenever she felt like wavering, Kylie reminded herself that she was not spending now to improve her future finances. For Scone residents Hamish and Eva Scott, their wedding was the focus. “When it was tough, we reminded ourselves we'd have this great reward at the end,” says Hamish, noting that some of the changes they made, like spending less on dining out, stuck.

Set boundaries

Once you've decided on your goals, make a list of what you're allowed to spend money on. That might include fuel for your car, health-related costs and one coffee a day (for sanity!), while new clothes, dining out and streaming services may be off limits. You don't need to give everything up all at once: “Set small, realistic goals first and then add more as you go,” says Brisbane-based Jane Hyles, who does a no-spend challenge every few months to bolster savings. “If you buy takeaway from the same place every week, your first goal could be to start making that meal at home and build from there.”

Build in some flex

You don't have a crystal ball so leave yourself with a little room to move. “There are always things that pop up,”

says Jane. “To handle that, I have a certain number of days that have to be no-spends and a buffer of days when I can spend if needed.” The only caveat is that the money has to come from a kitty she set up at the start of the month. “In the past, I've cashed in survey money and rewards that totalled about \$400 so they were the funds I could spend on those buffer days.”

Sell the dream

You know what they say about a burden shared (clue: it's halved) so share your challenge with friends and family so they can support you. “After our first freeze, I involved my kids. It meant they got to have fun making up recipes, reselling things with me and learning about budgeting,” says Kylie. “Now as teens, both are great at saving and finding ways to make money.” She also recommends making it as fun as possible: “Have charts you colour for how much you're saving and invite friends over for a pot luck.”

Take time to reflect

The real spoils of not spending – aside from the cash in your savings account – is how it can shift your overall decision-making. Once you're back to normal, Jess says it doesn't have to be a question of “spend or no spend” but more a question of how much to spend. “Reflect on not only *if* you get pleasure out of something but how much of it you need to get the benefit you're seeking. It may be less than you think, in which case, you'll save money.” Wherever you land, stepping back from spending for a bit will help you feel more in control of your finances. ♦

Try this

Smart Savings

Easily set aside and save potential spare cash each pay cycle with Smart Savings in the CommBank app. Smart Savings looks at your income, bills, spending and transfers to predict how much potential spare cash you may have each pay cycle that might be put to better use. It's your choice: you could use it to save, pay off debt, spend or invest. Your estimated amount of spare cash will be a combination of leftover money after your bills, transfers and spending are complete, plus up to 10 per cent of your usual spending categories such as entertainment, eating out and retail shopping.

Search “Smart Savings” in the CommBank app to find out more.

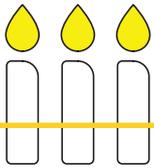
Piggy Bank

Date-flation

Having fun with friends and dating can dent your wallet. Here's how six Australians are letting the good times roll with a little cost savvy.

SET THE MOOD

BELLA GRAHAM,
NEWCASTLE, NSW



Create an “atmosphere space” in your home – like a restaurant or cosy bar. Use Pinterest to get ideas for themes and change up your table linen and décor for different effects. And don't forget to light some candles. If you're not handy in the kitchen, cheat with pre-made supermarket meals. Just remember to toss the packaging away before your date arrives.

GET SOME CULTURE

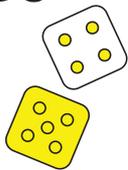


JENNIFER JOHNS, SYDNEY, NSW

Free or low-cost gigs, exhibitions and other events are on all the time. Head to Eventbrite (eventbrite.com.au) and tap the “free” option in the filters. Or, get on to gallery mailing lists – exhibition opening nights often have complimentary drinks and nibbles.

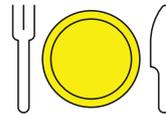
HIT THE BOARDS

SONYA
SAL,
GRIFFITH,
NSW



Try a games night. My adult kids enjoy playing card and board games and have introduced their partners to the joy of old-fashioned (and free) fun. It can get a bit rowdy but nobody will be stumped for conversation. Not your bag? Think about what you enjoy doing that won't cost a lot, such as going to the beach, bushwalking or kayaking. And pack a picnic lunch.

FORGET ABOUT DINNER



TOM O'SHEA, HIGHETT, VIC

Typically, people suggest dinner for a date... at a really nice place. But breakfast or brunch dates cost less. Night-time dates often involve alcohol, too. A couple of drinks each can easily pass \$50 and can lead to an expensive Uber ride. Anyone off to brunch just wants a venue with a good vibe.

66%

of Australians are looking for cheaper ways to date.

MIND YOUR APPS

HETTIE MORGAN, ADELAIDE, SA

While many dating apps are free to join, it's tempting to upgrade to the premium features but doing so across a few apps quickly adds up. Stick to the free apps or cancel the ones not working for you.



PLAY THE GAME



EMILY CARNIO, IPSWICH, QLD

My husband and I did a “supermarket challenge” for our most recent date. After setting a five-minute timer – and agreeing on a small budget – we scoured the aisles separately for ingredients. Then we created a meal together with whatever we bought... no matter how random! ♦



What's your top saving tip?

We'd love to know. Send it to us at brighter@mediumrarecontent.com and we may share it in an upcoming issue.



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¹ Edge computing refers to the practice of processing data near the edge of your network, where the data is being generated, instead of in a centralized data-processing warehouse.

² FABs refers to fabrication plants or facilities where devices like integrated circuits (ICs) are manufactured.

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Ask Jess

Take charge

While it's important we all talk about money, perhaps even more vital for women is empowerment.

CommBank personal finance expert Jess Irvine shares the steps you can take now to get in control of your funds.

Author Virginia Woolf once wrote: "A woman must have money and a room of her own if she is to write fiction." Nearly a hundred years later, the need for women to be financially empowered and independent remains as pressing as ever. Here are five things you can do to protect and nurture your financial independence, starting today.

One HAVE YOUR OWN BANK ACCOUNT 1

It may not be a room of your own but I do believe every woman should maintain access to a bank account over which they are able to make financial decisions without seeking the authority of another person.

If you have an account with joint access, make sure you're confident in your ability to access funds and that you're an active joint participant in the spending and income-earning decisions of your household.

Nobody should feel they're unable to access their money or that anyone is controlling their financial decisions.

If you are worried about your finances because of domestic or family violence or coercive control you can contact the Next Chapter Team for support (no matter who you bank with) on 1800 222 387 Monday to Friday, 8am-6pm (Sydney/Melbourne time), excluding public holidays. If you or someone you know is experiencing domestic or family violence, call 1800RESPECT (1800 737 732) or visit 1800RESPECT.org.au. In an emergency or if you're not feeling safe, always call 000.

Two

PROTECT AND INVEST IN YOUR INCOME-EARNING CAPACITY

2

You are your own best asset when it comes to generating money. Taking on the responsibility of creating and caring for your family is one of the most important jobs there is. However, partners who take on child rearing or other caring duties often take time out of the paid workforce to do so. In the event of a relationship breakdown, this can leave that person quite vulnerable because prolonged time out of the workforce generally erodes future earning capacity. Be mindful of this and continue to invest in your own skills and development. You never know when you might need them.

Three

KNOW YOUR WORTH

3

No, I don't mean your inherent worth as a beautiful individual human being – though you should be aware of that, too. I mean having a complete picture of your net worth, which is the value of everything you own (your assets) minus everything you owe (your debts).

Write out a list today and check on it periodically. Pay special attention to any joint assets or debts you have with another person. You should be an active partner in any decisions to acquire or dispose of assets, or take on new debts.

It's never alright for someone to coerce you into signing documents you don't understand or to force you to take out new debts you are uncomfortable with. Conversely, if you do lend money to someone, put it in writing and make a plan in advance for them to repay you.

Four

REGULARLY CHECK ACCOUNTS AND STATEMENTS

4

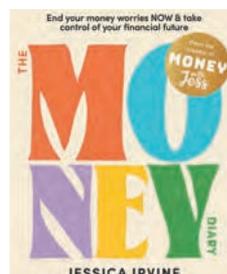
It can be all too tempting to ignore our financial transactions but it's important you do check in with all your accounts, including credit cards, transaction accounts, buy-now-pay-later arrangements, savings accounts, loans and your superannuation. Immediately open and review any statements addressed to you and check for outgoings or repayments you don't remember signing up to. Keep your documents, account logins and passwords in a safe and secure place. Brew a cup of tea and make it a habit to check in with your money.

Five

LEARN TO INVEST IN YOUR OWN RIGHT

5

Many people wait until they're in a relationship to start buying assets, such as a family home. But it's well worth taking some time early on in life to learn about investing and begin to build your wealth. The earlier you start investing, the longer you have for compound interest and returns to work their magic. As you do enter any new relationships, remember to take stock of your net worth so you can protect your wealth going forward and ensure you can continue on your journey of building a brighter future for yourself. ♦



Jess Irvine (@moneywithjess) is a finance expert, author of *Money with Jess* and a respected journalist with nearly two decades of financial reporting experience. Her personal passion is helping people with their money. Jess' new book, *The Money Diary* (Wiley), is out now.

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This information is prepared without taking into account your individual and/or business needs and objectives.

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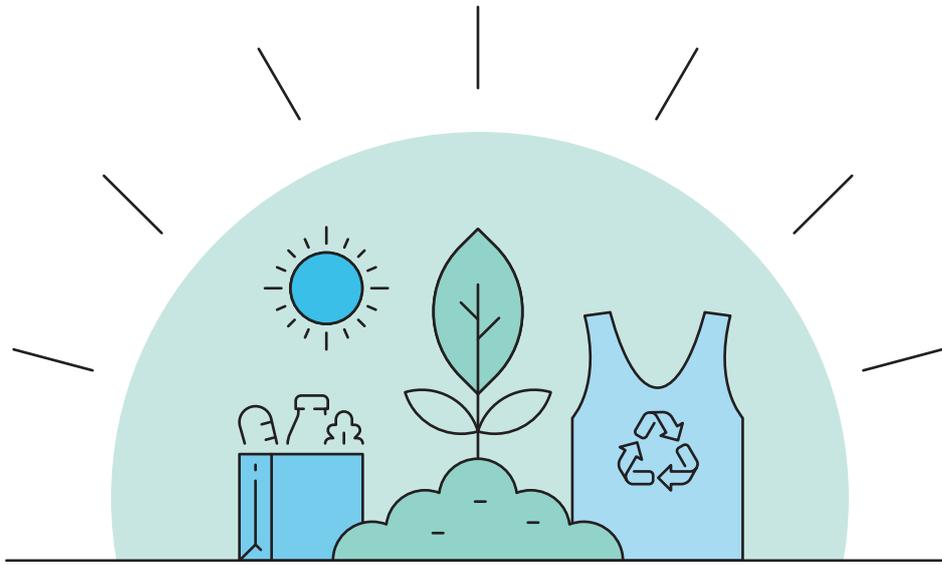
Grow

Make it count

SMALL BUSINESS

Temali Howard

A bad case of burnout motivated this caterer to lean in to her creative side and take a chance on a new career.



Small Business

Good intentions

From turning recycled plastic bottles into sun-safe fashion to sourcing biodynamic ingredients for beauty powders, Australian small businesses are innovating sustainability.

STORY BY HANNA MARTON AND DILVIN YASA

It's no secret that small businesses reflect the values of the communities they work within. Increasingly, that means embarking on a sustainability journey to show that their success is not at the expense of the planet. Of course, that's easier said than done. CommBank research shows the cost of becoming sustainable, finding sustainable suppliers and lack of time and resources

are the top reasons small businesses struggle to embed sustainability into their business model. The bank's new Sustainability Action Tool is there to help them understand the actions that can help lower costs and reduce their environmental impact. And the fact that small businesses are agile, creative and innovative by nature puts them in a unique position to lead by example.

Growing her catering company, Blak Tapas, has been a labour of love for Temali Howard, of the Jaru and Kija people from the East Kimberley region of WA.

“I was burnt out the year I started Blak Tapas. I’d spent well over a decade working to support Indigenous people in the Kimberley navigate the justice system and I’d experienced a difficult relationship breakdown so I was well and truly drained.

I’d always liked creating grazing boards for friends so the idea was to build on something I already enjoyed and that I knew people liked. I started selling boxes of meats, cheeses and fruits for events within the Kununurra community. I didn’t have access to a full-time commercial kitchen and I was still working my day job so I was adamant that I didn’t want to cook.

I wanted to focus on native foods and after testing bush foods out on friends,

I started offering crocodile smallgoods, kangaroo dishes and other native ingredients. After a lot of hard work, I was able to leave my job in 2023 to focus on growing Blak Tapas.

Sustainability has been top of mind for me from the beginning. I source from local producers where possible to reduce our carbon footprint and I’ve always used reusable, compostable packaging. For me, it’s a matter of taking a look at the way we do things and asking, ‘How can we do it better?’

Kununurra doesn’t have access to domestic recycling but I’ve found ways around the issue by donating food wastage to locals who have chooks and using the local Containers for Change program, where glass bottles and cans can be recycled for money. We also take catering leftovers to a local community kitchen to feed people in need; there’s never only one way to be sustainable, it’s about thinking and evolving where you can.”

Temali’s tips

+ Do your research

Local business advisory services may be able to assist with your start-up, free of charge. I’ve found Kimberley Small Business Support to be invaluable.

+ Know your worth

Resist the temptation to charge below market value to attract clientele.

+ Do something you love

If you’re going to build a business, it’s going to consume you so make sure you’re investing your time and energy into something that’s a passion.

“It’s about asking: ‘How can we do it better?’”





Dahé and Dave's tips

+ Follow your passion

Find a unique solution for a problem that aligns with your passion. As they say, do what you love and you'll never work a day in your life.

+ Set specific goals

Reportedly 20 per cent of small businesses in Australia fail in their first year. Setting a clear vision and time frame for each goal helps.

+ Aim for work-life balance

Bite off what you can chew so you don't burn the candle at both ends. You want to enjoy time with your loved ones.

“We won't work with manufacturers who pollute with clothing off-cuts.”

Townsville-based couple Dahé Wie, a graphic designer, and Dave Roggero, a jack of all trades, founded a UV-protective clothing brand.

Dahé: “My first business was upcycling and selling second-hand clothing online for pocket money as a teenager in South Korea. I've always loved being an entrepreneur. When I came to Australia 13 years ago, I was shocked by how extreme the UV is here, especially in north Queensland.

I met Dave and never left. We love being outdoors but all we could find in sun-safe clothing were plain white shirts or fishing shirts covered in – you got it – fish. So in 2017 we started creating our own prints and Design Works Apparel was born. We funded it ourselves and later applied for government grants. Our challenge now is the high cost of living – we're finding that people are less keen to spend money on quality clothing.

Dave hates seeing plastic floating in the oceans and creeks so much of our range is made from recycled plastic bottles. We hope to transform all our clothing into this PET [polyethylene terephthalate] fabric and sustainability touches every part of our business – even using minimal air conditioning and less paper. Every little bit helps.”

Dave: “One challenge is that, because we're creating functional items, the process can be costly – and with cost-of-living being so high we need to try not to pass those costs on to customers. And we won't compromise by working with manufacturers who pollute with clothing off-cuts.

To attract customers, we always try to innovate. We recently created sun-protective clothing for dogs, inspired by our bull Arab, Kombi. She loves to sunbake with her belly up but thin hair means she's more at risk of cancer. We also added a free design feature to our website, too. Even kids can do it!”

Carla Oates founded inner-health brand The Beauty Chef in her Bondi kitchen – which she’s now working to have carbon-neutral by 2026.

“When I launched my first product, Glow beauty powder, in 2009 there was no ‘inner beauty’ category in department stores. They loved it but didn’t know where to put it on shelves. So I had to push and educate people, which has made me stronger and more resilient. Now The Beauty Chef is stocked at David Jones, Bloomingdales, Mecca and more. Before people have even put on moisturiser or makeup in the morning, they whip up a Glow smoothie for their skin.

I started the brand with \$3000 and for a long time I did everything myself. A designer offered to create my logo and website in exchange for some product and I convinced a manufacturer to produce minimum runs. Family and friends invested in the business and after we turned over \$10 million, I procured a private equity partner.

Early on I was lucky to meet Rob Hunt, the former CEO of TVSN; he was looking for interesting new brands to put on home shopping TV back then. He approached me and said, ‘I’ve heard about your magical purple powder.’ I still go on TVSN; it’s a great place to talk authentically about your product.

Sustainability is so important. We use certified organic, biodynamic and local ingredients, wherever possible. Even our marine collagen peptides are from wild-caught North Atlantic cod.

We’re aiming to be carbon-zero by 2026 and are setting up a fermentation plant in Sydney, which is no easy feat. To make optimal and potent probiotic products, the environment must be pH-and temperature-controlled... the works. I feel responsible as a business owner and that I need to do my part for the planet.” ♦



Three ways to make your SME more sustainable (and save money)

1 Use CommBank’s Sustainability Action Tool

Answer a few simple questions to get easy-to-follow suggestions for lowering both your costs and your environmental impact. Search CommBank Sustainability Action Tool to find out more.

2 Get tax cuts for sustainability expenses

The Federal Government’s Small Business Energy Incentive will give companies with an annual turnover of less than \$50 million an additional 20 per cent deduction on electrification and energy-efficient upgrades.

3 Upgrade your company cars

Consider finance options that offer discounts for investing in new and used electric vehicles and equipment.



Carla’s tips

+ Get a mentor

Connect with CEOs or founders and ask questions. You likely have many similar concerns and challenges and can share ideas on how to resolve things. It’s so reassuring.

+ Apply for certifications

Yes, they cost money but anyone can say their product is organic or sustainably sourced. The only true way for customers to know is through certification.

+ Follow your gut

It sounds a bit hippie-dippy but it’s vital to listen to your gut. The times I haven’t done this are when I’ve made the biggest mistakes.





Sunny outlook

One of the world's biggest wine companies, Accolade Wines, is taking steps to reduce its carbon emissions. Harnessing solar power with Origin Zero is one of them.

As you might expect, the world's largest producer of wines knows better than most the transformative power of the sun. So perhaps it's no surprise that Accolade Wines' natural next step on their energy journey has been exploring solar at their Berri Estates facility in South Australia.

The motivation for Accolade Wines was as much about contributing to carbon reduction targets as it was fiscal. "Utilising solar as part of our power needs across the business in Australia makes sense both in terms of reducing usage from the grid as well as minimising our exposure to market pricing," says Joe Russo, Accolade Wines' chief supply chain officer.

The company has now partnered with Origin Zero, entering into a solar power purchasing agreement (PPA) to make it happen. "Solar solutions made perfect sense for Accolade Wines and we're proud to be supporting their

transition to cleaner and more cost-effective energy solutions," says Liam McWhirter, Origin Zero's general manager of business development and advisory. "Facilitating a solar PPA with Origin Zero will help fast track this process, allowing Accolade Wines to enjoy the benefits of solar energy without the upfront investment."

The scale of the installation is impressive, with more than 40 per cent of the roof space at the facility to be covered by a 2440kW solar system. This equates to approximately 4800 panels of 500w each, enough power to provide for the annual needs of more than 600 average households in Adelaide.

For any business owners running the numbers and considering the transition, Russo has this to say: "Investing in solar was a no-brainer for our business. We expect to see significant savings over the term of the agreement."

What is a solar power purchase agreement (PPA)?

A solar PPA enables businesses to install commercial solar systems without any up-front costs* and use the energy that it generates at a predetermined, agreed rate as part of a long-term financial arrangement. Origin Zero owns, operates, and maintains the system and sells back the electricity at an agreed rate (c/kWh).



Visit
originzero.com.au
to find out more.

* Terms and conditions apply. Some site based non-system costs may be incurred and will be quoted at the time of sale. Important information: A solar power purchase agreement is a long-term agreement with financial implications for you. Whether and how your business benefits depends on your particular circumstances, including your daily consumption levels and patterns. It will also depend your grid electricity rates - these rates are likely to change (in amount and potentially structure) over the duration of the power purchase price agreement.



Fair Shares

Early start

STORY BY ALEXANDRA ENGLISH + PHOTOGRAPHY BY GUY BAILEY

Although she works as a market analyst for CommSec, it took Laura Bersarati time to begin her investing journey. Now she wishes she'd started earlier.

What's your money story? I didn't have an upbringing that influenced me to invest. Mum talked about super and investing but I wasn't part of those conversations. I was more worried about uni and then getting a good job to earn money. And when I finally did earn a salary, it wasn't a lot so I didn't think about investing.

So how did you get into investing? I started working at CommSec about five years ago, at 23. But even while working with and educating clients, I wasn't thinking about investing myself. It took about two years of exposure to the stock market every day to realise I should start dabbling in this myself.

They say an architect's house is never finished... Exactly. We get employee shares so each year I reinvested those dividends. I was investing without really having to do anything. I'd also salary-sacrifice towards shares but I wasn't actively investing. It was just happening in the background.

Has your investing strategy changed in the past couple of years? Not really – it's still a set-and-forget approach. I understand the value of giving investments time to grow. I watch the market but not my investments. For me it's about putting that money away and letting it grow by itself.

What are the key lessons you've learnt so far? First is that when it comes to the share market, time is everything: time is growth

and opportunity. Second is that you won't always win. You need to be prepared to lose money because there are ebbs and flows in the market. Your investments won't always go up but the longer you leave them, the more opportunity they have to increase.

What would you like would-be investors to know? You don't need to know everything. My job is to understand how to buy and sell shares so I was in a good position to start but you don't have to work at a stockbroking firm to learn. You just have to want to.

Where do you start? Listen to a podcast like *CommSec Invest: The Share Market Simplified* to learn. Investing seems complex when you start but once you open the door, it's not so hard. The key is to get a foot in the door.

How do you suggest people consider their investments? It's a bit like having a saving mentality. People have savings top of mind – putting a bit of money away each pay – but I think it should be the same for investing: put a little towards buying shares.

How do you know when the time is right to start investing? You don't need a lot of money to start but do it as early as possible – if you've only got a bit to work with, use it. On that note, you should ideally have an emergency savings fund as well, rather than put all of your life savings into the share market. It's about balance. ♦



Start small

With more than 2000 companies listed on the ASX, it can be difficult to know where to start investing. ETFs make it simple by allowing you to buy units in baskets of shares or other investments grouped in themes, like Global 100 and Aussie Top 200, for as little as \$50.

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Think Big

Home, by design

STORY BY BEK DAY

Before buying a forever home, architects and designers Kim and Jeff Swinyard decided to direct their dreams towards an idyllic spot that others could enjoy, too.

For Kim Swinyard, a tragic experience forged a desire to do life differently. “We lost my mum unexpectedly a few years ago,” says the Perth-based architect. “It was a turning point for my husband, Jeff, and me. It shifted our view of what was important in life and how to be present for our family.”

The couple, who run the architecture and design firm Studio Atelier, were determined to diversify their income streams so they could focus on projects

“It’s part of the bigger picture of giving us a passive income stream.”

they loved at work while being around more for their growing family.

“I’ve seen what it looks like when the curveball comes,” she says. “Everything can change so quickly. My mum had to stop work when she got sick and my dad had to stop to be a carer. We struggled financially, which informed what I want life to look like. More than anything, Jeff and I just want to be present.”

Their solution? Buy an investment property in the bush and transform it into luxe accommodation. “People think we took a huge risk by buying an investment property before a family home,” says Kim. “But when we weighed up opportunities where we wanted to live, it was far more expensive than an investment property in a regional area.” And an investment property offered a totally different experience. “That was the main reason for us to invest the way

we did and it meant we could bring back a return on our investment.”

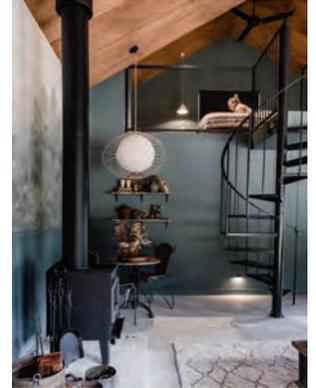
The flipside is that the couple rent the home they live in. “It’s part of the bigger picture of giving us a secondary, passive income stream,” says Kim. “Our plan has been to take a step back and focus on the projects that we’re really passionate about and at the same time, growing a family and staying present.”

After searching for nearly three years, Kim and Jeff found a bush shack in Denmark, Western Australia, about 4.5 hours south of Perth. It was, says Kim, “the typical Aussie shed” but the couple transformed it into a sleek two-person hideaway, that blends into the surrounding scrub with timber-lined ceilings and Scandi-style detailing. Red dirt and old-growth eucalypts outside invite an almost meditative level of relaxation that has transformed Stillwood – the name the Swinyards settled on – into a thriving business.

The adults-only, off-grid retreat with its beautiful outdoor bathtub is a different offering to your standard Airbnb. “It’s opened up a whole new world in terms of opportunities at the intersection of design and hospitality,” says Kim. “We opened in April 2022 and we’ve been blown away with the response, with an occupancy rate of 80-95 per cent.” Maintaining a five-acre block of land has been more work than they predicted but the couple always knew they would need a team in place and factored that into their running costs from the start.

Kim, who fell pregnant with the couple’s second child the same year they bought Stillwood, says buying and managing an investment property has been chaotic and thrilling in equal measure. “It’s let us have the balance we were looking for and has allowed us to be the kind of parents we wanted to be.” Now, it’s time for the couple to start looking at buying their forever home. “Fingers crossed that goes as well as Stillwood has because then we’ll really be ticking all the boxes.” ♦

Kim and Jeff Swinyard with baby Sunnie on the property’s private dam jetty.



Three (extra) costs to consider with an investment property

Your deposit and loan repayments are just two of the costs you’ll need to factor in when buying your home.

1. Government fees

Stamp duty is likely to be your biggest cost outside of the deposit and mortgage. It’s a state government tax based on the purchase of your property and typically needs to be paid within 30 days of settlement.

2. Inspections

Building and pest checks should be done before you exchange contracts. You want to be sure the property is structurally sound and doesn’t have termites for tenants.

3. Insurances

If you have a smaller deposit and need to borrow a high proportion of the value of the property – what’s known as the loan-to-valuation ratio – you’re likely to be charged an extra amount to cover the lender’s risk. This is called lenders mortgage insurance or a low-deposit premium.

The Collector

All dressed up

STORY BY BARRY DIVOLA + PHOTOGRAPHY BY NIGEL LOUGH



For fashion-lover Charlotte Dallison, discovering the world of second-hand clothes was a way of blending fantasy with reality and style with sustainability.



Charlotte's tips for vintage shopping

- + Figure out your style, what suits you and what makes you feel great. Then go from there.
- + Go through your wardrobe and cull, making space for things you actually want to wear.
- + Learn a few basic care skills – a bit of sewing, for example, can make a vintage piece perfect.
- + Discover the art of handwashing. A little bit of time with some gentle suds and warm water can bring a piece back to life.
- + Go shopping with a plan but leave room for magic because you never know what you'll find when you start looking.

How did you get into collecting vintage clothing? I grew up in Christchurch in New Zealand, which was pretty daggy, and I didn't have a true connection to fashion other than magazines. When I started earning money I began visiting op shops and finding my own style.

And what was your inspiration? At that time I was into the '70s because the celebrities in *Vogue* were Kate Moss and Sienna Miller and I really loved their boho-chic look. I figured out that you could go to op shops and find the same look for a lot less money and get it in an authentic way. The clothes I would find were much better quality than the new clothes that were imitating the style.

Is there a style you love now? The late '50s to early '60s is my favourite era. The Marilyn Monroe era. I'm curvy so the style suits me. Seeing curvy women on TV looking fabulous in shows like *Mad Men* was a big thing for me.

Do you own any significant pieces? I do. I met a wealthy woman from the United Arab Emirates and we became

friends. I broke my collarbone a few years ago and had to have surgery and it was a bit of a nightmare. She got in touch and said, "What's your address? I want to send something to cheer you up." I thought she was going to send me a card but then this huge box arrived and it was full of vintage clothes and trinkets. In there were shoes, a bag and a scarf with certificates authenticating them as belonging to Marilyn Monroe herself. It was an extraordinary gift. If I ever get married, I'm going to carry that bag.

How does sustainability figure into what you collect? Buying second hand is basically a recycling method. And it's a very stylish method, too. I have a bit of an 80/20 rule, where I buy 80 per cent vintage and 20 per cent new but even in that 20 per cent I try to shop as sustainably as possible. I've also found that when you start buying vintage clothes you also start thinking about sustainability in other areas of your life.

Charlotte's book on second-hand style, How to be Fabulous, is out now. ♦



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Live your best life

Dream

BUCKET LIST

Electric dreams

Hitting the road in an EV has never been easier – for you or the environment.

Bucket List

Electric dreams



The great Aussie road trip is evolving, as Bek Day discovered when she headed off on an adventure with fuel in her emotional tank and a plug for her car.

I've found myself parked at Triabunna Takeaway, about an hour outside of Hobart/nipaluna, my final destination in a three-day electric vehicle (EV) road trip around Tasmania/lutruwita. The flat-roofed blue building appears wholly unchanged since the 1980s – which is how you know you're about to have the best sausage roll of your life – and looks about as likely to house an EV charging station as my octogenarian grandparents' carport.

But looking at the map on my Tesla's dash display, I can see it marked clearly. So I pull around the back of the building where I find – to my delight – a shiny new charging point. And I'm once again happily surprised at how easy it's been switching from a petrol car to the increasingly popular choice of getting from A-to-B, and everywhere else, in an EV.



Tasmania's Great Eastern Drive.

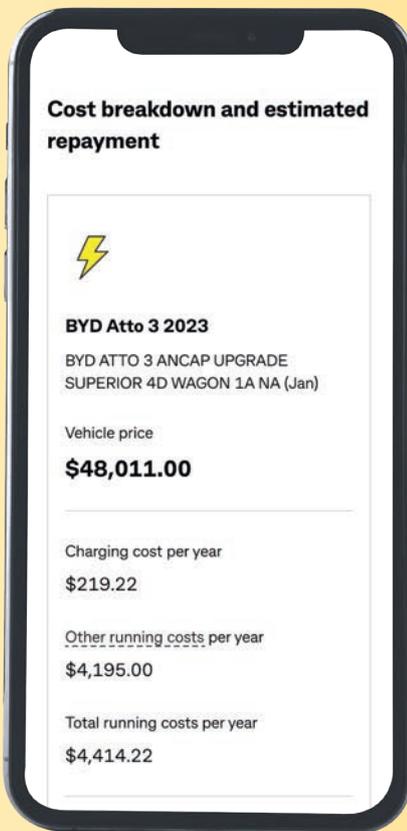


Try this:

EV COST CALCULATOR

Want to know how much money driving an EV could save you? CommBank's new EV Cost Calculator shows the differences in cost of ownership so you can make an informed pick. Compare vehicle costs as well as fuel/charging and other running costs. Even better: get an estimate of what the CO2 reduction could be with an EV compared with the selected internal-combustion engine vehicle.

Scan the QR code to use our EV Cost Calculator.



Range relaxation

Just a couple of years ago, all anyone spoke about when it came to the EV-switch was something called “range anxiety” – basically, the fear of running out of battery power before reaching a charging station – but I'm happy to report that it's a thing of the past. And I now know why: there are charging stations all over the place. That and EVs generally do the legwork for you by mapping out range and the next available plug-in points, ensuring you never get caught out.

According to Thara Philip, an e-mobility doctorate researcher at the University of Queensland, Australians are getting more and more relaxed about EV-driving thanks to an increase in awareness of the vehicles and their capabilities, significant improvements in average range (newer EVs have an average range of about 400 kilometres) and the fact that public charging infrastructure is improving by the day. “We now have some 2500 public charging stations across Australia, of which 560 are rapid chargers.” All of which means getting caught out really is a thing of the past.



Australia's network of fast-charging stations is ever-expanding.

Plotting your route

Sydney writer Lana Hirschowitz recently completed a number of road trips with her husband in their Tesla, including two between Sydney and Cabarita Beach – an 800-kilometre drive. Before leaving, they planned by destination and took into consideration accessibility of charging stations and comfort, too. “We split the drive over two days,” says Lana, who switched to an EV two years ago because of petrol’s financial and environmental cost. “And we charged twice each day, which only takes about 30 minutes if you find a rapid charger – it’s enough time to stretch your legs and have coffee.”

Of course, that’s not to say you can’t be spontaneous when road tripping in an EV. Take the road less travelled but with information up your sleeve. There are a number of apps available to help plan the perfect Aussie EV road trip, including the free PlugShare app, which allows users to enter the make and model of their vehicle in order to find the best way to split up their charging stops. It also shows where and what type of chargers are available nearby, making the process stress-free.

Tip:

If you’re switching to an EV, you could get a secured personal loan to help support your transition. Available for eligible electric and hybrid vehicle purchases, these lower-rate loans can cover upfront needs, from the EV to charging stations and batteries. Visit commbank.com.au/ev to find out more.

Terms, conditions and eligibility criteria apply.

The bottom line

“I love the EV,” says Lana. “I love how it handles the road and I feel like I’m saving the planet. We were looking at flying overseas but I felt awful about the carbon footprint so we stayed in Australia and drove our electric car.”

Independent think tank Beyond Zero Emissions estimates that a shift to EVs for urban travel would eliminate six per cent of Australia’s greenhouse gas emissions; eight per cent if regional travel is included. As well as saving on carbon footprint, there can be financial benefits. Australian Bureau of Statistics data has the average passenger vehicle consuming about 11.1 litres of fuel per 100 kilometres, meaning a round trip from Sydney to Cabarita Beach would be more than \$300 at today’s fuel prices.

While cautioning that the figures are dependent on movable factors, Philip points to research from the University of Queensland weighing up the savings available to Australian EV owners. “In an analysis done in 2023 we saw that there’s a saving of at least \$900 per year when always using fast chargers,” she says. “When the charge is done at home, those savings are even greater.” ♦

Easy itineraries



TASMANIA

The Tesla Traverse – a food-focused car rental package from Launceston to Hobart by way of its stunning east coast – takes in sumptuous accommodation and food pairings, all with charging stations. From Stillwater Restaurant and its Seven hotel, the route arcs around to the spectacular Piermont Retreat, nestled peacefully in the curve of Swansea’s Coles Bay. And you’ll end up at Hobart’s hyper-luxe hotel The Tasman, where kind valets will meet you at the door and take care of the overnight charge while you sleep.



QUEENSLAND

Australia’s first electric vehicle drive route stretches 500 kilometres through Tropical North Queensland, connecting Mena Creek and the Atherton Tablelands with Cairns and then north to the Daintree National Park in one neat package from the state government in collaboration with the Royal Automobile Club of Queensland (RACQ).



EVERYWHERE ELSE

NRMA’s network of fast chargers has made other road-trip itineraries more accessible to EV drivers. Byron Bay to Tamworth – by way of jacaranda-lined Grafton – is the perfect route for those wanting to explore a different side of New South Wales.



Are you ready to go electric?

More businesses are plugging into the benefits of integrating EVs into their operation and for employees. It's a win-win for their bottom line and the planet.

On Australian roads, EVs are becoming a common sight, with more and more people enjoying the long-term cost savings that align with personal sustainability goals. And increasingly businesses are making the change, too. For leaders and founders looking to future-proof their business, align with customer values and even prepare for regulatory changes, there's a strong case for flicking the switch now.

The right people will notice

The public's growing awareness of environmental issues means that businesses embracing planet-friendly practices send a message to their customers and their employees. And it's one that matters: you're taking the long view. As a business, you may be looking at what's right in front of you but there's also a broader consideration for the wider impact the business will have. With consumers spoilt for choice, transitioning to EVs can be a key differentiator in the marketplace.

EV curious but don't know where to start?

If you're looking to test an EV for business or personal use but aren't ready to commit to ownership, Origin

offers flexible and cost-effective EV subscriptions for businesses and their employees on a month-to-month basis. It's a low-risk way to check if EVs are right for you. With a great range of EVs to choose from, the biggest challenge will be selecting one to drive.

Work perks your employees will want

Origin 360 EV Subscription Salary Packaging is an employee work benefit for organisations to attract and keep top talent, while being a great business sustainability initiative as well. Subscribing to an electric vehicle through a simple monthly salary package deduction can give employees easier and more affordable access to EVs.

EV plans to drive business

Businesses interested in incorporating EVs into their operations can join Origin's subscription plan. The Origin 360 EV Flex Plan offers a tailored approach, allowing businesses to explore EV adoption at different commitment levels. It's perfect for businesses thinking about making the switch to electric vehicles, since all the heavy lifting is handled for you.

Origin 360 EV What's included

- ◆ Origin's all-inclusive EV program can take the stress out of selecting employee benefits or transitioning your business fleet – giving you more time to focus on the important stuff.
- ◆ Access to a team of EV experts from charging to vehicle management who can help businesses with the transition to EVs.
- ◆ Registration, routine servicing, insurance and maintenance, 24/7 roadside assistance and more. Freedom to return or upgrade to a different EV with 30 days' notice*.



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*Our EV subscription plans come with registration, comprehensive insurance, maintenance and servicing, 24/7 roadside assistance and tyre replacement for fair wear and tear. You also have the freedom to switch, return or upgrade to a different vehicle with 30 days' notice.

House Proud

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STORY BY SUE WHEELER

Save money *and* help the planet? Experts share steps you can take to reduce costs and your impact. True story.

It might not have been so easy for Kermit the Frog to be green but that puppet can speak for himself. With renewable energy technology improving every day, along with some savvy home-energy hacking tips, it's getting easier to reduce your carbon footprint around the house while also putting more money back into your wallet.

Decarbonising our homes – minimising the carbon dioxide emissions produced – is key. We can do this by making our homes as self-sufficient as possible: minimising consumption and generating and using sustainable energy. Electrification is another piece of the decarbonisation puzzle. While electricity isn't a renewable energy source in itself, it can be generated using renewable energy, like solar, making it a cleaner option than electricity generated from non-renewable sources such as coal, oil or natural gas.

Opportunities to make your home greener and save money are ever-expanding on both macro (installing solar panels) and micro levels (blocking the draught under the door). And with a host of national incentives and local rebates, there are even more savings waiting for you. Let's get started.

Tip: 

"People often forget the reverse function of ceiling fans," says Hamish White. "Use it to redistribute heat accumulating at the ceiling in winter."



Put up
new
blinds

Upgrade your windows

Windows and other glazing usually account for more heat gain or loss than any other element in your home. Replacing windows isn't a low-cost solution but incentives and loans, such as CommBank's Green Loan, can make it more achievable. Fitting blinds or curtains is easier on the bank account and closing them in the morning on a hot day helps your home stay cool while closing them at night during winter keeps it toasty. And use natural ventilation: open windows opposite each other and take advantage of cooling cross breezes.

Have a light-bulb moment

By replacing incandescent bulbs with more energy-efficient LED ones, you can reduce electricity consumption and lower utility costs. According to Energy Makeovers, they last longer and

use up to 85 per cent less power. So, if lighting costs you \$500 a year, moving to LED could reduce costs to \$75. Have downlights? "Try surface-mounted lights instead of recessed, which let air and heat come through," says Hamish White, owner of sustainable building company Sanctum Homes.

Insulation, insulation, insulation

Heating and cooling are behind 40 per cent of energy use in the average Australian home. A well-insulated home prevents or slows heat flow. "Retrofitting ceiling, roof and under-floor insulation can be straightforward," says White, "but it can be trickier and more expensive for walls." Still, it may be worth it: the Australian Government's Your Home portal suggests that roof and ceiling insulation can cut heating and cooling costs by up to 45 per cent.

“Look for old, unused cooling ducts and block them up with plaster.”

Get your timing right

Start by checking your bill. “If your tariff is based on ‘time of use’, electricity is cheaper during off-peak times,” says Alex Matthews, CommBank’s environmental and social executive general manager. You could save money by changing the time you use appliances. Consider using timers on dishwashers and washing machines to run them during the day. “As a bonus, when the sun is shining and more solar power is in the grid, you’ll generate less emissions.”

Power up your cooking

If your cooktop is due for an upgrade, consider an induction model. Much loved by chefs, they heat with precision, meaning they only heat the surface of your pan and not the space around it so heat is not lost or wasted. If you’re upgrading from electric, the swap should be simple but it’s best to talk to an electrician. Look at government websites and organisations to learn more about making the switch from gas to electricity.

Seal those leaks

If heat is escaping under your front door, the dollars aren’t far behind. Keeping your home airtight is one of the simplest ways to maintain a steady indoor temperature and lower heating and cooling costs. The quick wins involve little more than a trip to Bunnings. Door seals or draught excluders are a no-brainer. White suggests using silicone to seal skirting boards, floorboards and architraves around doors. “Also, look for old, unused cooling ducts and block them up, preferably with plaster. They’re basically big holes letting heat out or cold air in.”

Reach for the stars

Not all appliances are created equal so use the government-regulated Energy Rating Label to compare energy efficiency when you’re shopping for that new washing machine. Quite simply, the more stars on the label, the more efficient it is compared to its peers and the higher the star rating, the less energy you’ll use (and the more money you’ll save). Stars go from one to six – but, with technology improving all the time, some appliances now go up to 10. The Energy Rating website advises working out what features and size you need in your appliance first then using the star rating and the Energy Rating Calculator to make a final decision.

Tip:

CommBank’s Green Loan offers eligible home loan customers up to \$30,000 at a low, 10-year secured fixed rate to help them improve their home’s energy efficiency.





Install solar panels

Add a door seal or draught excluder

Tip:

“Good solar installers can help you work through details, like what size panels are best for you, where to place them and how to access government rebates,” says Matthews.

repayments. That would mean cost-of-living savings straight after solar installation.”

More than 30 per cent of Australian households now have solar power. Homes with batteries, electric cars and heat-pump hot-water systems are able to use solar energy to power more of their home.

Set-up costs differ according to the location and size of your solar system but according to Solar Choice, a commonly sized 6kW system will cost between \$4000 and \$5000 in most states. You can find price comparisons on the Solar Choice website. To take advantage of the growing government incentives and programs, check your state government website as well as yourhome.gov.au and energy.gov.au.

If you use a lot of your energy in peak times in the evening or want to use more of the energy from your solar panels then batteries can be a great choice. And they’ve come down in price considerably in recent years.

Some like it hot

Once you’ve got your shiny new solar panels installed, it’s the perfect time to upgrade your hot water unit to match. Moving to a heat-pump hot-water system can reduce your energy bill. Similar to an air conditioner, the unit takes heat from the ambient air outside and uses it to warm water. Installing one of these energy-efficient systems can be a big step towards electrifying your home. ♦

Be water wise

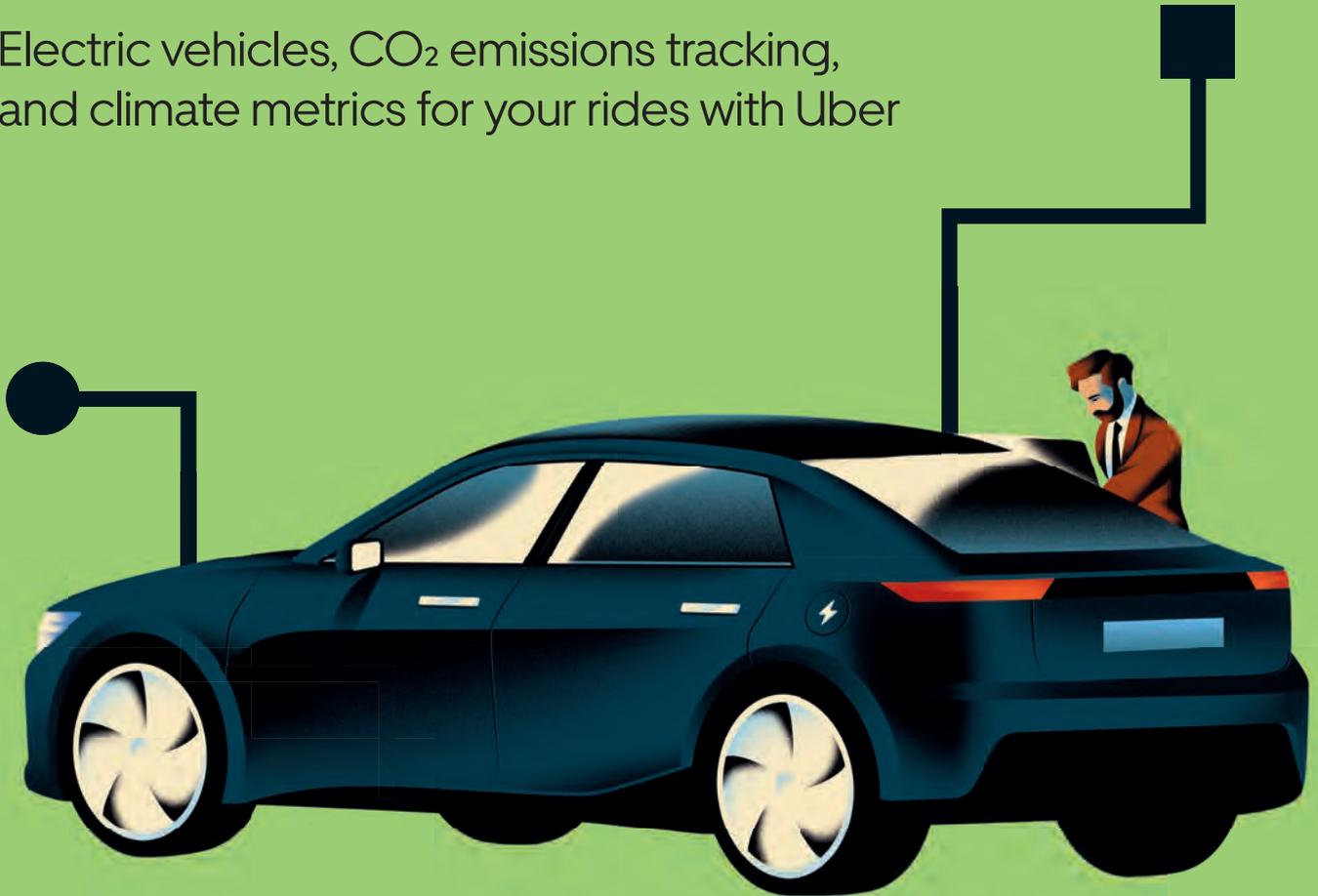
Look to upgrade your appliances and water fixtures. Much like the government-regulated Energy Rating Label, the Water Efficiency and Labelling Standards scheme compares the most water-efficient appliances and fixtures, including showers, faucets, toilets, dishwashers, washing machines and flow controllers. Install low-flow taps and shower heads – they guzzle less water by mixing air into the water flow. Choice reports that going from a nine-litre to a 7.5-litre flow rate can mean saving more than 5000 litres of water per year.

Follow the sun

Consider installing solar panels to harness renewable energy, reduce dependency on traditional power sources and potentially earn credits through net metering. “Rooftop solar technology has become cheaper and more powerful,” says Matthews. “A typical payback period for a system would be three to five years, while the benefits of generating your own electricity can last much longer than that. With finance available to spread the upfront cost over a period of up to 10 years, the savings in energy bills can be greater than the additional

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Write Away

Happiness, hacked

STORY BY ALEXANDRA ENGLISH

Looking for a wellness resolution that's attainable, cost-effective and will reap huge rewards for your mental fitness? Start journaling.

Chances are, last time you wrote in a journal, the entry started with "Dear diary". But your younger self may have been onto something. A recent study found that writing about the positive aspects of your life for just one month can decrease feelings of anxiety, depression and general distress. And another found that expressive writing – where you focus on feelings rather than events – can increase optimism and resilience. And you don't need to set aside hours in a week to benefit – just five minutes of regular writing can help train your brain to focus on the positive and feel more relaxed.

Entrepreneur Kristina Karlsson knows a thing or two about inspiring people to harness this happiness hack. The founder and former creative director of Kikki.K stationery has now launched Dream Life, a positivity and empowerment movement that includes her book, *Your Dream Life Starts Here*, online courses, a podcast and coaching services. She's been journaling almost daily for 25 years. "For me, journaling is like a walk in nature in terms of the impact it has. I never come back from a walk feeling worse."

Set the scene (and a timer)

Kristina dedicates time early in the day to write her "morning pages". She's turned it into a ritual: she brews her favourite tea, lights a candle and sits in a comfortable chair. "It's three pages of stream-of-consciousness writing, where I jot down whatever comes to mind," she says. "It's soothing and calming to dump the clutter from my head onto paper. I often finish brimming with possibility and smiling to myself."

Write like no-one's reading

Most of what we write is intended for others. Possibly the best thing about journaling is that you're writing for an audience of one. Take the pressure off and forget about spelling and grammar. "I don't worry about making sense," says Kristina. "I never save my morning pages so I don't re-read what I've written."

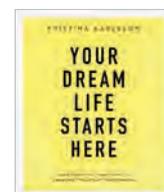


Consider what to write

Start by listing one or two things that made you happy in the past week and then see where your mind takes you. Kristina has compiled a list of prompts, including phrases like "I want to...", "I am...", "I'm worried about..." and "I keep thinking about...". She also suggests digging deeper into questions like, "What would you do with your life if you could do anything at all?" Or, "What would you do if you had all the energy and health to create the life of your dreams?"

Make it your own

"There are so many ways to journal," says Kristina. "Everyone is different and it's important for people to find their own groove. Some people like to jot down a few thoughts just before bed and others prefer a journal that guides them. It's not one size fits all." And the only things you need are a few minutes and some pen and paper. ♦



Kristina's book, *Your Dream Life Starts Here*, has tips and tools to start you on your journaling journey.



The best \$5 I ever spent...

Comedian and star of *The Project* Sam Taunton turned a joke present into a way to help those in need.



“I bought a kids guitar from an op shop and gave it to Waleed Aly as a joke. He suggested we get the musicians we interview to sign it and then auction it off for charity. So far, we’ve had Nick Mason from Pink Floyd, Jimmy Barnes, Boy George and so many others scribble on it. Gene Simmons asked for cash after he signed it but never followed up. I’m expecting his bank details any day now.” ♦



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