

FINANCE

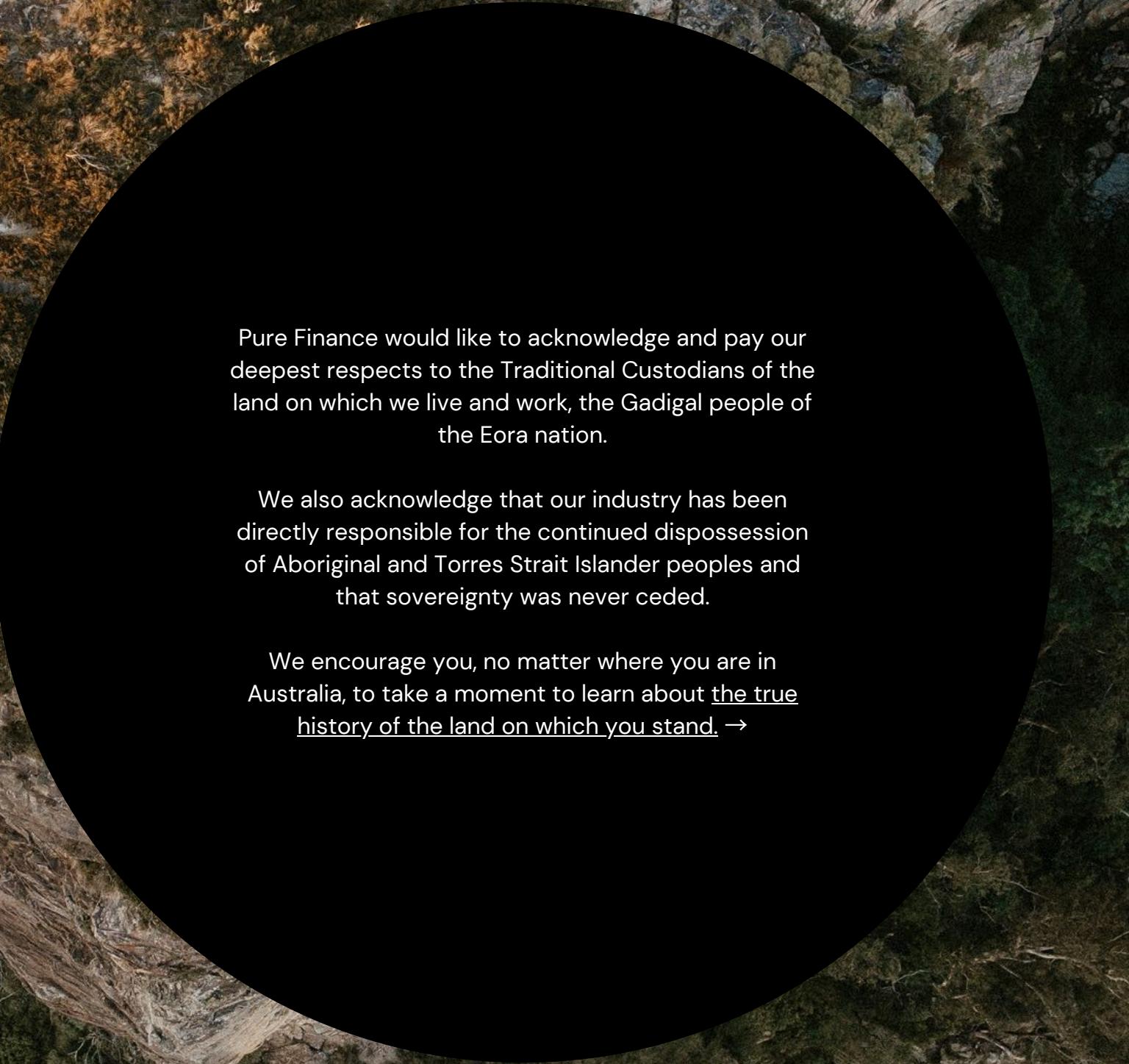
● Annual Impact Report

FOR

GOOD

● 2020

● Pure Finance.



Pure Finance would like to acknowledge and pay our deepest respects to the Traditional Custodians of the land on which we live and work, the Gadigal people of the Eora nation.

We also acknowledge that our industry has been directly responsible for the continued dispossession of Aboriginal and Torres Strait Islander peoples and that sovereignty was never ceded.

We encourage you, no matter where you are in Australia, to take a moment to learn about [the true history of the land on which you stand.](#) →

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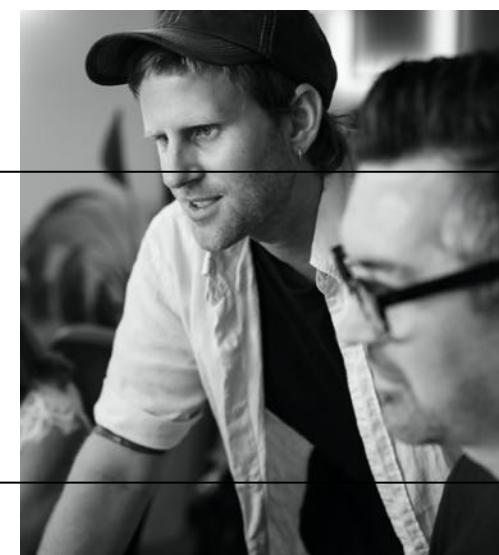
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WELCOME

● 2020

04

IF 2020 WAS OUR LONG-OVERDUE WAKEUP CALL TO DO AWAY WITH 'BUSINESS AS USUAL' –

HOW DID WE ANSWER THAT CALL?



Friends, 2020 was a year like no other. Don't worry, we won't say it was 'unprecedented', but we will say that it was a year unlike any other we have experienced before.

Bookended by bushfires and border closures, it was a year that forced us to confront the inequities and injustices inherent in the systems that underpin our society, and if we were ever waiting for the opportunity to change them, there would be no better time than now.

At Pure Finance, we believe in a more equal financial system and, after a decade in the financial services industry, we have some pretty good ideas as to where to start making changes. However, it's one thing for a finance company to 'talk the talk' about doing things differently. It's another thing to actually do it, and to be held accountable for it.

If we want finance companies to be held to a higher standard (and we do), then we need to be out the front, leading the charge, and prepared to put our money and our values where our mouths are, literally.

On that note, we present to you our [Finance for good: Annual Impact Report 2020](#). These pages before you detail not only our commitment to what we believe must be the future of our industry – radically transparent, for the benefit of people and planet over profit, and sustainable in every respect – but a declaration of how we do it and an invitation for you to join us.

We'll let you in on a little secret: talk is cheap, and the time to walk is now. So, come and see for yourself, and may you be similarly inspired to make finance a force for good in any and every way possible.

In solidarity,

Team Pure Finance

87% OF AUSTRALIANS...



...think that Australia's financial services sector has a role to play in generating positive social, environmental and economic outcomes for the country.

ARE YOU ONE OF THEM?

MEASURING WHAT MATTERS

We all know the oft-cited quote attributed to Einstein that defines insanity as doing the same thing over and over and expecting different results. Yet every year when Australia's top mortgage brokerages are ranked, we see the same measures of success: total loan book size, and total number of loans settled.

Can we agree that it's time to measure success by more than just the numbers?

If we want a new normal for the finance industry, we have to create it. We need to think about the cultural and attitudinal change we want to see, design for it, measure it, and be held accountable for it.

Again, talk is cheap. We know that people want their financial services to be more ethical, and they want proof, and rightly so. So what does this change look like and what should we be held accountable for?

Change looks like radical transparency, making facts and figures publicly available and putting your hand up when you do something wrong.

Change looks like seeing people as more than dollar signs.

Change looks like seeing the planet as more than something you can extract resources from and use for your own benefit.

Change looks like working with communities and customers that are 'more complex' or underserved.

Change looks like choosing sustainability over convenience and offering eco-conscious products and services.

Change looks like measuring things other than our bottom line, think: triple or quadruple bottom lines.

For some time now, we've been on a mission to prove that ethical, purpose-driven finance is better in every respect. It's better for our customers, our team, our community, our planet and, yes, it's even better for profits.

And here is the report to prove it.





● Company Coordinator

"It's hard to choose just one highlight from 2020 - Yours, Ladies Talk Money, becoming a B Corp! To join a team and get to learn from, and be around, people with similar values and create such impactful work together is why I'm so excited to be a part of the Pure Finance family."

-AZRA

FINANCIAL

IMPACT

● 2020

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WE'RE FINANCE PEOPLE SO OF COURSE WE LOVE NUMBERS –

BUT OFTEN, THEY DON'T TELL THE WHOLE STORY...

That's why every year, along with our financial impact, we also measure and report on our social + community and environmental impact, to ensure the financial solutions we provide are better for you, better for the community and better for the world.

But you've got to start somewhere, so here's a look under the hood...



COMPANY FINANCIALS

Finance, especially mortgage broking, is an industry known for hiding details in the fine print. That's why we're so passionate about radical transparency; opening our books is one way that we can offer meaningful insights into our company's performance and invite you to share in our growth and success.

\$804,689

Total Revenue

\$595,520

Total Operating Costs/Wages
(Including COVID PAYG Tax Offset)

\$208,769

Net Profit

\$60,757

Amount Donated –
(Target) 5% Revenue
(Actual) 7.5% Revenue



Before we're mortgage advisers, we're people – and we are well aware that each of those numbers represents a person, a dream, lots of hard work and sacrifice, and potentially some sleepless nights. So, if you were one of the people who took out, or refinanced a loan with us in 2020, you made this possible.





● Managing Director

"To be able to make a record donation and keep this calibre of people working together throughout a pandemic is undoubtedly a highlight of 2020 for me. I'm looking forward to seeing people use the features of our brand-new website and calculator, and I'm excited to get back on the road meeting new people and spreading the word about finance as a force for good."

-BRENDAN

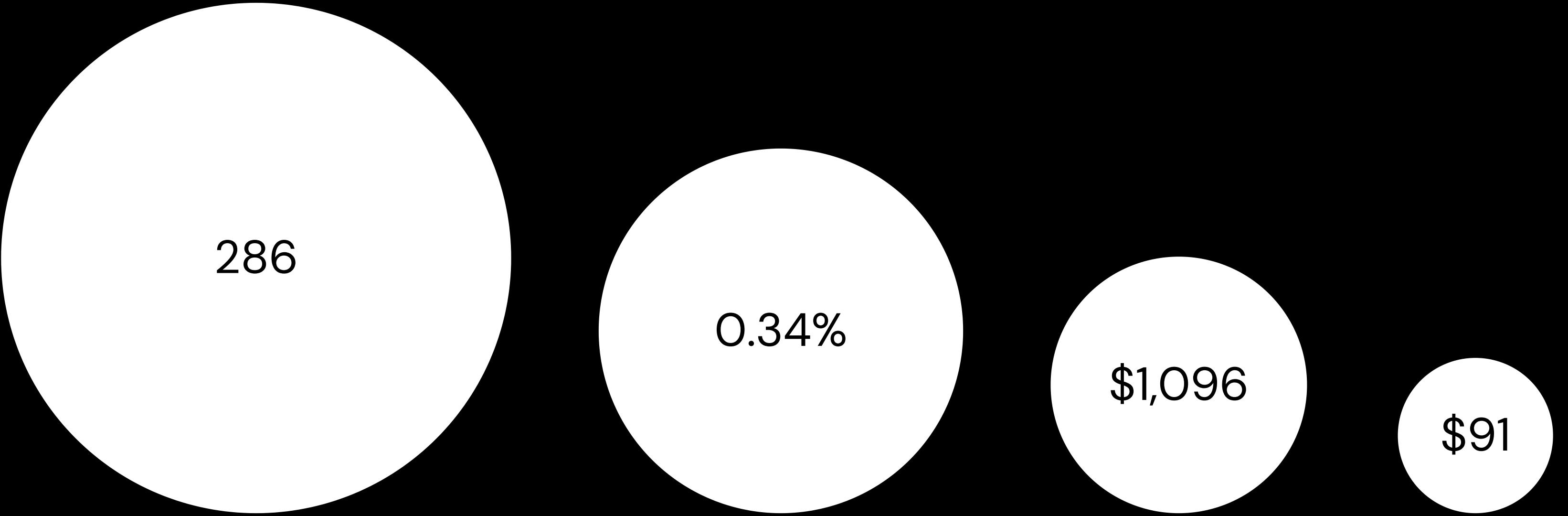
ANNUAL RATE REVIEWS

The thing about taking out a great home loan is that it doesn't always stay great. We believe a loan should never be 'set and forget', and so we created an industry-first annual rate review process - just one of the ways we're trying to do finance better!

How does it work? Every year we proactively negotiate with our clients' chosen lender to ensure they're not paying more than they should. Here's a summary of the results we achieved for our community in 2020. ↓



ANNUAL RATE REVIEWS/ TOTAL



286

Total Reviews Conducted

0.34%

Avg. Rate Reduction

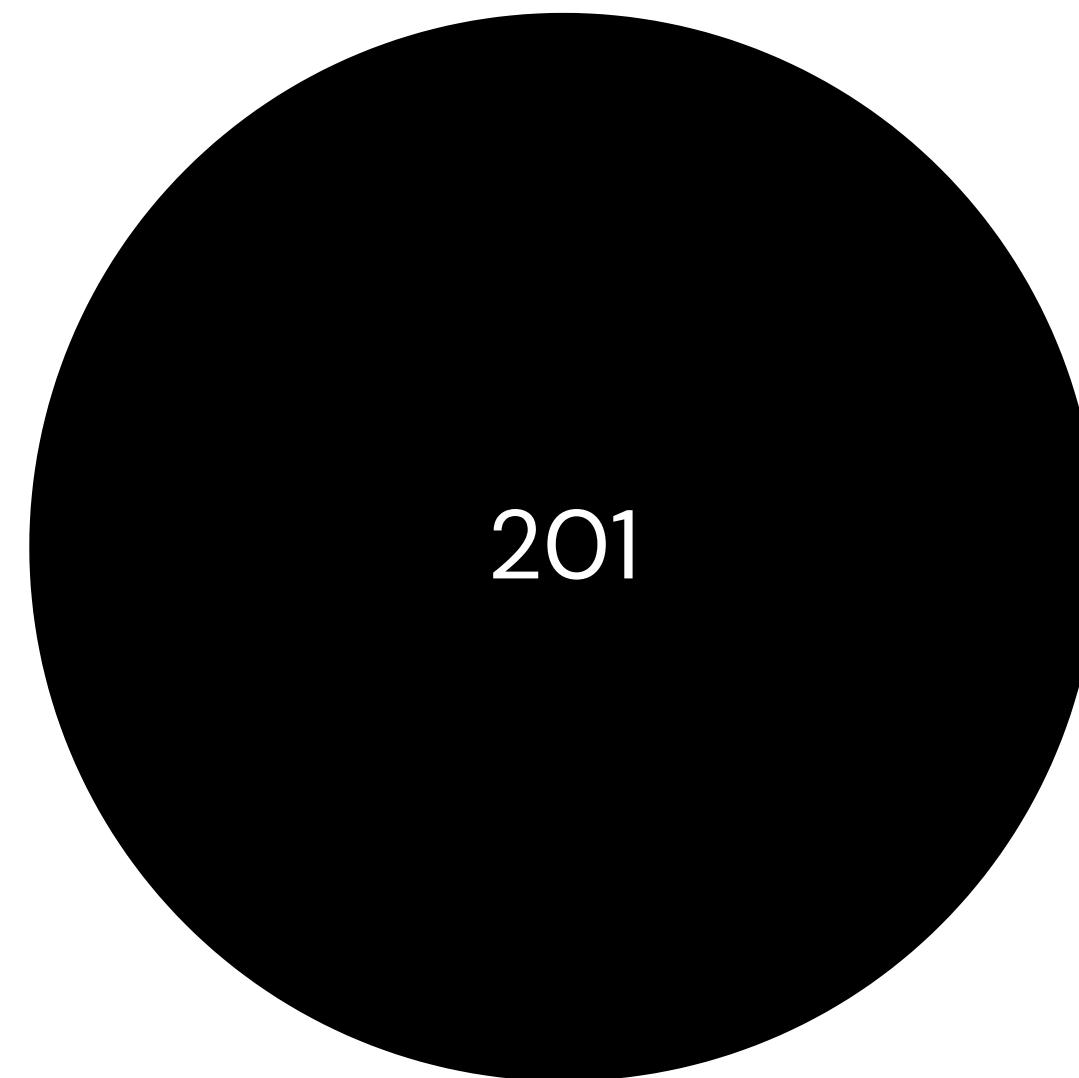
\$1,096

Avg. Annual Saving

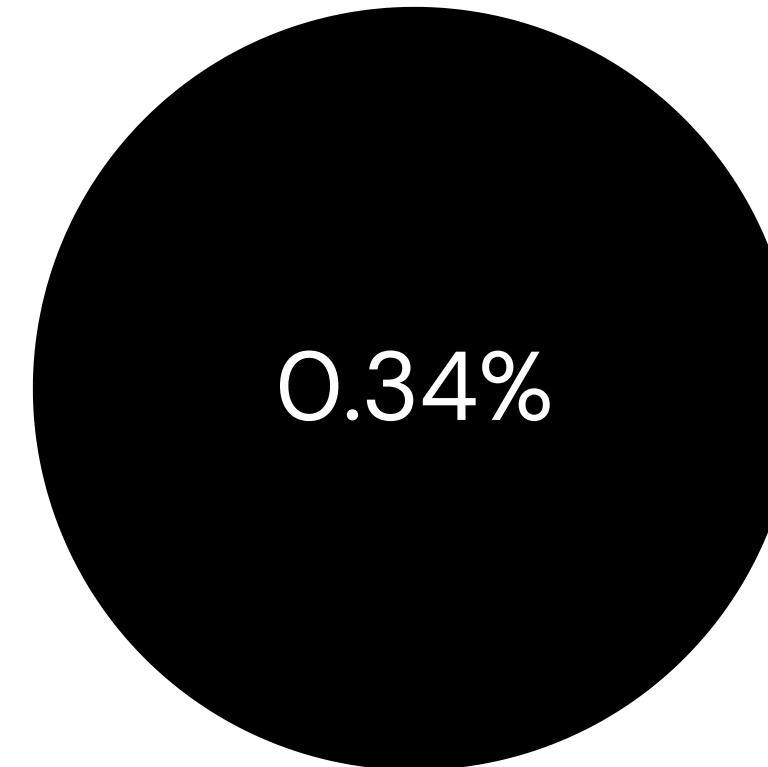
\$91

Avg. Monthly Saving

ANNUAL RATE REVIEWS/ OWNER OCCUPIER



Total Reviews Conducted



Avg. Rate Reduction

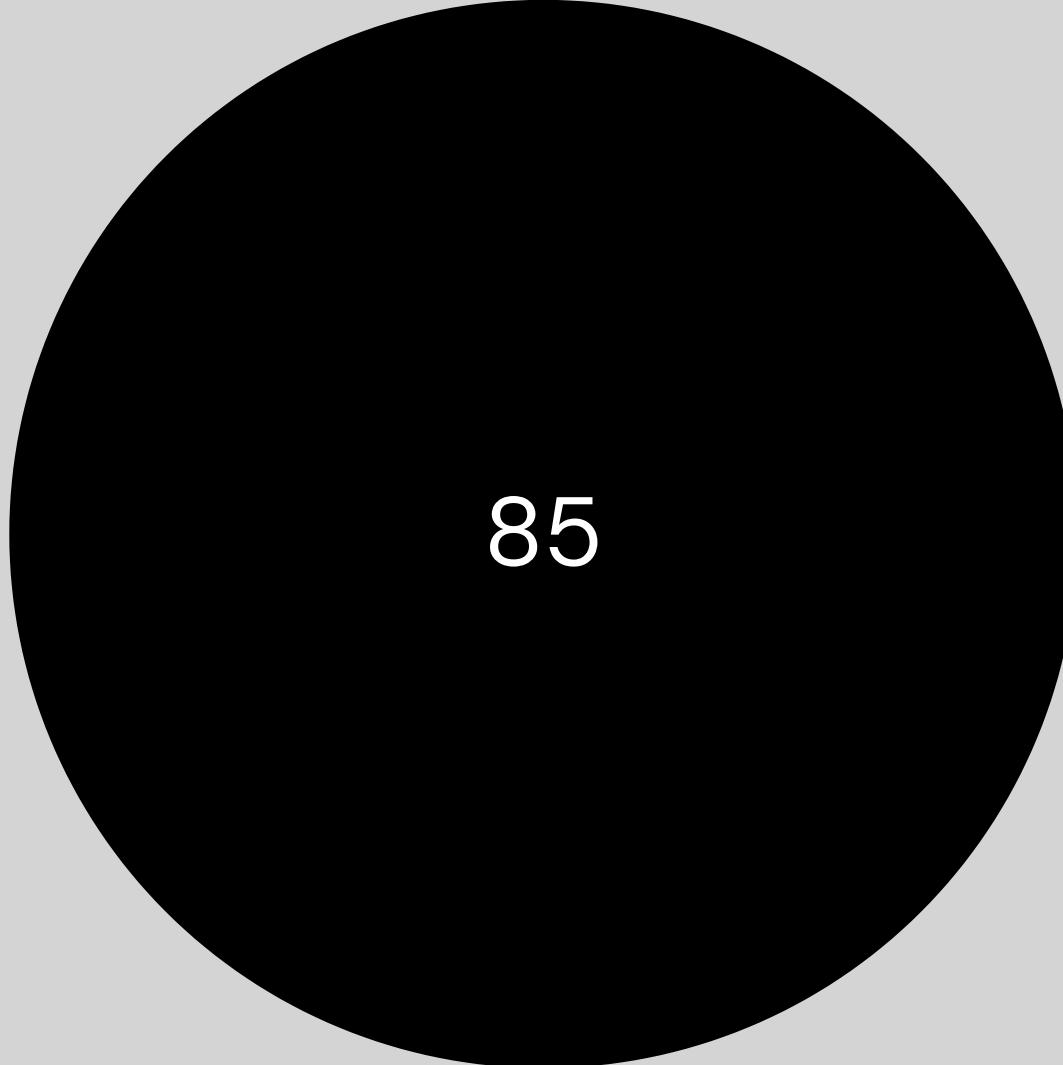


Avg. Annual Saving



Avg. Monthly Saving

ANNUAL RATE REVIEWS/ INVESTMENT



85

Total Reviews Conducted



0.36%

Avg. Rate Reduction



\$1,088

Avg. Annual Saving



\$91

Avg. Monthly Saving

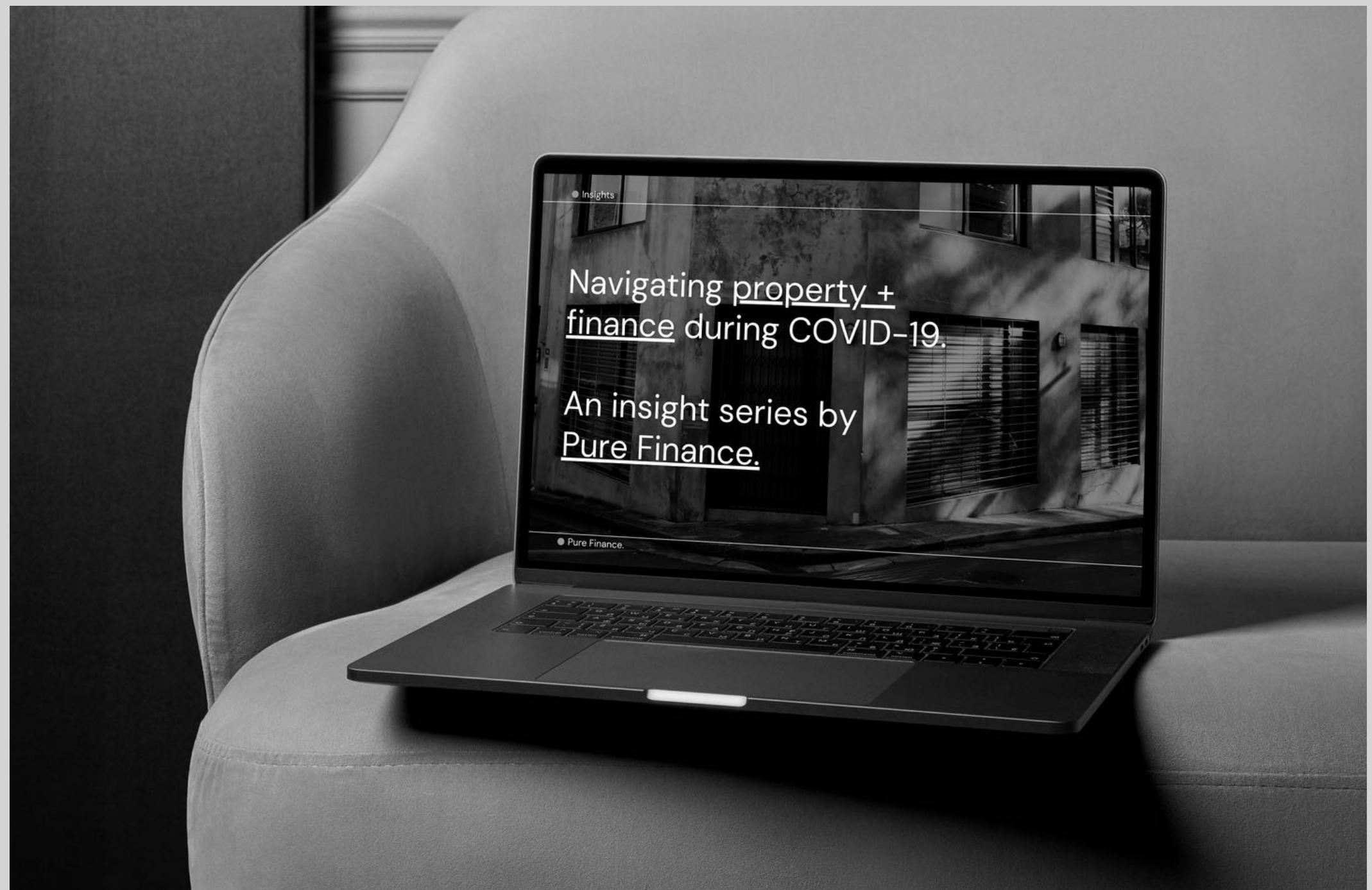


COVID-19 SUPPORT

You know the deal – job losses, stimulus packages and repayment pauses. Navigating your finances during a pandemic isn't easy for anyone, especially because the situation is constantly changing.

Were you one of the 800,000 Australians who needed to put a pause on their loan repayments?

From tips on reducing your mortgage costs, through to how to be a good landlord, we jumped into action and created a content series aimed at supporting our community through the height of the pandemic in April and May. We were so heartened to see that almost everyone in our community was able to weather the worst of the COVID storm.



SOCIAL

● 2020

IMPACT

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B-COMING A B CORP™

Deemed to have met the highest standards of social and environmental performance, transparency, and accountability, B Corporations or 'B Corps' are companies that have been independently certified by non-profit B Lab to be actively balancing purpose, planet and profit.

In September 2020, we were thrilled to join this 4,000 strong global community of businesses doing better and become the first specialist mortgage brokerage in the country to do so. Truthfully, the news could not have come at a better time.

B-COMING A B CORP™

WHAT DOES IT MEAN TO US?

B Corp status is currently the only recognised global certification that measures a company's entire social and environmental performance. Better yet, it's not a one-off 'tick a box' process, but a long-term accountability mechanism, with certified businesses required to undergo a reassessment process every three years.

Certification is not easy, and nor should it be, so this is a huge milestone both for us and for the industry, and part of our mission to make finance a force for good. Want to see how we scored? [Visit our B Impact Report here.](#)

We asked our team to share why they're so passionate and proud to 'B part' of a B Corp. This is what they said... ↓





"...it's an outward promise to others that, as a business, we aim to do better by independent social and environmental standards, and are committed to being transparent about where we are and where we want to be."

- AZRA • COMPANY COORDINATOR

"...we're making a public, verified and transparent commitment to people and the planet."

- BRENDAN • MANAGING DIRECTOR





"...it's well past time to redefine 'business as usual' and the B Corp framework provides us with the perfect roadmap to do so."

- SEBASTIEN • FINANCE + PURE COMMUNITY MANAGER

"...it's incredibly rewarding to be part of a community of businesses that are making a public and measurable commitment to putting people before their profits."

- CATHY • CLIENT + LOAN MANAGER





"...I fundamentally believe the definition of 'good business' can (and must!) become about much more than just the bottom line. B Corp Certification gives us a tangible and meaningful framework to work within, and shows us that a better way of doing business is both possible and profitable."

- CHANEL • STRATEGY + MARKETING

"...the B Corp community makes me hopeful for the future; B Corps, and the work they do, are pioneering real change in the world and I'm so proud that I can be a part of that journey."

- CHARLIE • CLIENT + LOAN MANAGER



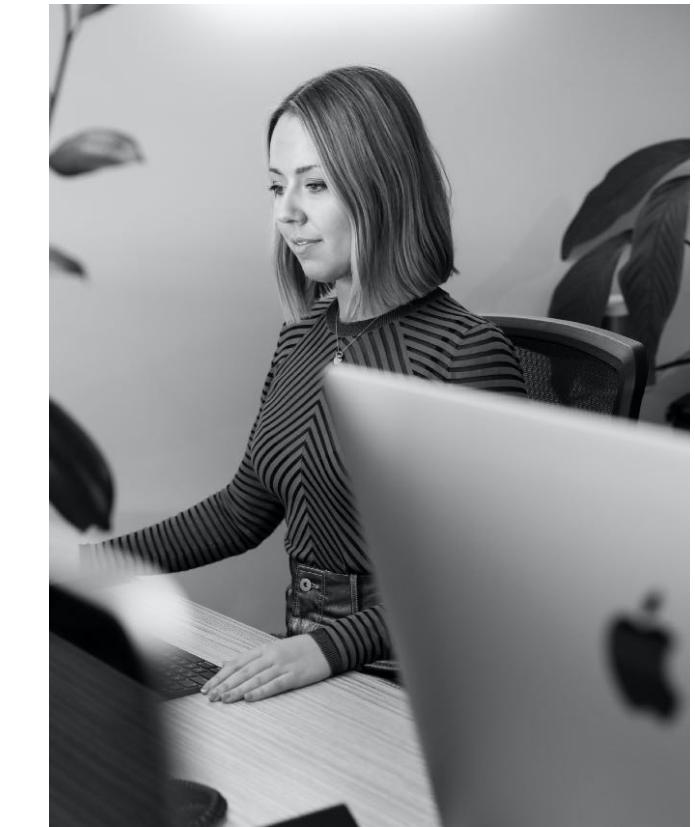


B-COMING A B CORP™

WHAT DOES IT MEAN FOR YOU?

Being a B Corp is about more than just saying that you're 'good' and 'ethical' – it's about being held accountable for it, and to do so with honesty, integrity, radical transparency and regularity (not really things that finance companies are known for). Wearing the B Corp badge has become a way to give people like you confidence that the processes and systems that companies say they have, have actually been put to the test, and they have the report card to prove it.

It means that you can be confident we are who we say we are; it means that your money goes a lot further with us; and it means that you have an agreed upon standard to help and hold us to.



B-COMING A B CORP™

WHAT DOES IT MEAN FOR THE WORLD?

If the pandemic has reminded us of anything, it's that we are all connected and that radical transparency and accountability are not just 'nice to haves' but are at the core of what it means to do 'good business'. It feels like this is our last chance to do away with 'business as usual' and to realise that this race towards exponential growth and profit, with little regard for the impacts on our fellow human beings, our planet or future generations, is a race to the bottom; a race with no winners.

In that way, the B Corp badge rises as a beacon for the future of business and for a post-pandemic economic, social and environmental recovery. Say it with us: ethical, purpose-driven finance is better in every respect – for people, for the planet and, yes, even better for profits.

So, whether it's the coffee you drink, the toilet paper you use, the place you bank, or where you get your mortgage advice, join the global movement of companies doing better business by choosing B Corps.





● Finance + Pure Community Manager

"As we navigate such a challenging period of universal uncertainty, a time where we've all been forced to reflect on what's truly important to us, we have a unique and exciting opportunity to truly create a sustainable and inclusive future for all, and I find that energising..."

-SEBASTIEN

WOULDN'T IT BE
GREAT IF YOU
COULD CONTRIBUTE
TO CAUSES YOU
CARE ABOUT, SIMPLY
BY WORKING WITH A
FINANCE COMPANY?

SPOILER: YOU CAN!

As a society, we are being called to step up with courage and conviction to meet the challenges of our time. That means putting our money where our mouths are, and our voices where our values are.



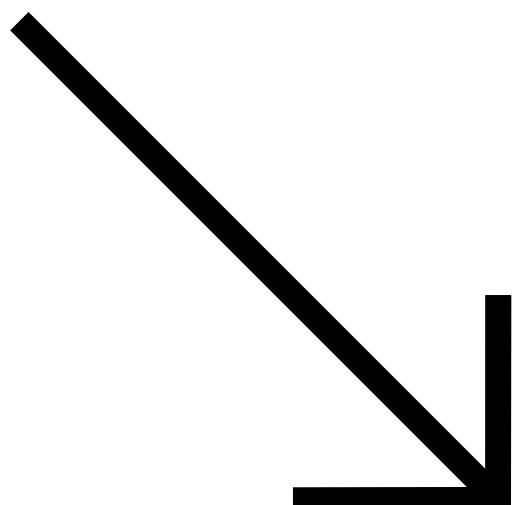
OUR 'PROFIT FOR PURPOSE' MODEL:

The finance industry has, for too long, played a key role in perpetuating systems and structures that have created prosperity and wealth for some, and the continued oppression and exploitation of others.

That's why we have operated under a 'profit for purpose' model since day one, which enables us to do our jobs and create a world we actually want to live in at the same time.

We call it Pure Community and, each quarter, we donate a percentage of gross revenue (as opposed to just 'profit', which can be easier to manipulate) to causes we care about. Managed by Pure Finance team member, Sebastien Miller, donations are made quarterly on behalf of the entire Pure Finance community and are guided by the UN Sustainable Development Goals (SDGs). It's just another way we're making your finance go further for you, the community and the rest of the world.

Want to learn more? Visit: www.purecommunity.co ↗





10 causes
supported

This year we upped our commitment from donating 3% of revenue to 5% and we split that contribution into three 'buckets' that mean a lot to us: the planet, its people, and paying the rent. Let's break that down a little more: ↴

3% **PEOPLE**

Hearing a finance company talking about 'equity' is nothing new, but the way we talk about it is. At Pure Finance, we are deeply committed to fairness and equity of access to opportunity, wealth, power, and knowledge. The world is facing big challenges, and we believe our industry needs to step up and rise to the challenge by being more inclusive and more generous. So, we're committed to giving 3% of revenue back to the community so that our success can be all of ours.

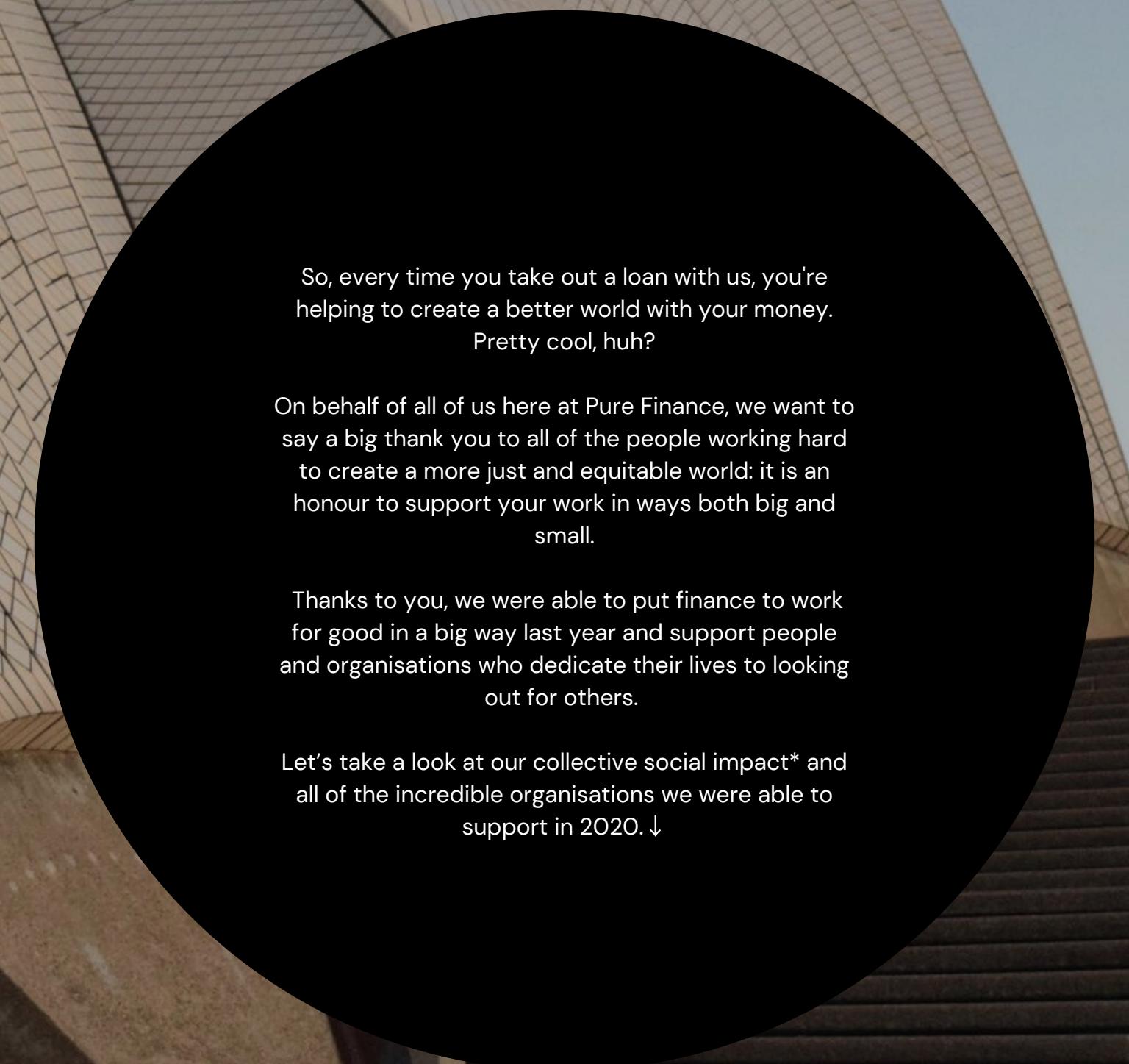
1% **PLANET**

None of us would be able to be here, doing what we do, if it wasn't for the planet that we all share. We are proud members of [1% for the Planet](#) – a global movement inspiring businesses and individuals to make simple, effective and accessible commitments to taking care of the Earth. After all, there's no use for finance on a dead planet.

(More on our environmental impact later in the report pp. 37 – 42).

1% **PAYING THE RENT**

For decades, our industry has contributed to the continued dispossession and oppression of Aboriginal and Torres Strait Islander peoples and it's far past time to make racial equality and justice a reality in this country. It's time to pay the rent. In May 2020, and every month thereafter, we have committed to giving 1% of revenue to Aboriginal community-controlled organisations and First Nations causes to both honour the sovereignty and self-determination of Aboriginal and Torres Strait Islander peoples, and to help us collectively move towards a more just way of living on this stolen land.



So, every time you take out a loan with us, you're helping to create a better world with your money. Pretty cool, huh?

On behalf of all of us here at Pure Finance, we want to say a big thank you to all of the people working hard to create a more just and equitable world: it is an honour to support your work in ways both big and small.

Thanks to you, we were able to put finance to work for good in a big way last year and support people and organisations who dedicate their lives to looking out for others.

Let's take a look at our collective social impact* and all of the incredible organisations we were able to support in 2020. ↓

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¹ SISTERS INSIDE



Currently in Western Australia, people with no criminal convictions are imprisoned if they do not have the capacity to pay a fine. These laws disproportionately impact Aboriginal women. ['Free Her'](#) is a fundraiser by [Sisters Inside](#) that supports the release of Aboriginal women from prison, and helps pay warrants and fines on their behalf, so that they are not imprisoned. We were able to donate \$2,400 to the campaign, and encourage you to take further action by contacting the Attorney General to demand that these discriminatory laws be repealed. For more information, or to donate, visit → gofundme.com/f/bfvnvt-freethepeople

Targeted SDG's



² FIRESTICKS



Firesticks Alliance Indigenous Corporation is an Indigenous-led organisation that aims to re-invigorate the use of cultural burning by facilitating cultural learning pathways to fire and land management. Firesticks strives to empower Aboriginal and non-Aboriginal communities to work together towards healthy, functional and resilient landscapes by building on traditional knowledge and making use of new technologies. For their work providing Indigenous leadership, advocacy and action to protect Country, we were proud to contribute \$1,200 to Firesticks in 2020. You too can support their work by visiting → firesticks.org.au/donate/

Targeted SDG's



³ CHANGE THE RECORD



Just because #BlackLivesMatter protests and demonstrations are no longer dominating the news cycle, does not mean that we, as a society, have reached any semblance of racial justice or an end to rampant racial discrimination. That's why we're so passionate about the work of organisations like [Change the Record](#) who are on a mission to end the incarceration of, and family violence perpetrated against, Aboriginal and Torres Strait Islander peoples. Over the last 10 years there has been an 88% increase in the number of Aboriginal and Torres Strait Islander peoples being put in prison, with First Nations people now 13 times more likely to be imprisoned than non-Indigenous people. Change the Record is Australia's only national Aboriginal-led justice coalition of legal, health and family violence prevention experts to whom we proudly donated \$2,030. Find out more about their important work → changetherecord.org.au

Targeted SDG's

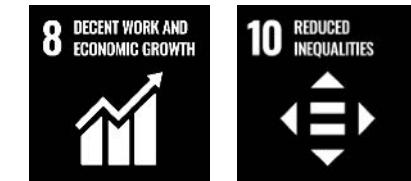


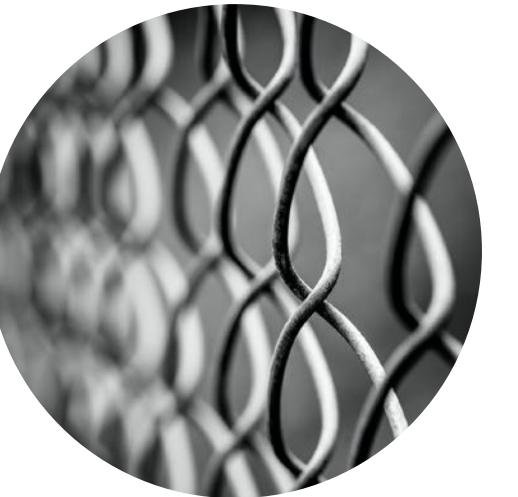
⁴ YIRRA YAAKIN



As the world's longest continuing culture, First Nations communities are rooted in the art of telling stories, not just to entertain, but to pass on important learnings about culture, values, people, animals and the environment. Based in the heart of the Noongar Nation in south-west Western Australia - [Yirra Yaakin](#) is a leading Aboriginal-led theatre company that exists to ensure the telling of Aboriginal stories remains under Aboriginal control. In a year that was especially hard on the Arts sector, it was our great pleasure to support Yirra Yaakin with a donation of \$2,132 as they continue their role as a respected cultural leader and artistic hub for Aboriginal communities. Learn about their work → yirrayaakin.com.au

Targeted SDG's



⁵ ASRC

On June 20, the world marks World Refugee Day – a day to honour, raise awareness and solicit support for the millions of people who find themselves displaced, seeking asylum, and living as refugees throughout the world. Fittingly, the 2020 theme was: 'every action counts: Everyone can make a difference.' Ain't that the truth!

Thanks to everyone who settled a loan through us in Quarter 2, we were able to donate \$2,400 to the [Asylum Seeker Resource Centre](#) (ASRC), Australia's leading human rights organisation providing support to people seeking asylum. From mobilising a community of compassion to create lasting social and policy change, we love the ASRC and what they stand for. You can learn more about their work by visiting → asrc.org.au

Targeted SDG's

YOURS – A NEW CHARITY



There are 3.24 million people in Australia living on or below the poverty line, including almost 1 million children. Does that shock you? It should. That's almost 15% of our population, or 1 in 8 people, who don't have enough money to meet their basic needs after housing costs are taken into account.

No one should have to live not knowing where their next paycheck is coming from or with the worry that their paycheck won't cover what they owe. Right now that is the reality for almost 15% of the Australian population, far higher than the OECD average.

With payday loan numbers rising, so too is the number of people trapped in a debt spiral, unable to pay back these high-interest loans. Far from creating a financial solution to a payday shortfall, these predatory and unregulated lenders are further entrenching poverty and disadvantage for the thousands of Australians who can't afford to pay them back, an alarming number of whom are single mothers.

In 2020, we put the wheels in motion to create a viable and accessible alternative to fringe and payday lenders so that fewer people are trapped in a downward debt spiral. (Remember that 3% of revenue we set aside earlier in the report? This is where it's going.)

In partnership with community organisations who work directly with vulnerable populations, 'Yours' will provide interest-free micro loans to people who need them, and who all too often fall through the cracks.

With a range of products designed to overcome the most common barriers to accessing safe and fair finance, and measures in place to encourage repayment without punitive action – we are set to help create the kind of dignified and inclusive world we all deserve.

To be the first to find out when Yours launches, be sure to subscribe to our Journal.↗



LAUNCHING: LADIES TALK MONEY

Shakira's hips don't lie and neither do the stats: 8 in 10 women say they feel uncomfortable talking about money. But, given the painfully slow progress towards gender equality and the fact that women the world over are paid less, living longer and doing more of the (unpaid) work - it's probably one of the most important things that women need to be talking about.

We need bold action to remove the stigma, and encourage open and honest discussions about money and the myriad of issues perpetuating a sexist status quo. Enter: Ladies Talk Money.

A collaboration between Pure Finance and our friends at Fox & Hare, Ladies Talk Money is a free, online education platform that aims to tackle the complex relationship between women, their finances and the barriers keeping them from true financial equality...one conversation at a time.



From tackling the final taboo about why women still feel uncomfortable talking about money to the burden of unpaid work, Ladies Talk Money has been designed to encourage stigma-smashing and jargon-free conversations rooted in the belief that open dialogue is the first step to financial freedom, empowerment and (most importantly) the change that the world desperately needs.

No shame. No stigma. No jargon. Lots of fun! And with that, Ladies Talk Money burst onto the scene and has already grown to a community of almost 2,000 in less than a year.

[Download your free 'How to Talk About Money Guide'](#) or [listen to the latest conversation](#) and join the revolution, one conversation at a time!

www.ladiestalkmoney.com.au ↗



● Strategy + Marketing

"To be able to launch Ladies Talk Money alongside some amazing women, and seeing how quickly the community grew, made 2020 a whole lot brighter. I can't wait to get to know more people in the B Corp community and support more women to have inequality-smashing conversations about money."

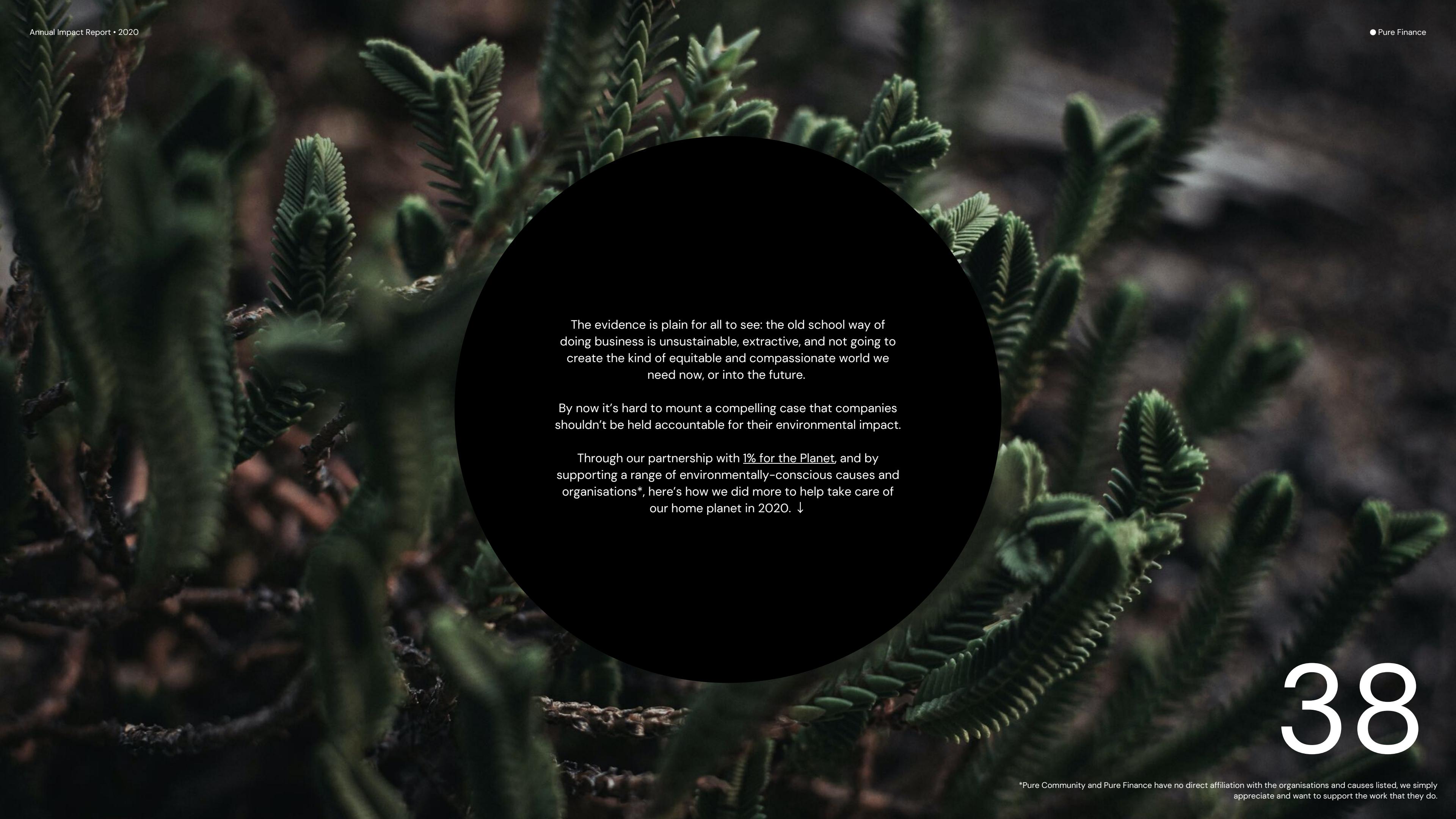
-CHANEL

ENVIRONMENTAL

IMPACT

● 2020

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The evidence is plain for all to see: the old school way of doing business is unsustainable, extractive, and not going to create the kind of equitable and compassionate world we need now, or into the future.

By now it's hard to mount a compelling case that companies shouldn't be held accountable for their environmental impact.

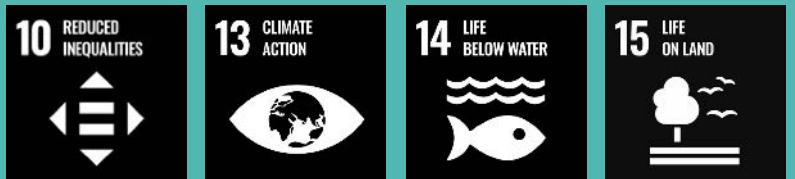
Through our partnership with [1% for the Planet](#), and by supporting a range of environmentally-conscious causes and organisations*, here's how we did more to help take care of our home planet in 2020. ↓

⁶ GREENING AUSTRALIA



From restoring the waters of the Great Barrier Reef to protecting our most endangered species in Tasmania, [Greening Australia](#) is an environmental enterprise that tackles the big challenges facing Australia's unique and diverse landscapes. In the aftermath of the devastating 2019/20 bushfire season, we were proud to donate \$2,225 to Greening Australia in support of [Project Phoenix](#) – a program that aims to secure native seed and plant supplies for landscape restoration, recovery and resilience in bushfire impacted areas and other vulnerable landscapes. Take a look at their work → greeningaustralia.org.au

Targeted SDG's



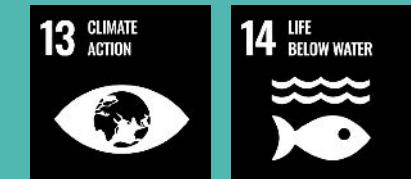
⁷ PROTECT NINGALOO



Assembling a multinational oil and gas pipe on one of Australia's most beautiful places sounds like a great idea, right? Ugh. Well, unfortunately, some nasty people did and they were lobbying the government to open the waters off Ningaloo Reef and Shark Bay for oil and gas exploration in June 2020. This would have been catastrophic for the Reef and surrounding areas, not to mention the magnificent whales and dugongs who call these waters 'home'. So, we joined together with thousands of other community members by donating \$2,400 to [Protect Ningaloo](#) – a grassroots initiative by self-proclaimed 'ordinary people' who are inspired by one of the world's last great places and want to protect it.

There wasn't a whole lot of good news in 2020 – but we were thrilled to learn that, thanks to tireless campaigning from the team at Protect Ningaloo, the global oil and gas services company indicated in December that it had withdrawn the project. A big win for the Ningaloo and Exmouth community, and our small part made possible thanks to you!

Targeted SDG's



⁸ THE BUSHFIRE FOUNDATION

The Bushfire Foundation is a registered charity and volunteer-based organisation, based in Bendigo, Victoria, that works with families, individuals and communities both before and after bushfires. They do incredible work to provide cleaning and other recovery tasks on properties for those who have lost their homes due to bushfires or other disasters. They also provide temporary accommodation and small grants to help people who've lost their homes and property to get back on their feet. And, of course, they also help to save the thousands and thousands of animals whose lives and habitats are threatened by disasters. Because of you, we were able to donate \$1,015 to support their vital work heading into fire season. You can donate too by visiting → thebushfirefoundation.org.

Targeted SDG's



⁹ AUSTRALIAN KOALA FOUNDATION

Although the smoke has now cleared, the after effects of our summer of bushfires are still being felt by both its human and animal victims. Wildlife experts have estimated over 1 billion animals were killed or displaced by the crisis, and one of the species hardest hit were koalas. It's somewhat heartbreaking to imagine a world without koalas, so for the last quarter of 2020, we donated \$2,132 on your behalf to the Australian Koala Foundation (AKF) – an organisation dedicated to the conservation and effective management of the wild koala and its habitat. Check out their koalaty work (#notsorry) → savethekoala.com

Targeted SDG's



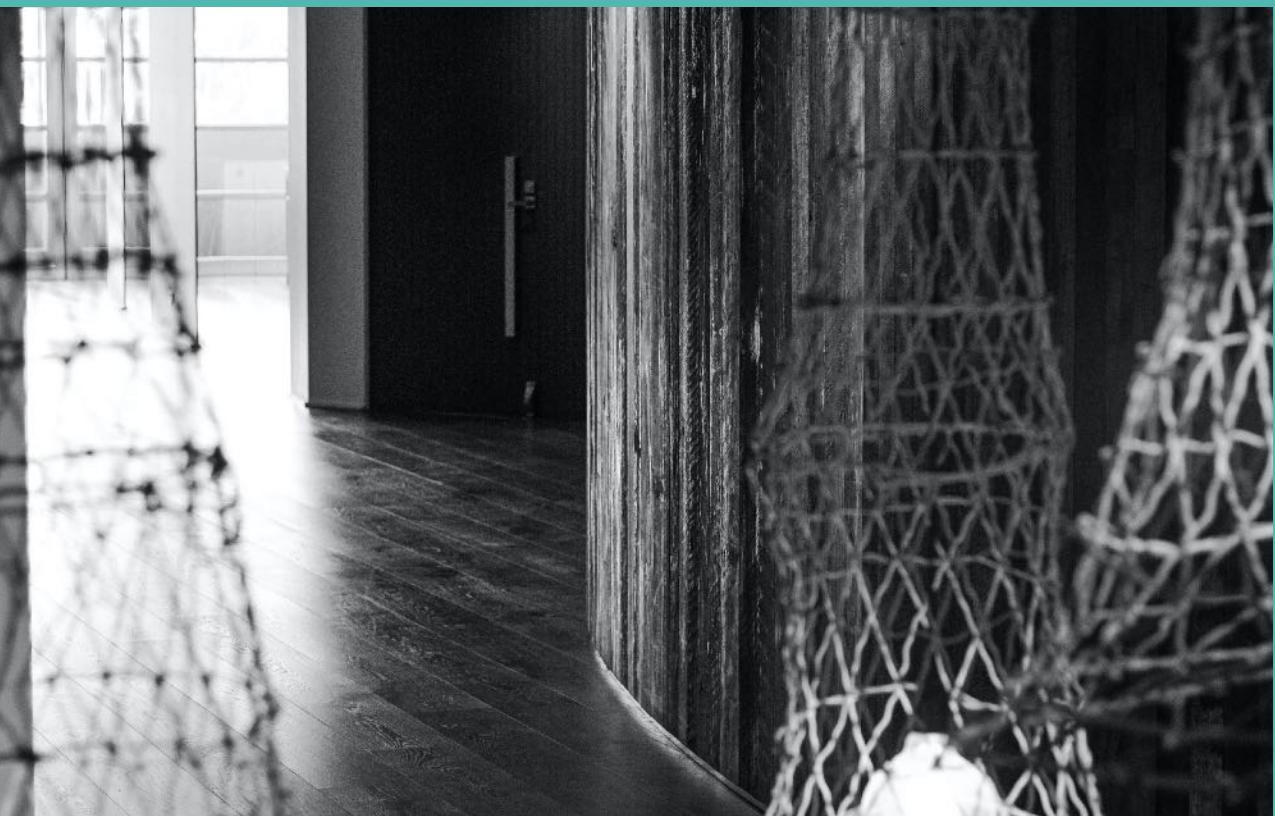
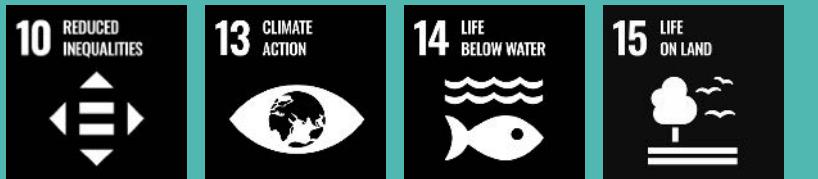
10

WILD THINGS



September 20, 2019, is a day forever etched in our minds as the moment that millions across the world came together to march for meaningful action on climate change, striking and committing not to go about business as usual. WILD THINGS is a documentary film by one of Australia's most experienced documentary filmmakers, Sally Ingleton, that follows a year in the footsteps of School Strike 4 Climate, Stop Adani and Save The Tarkine Campaigns, interwoven with past landmark environmental campaigns to show that every action counts and individuals can make a difference. We were proud to support the film with a \$1,015 donation to help get it off the ground. To follow the incredible journey of this new generation of environmental activists, follow them on Instagram [@wildthingsdocumentary](https://www.instagram.com/wildthingsdocumentary) and check out the trailer → vimeo.com/458849263

Targeted SDG's





CHOOOSE-ING CLIMATE ACTION

We need a new conversation about the climate crisis; one that is action-oriented and inspires creative, climate positive solutions with measurable impact. Thanks to Chooose, the first streaming service for climate action, we offset our CO2 emissions and remove carbon credits from climate offenders. That means we help to reduce pollution by 68,000 kgs, or the equivalent of 44 fewer cars on the road, each year. After all, there's no use for finance on a dead planet.



CHOOOSE



● Client + Loan Manager

"It's been pretty cool to be able to join such a great team that's working to change the finance industry for the better, and I'm really looking forward to be able to support more people with their loans in 2021."

-CHARLIE

COMMUNITY

IMPACT

● 2020

44



GOOD NEWS STORIES FROM OUR COMMUNITY IN 2020

At Pure Finance, we see it as our responsibility to bring the joy, to bring the realness, and to bring the passion for finance as a force for good – but our community is the real reason we exist. Without you, there is no us and there is no impact to write a report on.

While 2020 was a little light on for good news stories, thankfully, in amongst all of the reports of economic recession, job losses, and share markets taking a whack – we were fortunate enough to be part of some really exciting stories from around the Pure Finance community this year.





01

● Nicole

● The entrepreneur

At the height of the pandemic, Nicole had just started her very own bridal business in Paddington (no mean feat!) and with a little Pure Finance help, she signed a lease and fulfilled a lifelong dream for a beautiful brick and mortar store. Although the last year has been incredibly tricky in the wedding business, love never goes out of style. And now that wedding season is getting back into gear, well, you know where to go...

[The Ivory Room ↗](#)



02

● Michelle

● The refinancer

After years of waiting for the 'right time', Michelle managed to trade in her 'seen better days' car and drive away in a shiny new one thanks to a loan refinance that resulted in significant savings on her mortgage. Proud as punch and ready to put the pedal to the metal, Michelle, who lives on the outskirts of Melbourne, loves her new car so much she was even prepared to do a few weeks of lockdown in there. Vroom, vroom!



03

● Leigh

Leigh found his way to Pure Finance after first trying his luck with a mortgage broker that specialises in loans for lawyers, but didn't have the best experience. While that's a shame, we're certainly glad he found us eventually because we were absolutely thrilled to help him with the purchase of his first home. Why keep going when we could just let Leigh tell you himself?

"I was spending hours researching, talking to banks, talking to brokers. It was slow progress and I wasn't getting much service or value. Then I met you and in no time at all things were clear and sorted. You changed an uncertain and stressful process into plain sailing and I knew straight away that I was onto a good thing. I was able to relax once I had you on board."

● The first home buyer



04

● Hilly

● The wanderluster

With overseas travel on hold, what better time to pack up your family and travel across Australia? That's exactly what one of our much-loved community members, Hilly, did during 2020 – getting in touch with us to reduce their loan costs and release some equity before taking the year off and travelling around Australia.



05

● Harry

● The unofficial mascot

In what might have been our best good news story of 2020, we bring you 'Harry the schnoodle'; beloved family dog of our Loan Adviser & Pure Community Manager, Sebastien. Originally named after legendary Socceroo Harry Kewell, he quickly earned the nickname 'Houdini' after another famous Harry, having become quite the notorious escape artist.

One day in 2012, Harry pulled off the ultimate disappearing act. That was until a wintry afternoon in June, 2020, (yes eight years later) when Seb's family got a call from a vet in Brisbane to say that a dog had been picked up wandering around the city. It couldn't be... could it?

Turns out, it could! Now 14 years old, little Harry Houdini made his way back to Sydney to be reunited with Seb and his family thanks to the wonders of a microchip. Oh, the things he must have seen!

ONLINE COMMUNITY

We pour a lot of heart and soul into creating content that our community will find valuable, which is why we've appreciated every like, comment, share and follow this past year, on the road to making finance a force for good in all our lives.

We may only be a small business, but we've got big dreams for a better world – and it was great to see our online community grow to around 5,300 in 2020!

● Journal subscribers	→	<u>1,943 and growing ↗</u>
● Instagram community	→	<u>1,820 and growing ↗</u>
● Facebook community	→	<u>1,110 and growing ↗</u>
● LinkedIn community	→	<u>264 followers and counting ↗</u>
● Twitter community	→	<u>165 followers and growing ↗</u>





WINE + WISDOM: AN EVENT SERIES

After hosting a whopping eight events with our good friends at Fox & Hare in 2019 – we certainly didn't foresee the country-wide restrictions and lockdowns that would bring our beloved Wine + Wisdom program to a halt in 2020. Designed to provide real advice, from real people in real time (plus wine!), Wine + Wisdom will be back better than ever in 2021 after a mere one event in 2020. Damn, it was good though!



Wine + Wisdom, Series 1 • 2020



Wine + Wisdom, Series 1 • 2020



Wine + Wisdom, Series 1 • 2020



Wine + Wisdom, Series 1 • 2020



Wine + Wisdom, Series 1 • 2020



Wine + Wisdom, Series 1 • 2020



IN THE HEADLINES

We also had the pleasure of featuring in some very cool publications in 2020, reaching thousands more people – take a look! ↓



-
- Smart Company → [Doing away with business as usual ↗](#)
 - ProBono Australia → [Why this is our best chance to make finance a force for good ↗](#)
 - Conscious Capitalism → [Spotlight: stories of conscious businesses ↗](#)
 - Women's Agenda → [The invisible work of women: costs of the mental load ↗](#)
 - Women's Agenda → [Memo the the Morrison Government ↗](#)
-



● Client + Loan Manager

"2020 was such a challenging year for so many people. We were incredibly lucky to not only be able to continue working ourselves, but to also be able to offer support to our community, whilst also honouring our commitment to giving back as a business. Here's to a better and brighter 2021."

-CATHY

WHAT'S

NEXT?

● 2020

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EXCITING THINGS IN 2021

We know a lot of people were keen to see the back of 2020 and flip the calendar over to a shiny, new year. So, let's do just that.

What do we have to look forward to?

● Celebrating 10 years with a new look

You might have noticed that before the sun set and the computers were shut down in December, we sneakily launched a shiny new website and brand direction for Pure Finance heading into 2021, as we strive to make 'finance for good' an even stronger part of the fabric of our work.

With the ability to login to our brand new portal and save a profile for yourself, an industry-first calculator to work out how much you can borrow, and plenty of articles and resources to help you on your financial journey, we're pretty proud of it and encourage you to check it out. There'll be a few more bits and pieces to roll out in good time and we look forward to the next 10 years!

● 'Yours' pilot

In 2021, we will be launching a dedicated website and pilot of Yours, our new charity aimed at supporting people experiencing financial disadvantage. To be the first to find out when Yours launches, be sure to [subscribe to our Journal](#).

● More Ladies Talk Money

From the gender pay gap to investing in line with your values, strap in for more insightful and stereotype-smashing [Ladies Talk Money](#) realness in 2021. Join the revolution and follow us on Instagram, LinkedIn or Facebook → [@ladiestalkmoney](#)

● Wine + Wisdom

After our temporary hiatus in 2020, we'll be back with our friends at Fox & Hare for more in our popular Wine + Wisdom events series. Stay tuned on the 'Learn' page of our website for upcoming dates and be sure to [register for the next event so you don't miss out!](#)



FROM ALL OF US, THANK YOU FOR MAKING FINANCE A FORCE FOR GOOD

We know people always say this kind of thing, but we promise we really, *really* mean it. None of this would have been possible without people like you choosing to work with us, and so we want to take this opportunity to thank you.

Yes, you!

Thank you for reading our Impact Report, and for believing, as we do, in our collective power to catalyse meaningful change by putting our money where our values are.

Thank you for choosing to work with us and, in turn, enabling us to contribute a record \$60,757 to social and environmental causes in a year when many needed it the most.

Thank you for being open, of both minds and hearts, to a new way of working with a finance company, and for bravely abandoning the 'business as usual' status quo.

Thank you for recognising that it is imperative for finance companies like us to put people and the planet before profits.

We hope that, in some small way, you can take a moment and feel proud of your contribution to making finance a force for good.



Azra Nurkic
Company Coordinator



Brendan Dixon
Managing Director



Sebastien Miller
Finance + Pure Community Manager



Chandel Brandimarti
Strategy + Marketing



Charlie Webber
Client + Loan Manager



Catherine Dixon
Client + Loan Manager

SOME EXTRA SPECIAL THANKS

To honorary team member Carmen of [CARMEN GET IT!](#) – for always keeping us on message and on purpose and for fighting the good fight for a better world. Thanks to you, finance has never sounded so good.

To the team at [Fox & Hare](#), our long-time collaborators who share our vision for a radically different financial system and who help many in our community to achieve some of their other financial goals in a way that empowers and supports them.

To Kellie and the team at [Scoutable](#) for going above and beyond for so many of our clients, and truly understanding what it means to be an ‘advocate’ for home buyers.

To [Paul Turner](#) for his refreshing, no-nonsense approach to property law and for helping to keep a sometimes stressful process as calm as possible – he’s not just a conveyancer, people!

To the team at [Sample Coffee](#) who provide us with our very important daily coffees, and our even more important daily laughs.

To the teams at both [WyNo X Bodega](#) and the [Porteño group](#) for letting us take over their fabulous venues, and prove that talking about finance can actually be fun! (especially when you pair it with excellent wine.)



● Pure Finance.

Finance that's better for you, better for
the community and better for the world.

GET IN TOUCH

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