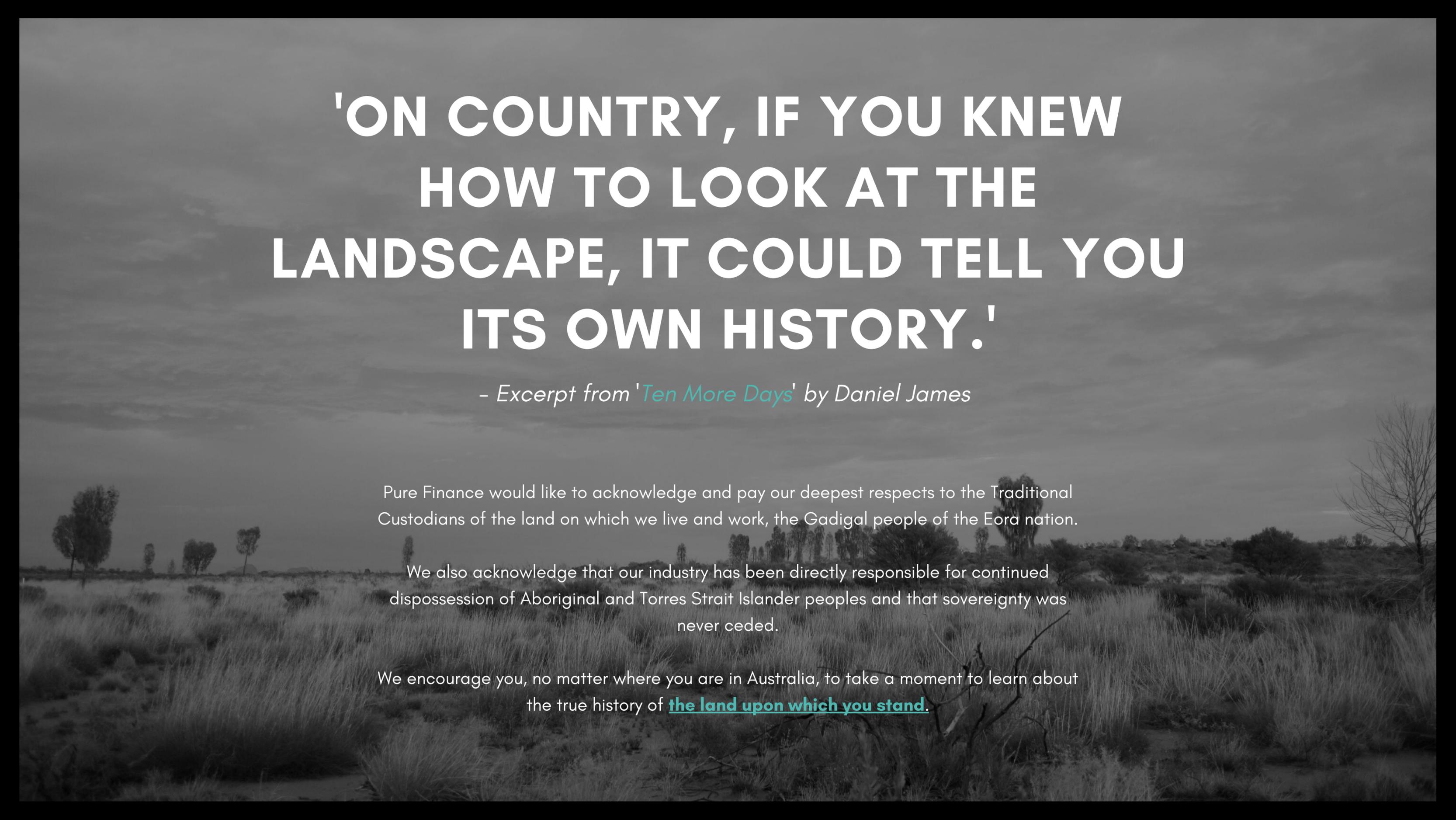


PURE *Finance*

ANNUAL IMPACT REPORT

2019



'ON COUNTRY, IF YOU KNEW HOW TO LOOK AT THE LANDSCAPE, IT COULD TELL YOU ITS OWN HISTORY.'

- Excerpt from '*Ten More Days*' by Daniel James

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 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 upon which you stand.](#)

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WE BELIEVE IN _____
FINANCE
FOR
GOOD *PURE Finance*

WELCOME_

WE WOULD LIKE TO EXTEND YOU AN INCREDIBLY WARM WELCOME TO: PURE FINANCE'S ANNUAL IMPACT REPORT FOR 2019.

This is no average annual report. In fact, it might just be the first of its kind in our industry, because that's how we do it at Pure Finance!

In 2009, in his now famous TED talk 'How Great Leaders Inspire Action', Simon Sinek tells us that to be truly successful, a business must find and articulate its 'why'. Since then, companies the world over have developed somewhat of a fixation with the concept of finding their 'why' or purpose.

Now, look, Simon wasn't wrong. However, when a business becomes solely focused on its 'why', it runs the risk of neglecting its 'how' - the actions it will take to realise that purpose. It is these actions that will determine our impact, and whether that impact will be for good or...not so good. Broadly speaking, the finance industry has been neglecting its 'how' for far too long...

So, in 2019, as we continued to be inspired by our 'why', we also placed considerable emphasis on examining and re-evaluating our 'how'. Namely, what could we as Pure Finance do differently to bring about better outcomes for our clients, our community and our planet? Often, this required going against the grain and challenging the 'financial status quo' that a successful year in business means an increase in profits, a decrease in loss, and not much else. The results? We think they speak for themselves.

We're sure you'll agree that putting people and planet before profits is good for business. If you want to make your finances a force for good in 2020, we'd love to hear from you.

PURE *Finance*



**DO THE BEST
YOU CAN
UNTIL YOU
KNOW
BETTER.**

**THEN,
WHEN YOU
KNOW
BETTER, DO
BETTER.**



MAYA ANGELOU

WHAT WE BELIEVE



Our Vision

A VISION FOR A MORE EQUAL AND ETHICAL FINANCIAL SYSTEM, WHERE NO ONE IS LEFT BEHIND.

Pure Finance grew out of the idea that a financial services company can (and should) exist solely to benefit its customers and wider community, and that when implemented ethically and responsibly, finance has an immense capacity to be a force for **good** in people's lives.

Our Mission

**WE EXIST TO DELIVER
FINANCIAL SOLUTIONS
THAT ARE BETTER FOR
YOU, BETTER FOR THE
COMMUNITY AND
BETTER FOR THE WORLD.**

WHAT WE VALUE

Our Values



COMMUNITY. RESPONSIBILITY. EQUALITY. TRANSPARENCY.

COMMUNITY _ We believe community is about being connected - to our clients, our world and to our fellow humans. It is our community that gives consequence to our work, and in turn, influences the decisions we make as a business, and as individuals. Because when you are more connected, you are more accountable.

EQUALITY _ Equality is as broad as it is nuanced, and, as a company, we value it highly in all its adaptations. For us, equality is both goal and steward; and we believe it has an integral part to play in the future of financial services, particularly its capability to drive positive and meaningful social change.

RESPONSIBILITY _ Every action has a reaction and we believe that doing what is right is only the beginning of the story. For us, responsibility extends to doing the right things, with the right people, for the right reasons and being accountable for all of it. This also means that, sometimes, the right answer is 'no'.

TRANSPARENCY _ We believe that trust is fundamental to the legitimacy and success of our business. However, we cannot be the ones to define ourselves as trustworthy, that decision lies with you: our stakeholders. And so we value transparency, in all facets of our work, to help you make that decision for yourself.





**WHAT YOU
MEASURE
AFFECTS
WHAT YOU
DO...**

**IF YOU DON'T
MEASURE THE
RIGHT THING,
YOU DON'T DO
THE RIGHT THING.**



JOSEPH STIGLITZ

OUR IMPACT

Measuring Impact



MEASURING WHAT MATTERS.

When we hear others from the finance industry talk of their commitment to positive customer and community outcomes, and then track nothing but profit, it can often leave us scratching our heads... (or banging them against a wall).

When it comes to walking the talk, we believe our industry needs critical change, and that will require a change in action. So, along with our **financial impact** (which includes so much more than our revenue), we're committed to measuring our **social + community** and **environmental** impact, to ensure that the financial solutions we provide are truly doing good for **everyone** and **everything**.

FINANCIAL IMPACT

HELPING YOU HELP OTHERS



THE VALUE OF FINANCE_

MORE THAN JUST MONEY.

After the Hayne Royal Commission looked at mortgage broking with less than favourable eyes, many industry bodies were quick to begin the damage control. In particular, they were fond of highlighting the value of mortgage broking...in fiscal terms only.

What nobody seemed to be talking much about was the value of mortgage broking that stretches far beyond money. At a time when many Australians (especially women + minority groups) are financially underserved and experiencing much higher levels of financial stress and instability than ever before, the value of having financial guidance that is personal, relatable, independent, and accessible cannot be overstated.

We believe that the service we provide should not just be available to, or targeted at, the already 'wealthy', nor should it be valued on monetary measures alone. To become more ethical, more effective and more equal, finance needs to become more than just money.





COMPANY FINANCIALS

Measuring Impact

BETTER FINANCE, PURE AND SIMPLE.

There is a pesky misconception that continues to exist about ethical finance. One that reinforces that we have to compromise our returns, or the quality of the service we're being provided, to align our finances with our values.

We're on a mission to prove that **ethical** and **purposeful** finance is better in EVERY respect, and that choosing what is right should never be a compromise.

And the proof is in the pudding (well, it's in this report at least)!

2019 FINANCIALS
AT A GLANCE

\$824,271

**TOTAL
REVENUE**



\$710,675

**TOTAL OPERATING
COSTS + WAGES**

\$113,596

**NET
PROFIT**



\$18,492

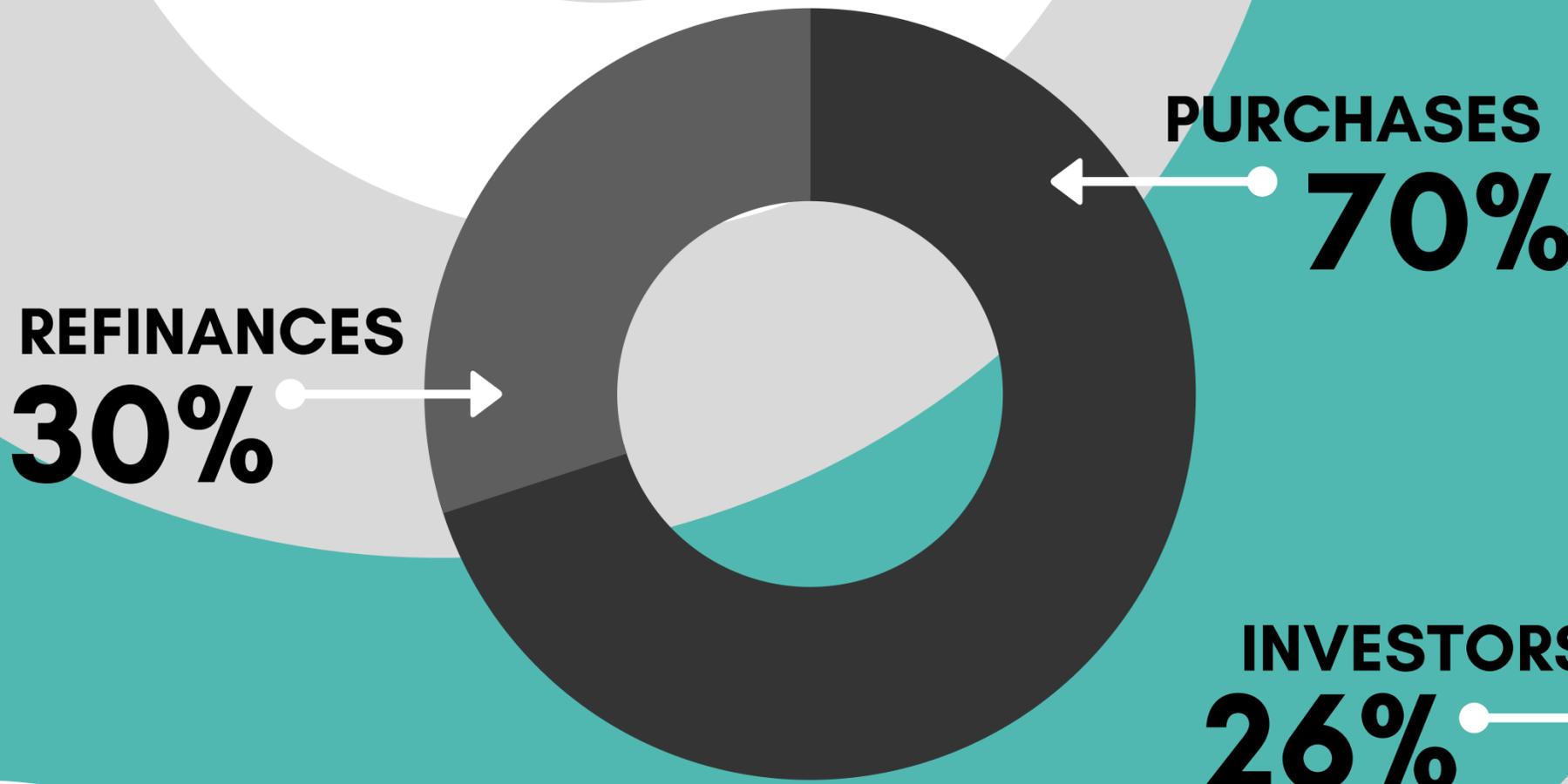
**TOTAL
DONATED**

=

2.24%

**TOTAL DONATED AS % OF
REVENUE (16.2% OF PROFITS)**

LOAN PURPOSES



WHERE OUR CLIENTS ARE BASED_



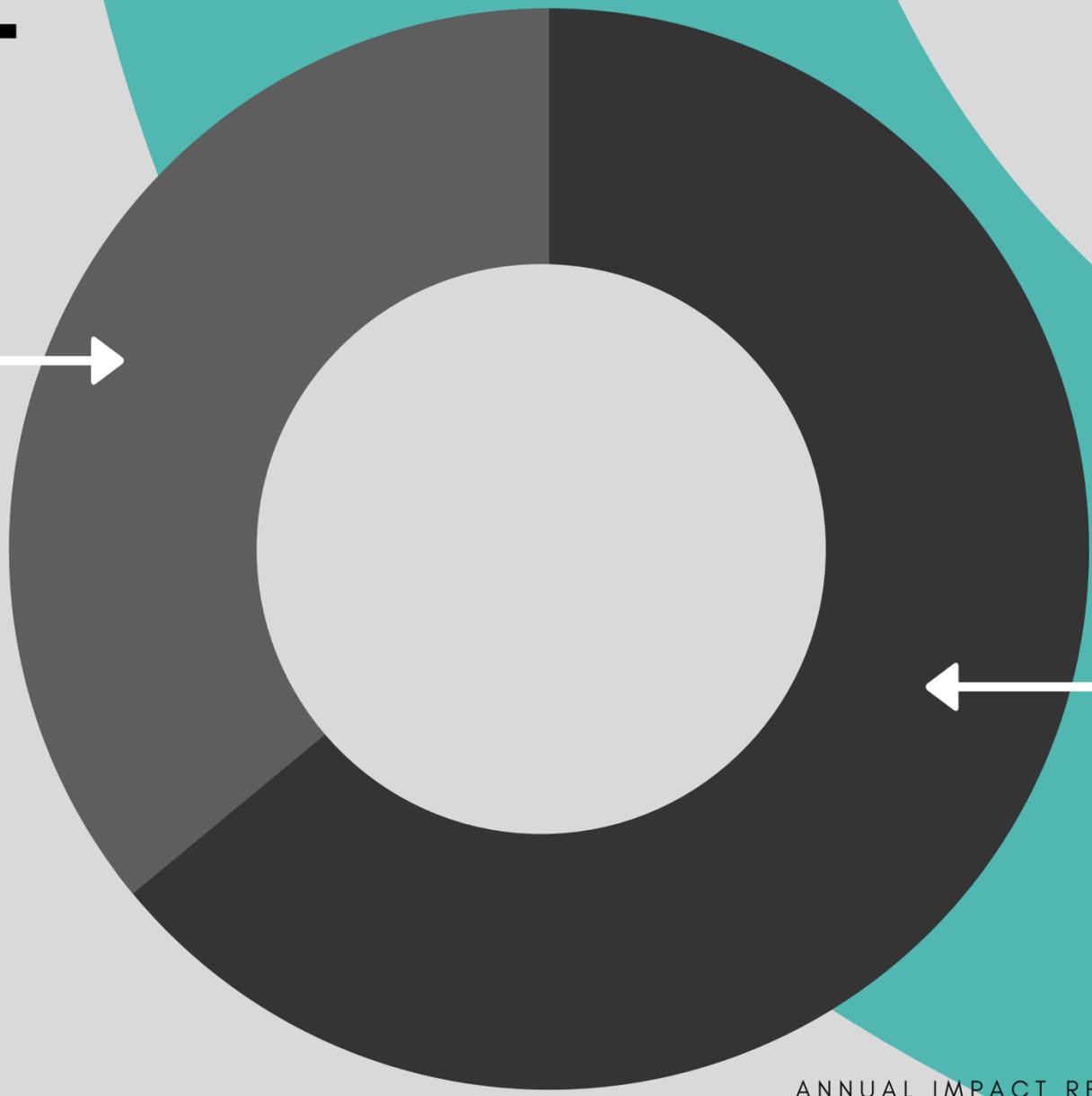
WHICH LENDERS OUR CLIENTS CHOSE

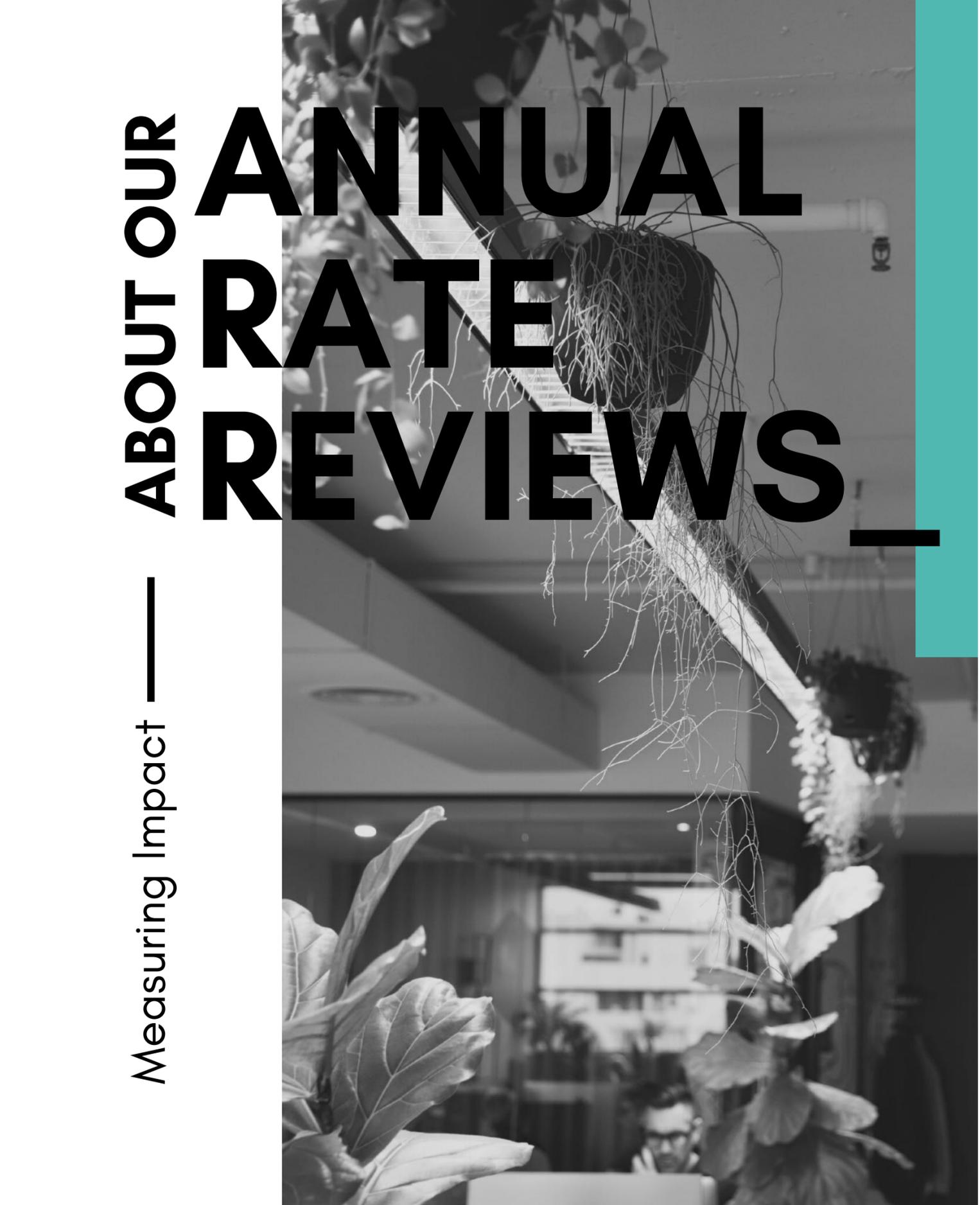
MAJOR/MAJOR-OWNED LENDER

36%

NON-MAJOR LENDER

64%





ABOUT OUR
ANNUAL
RATE
REVIEWS

Measuring Impact —

A MORTGAGE SHOULD NEVER BE SET AND FORGET.

The thing about taking out a great home loan is... it doesn't always stay great.

We believe that, just because a client's loan is successfully settled at a low rate, doesn't mean the work is over. For us, it's merely the beginning of a long-term relationship and one that will see our clients reap the benefits of our industry-first **annual reviews**. This means we continually negotiate with their chosen lender to ensure the lowest possible costs on their loan are maintained, year after year.

Short of making additional repayments, we believe it's one of the most effective ways to ensure our clients are maximising efficiency when it comes to paying off their loan and paying it off sooner!

2019 RATE REVIEW IMPACT REPORT



REVIEWS

OWNER/OCCUPIER_

119

REVIEWS
CONDUCTED

0.17%

AVG. RATE
REDUCTION

\$60

AVG. MONTHLY
SAVING

\$719

AVG. ANNUAL
SAVING

REVIEWS

INVESTMENT_

91

REVIEWS
CONDUCTED

0.36%

AVG. RATE
REDUCTION

\$128

AVG. MONTHLY
SAVING

\$1,538

AVG. ANNUAL
SAVING

**REVIEWS
TOTAL_**

210

**REVIEWS
CONDUCTED**

0.26%

**AVG. RATE
REDUCTION**

\$94

**AVG. MONTHLY
SAVING**

\$1,128

**AVG. ANNUAL
SAVING**

WINE + WISDOM

Measuring Impact



FINANCE WITHOUT THE BORING.

What do finance and wine have in common? Not that much, but they do go very well together!

In 2019, we held a whopping EIGHT events as part of our incredibly popular **Wine + Wisdom** program, in collaboration with our good friends at Fox & Hare Wealth. The program was designed to be everything a 'traditional' finance event is not. No lectures, no jargon, no bullsh*t - but rather we wanted it to be about real people, getting real advice, in real time.

Wine + Wisdom is about people asking the questions they've never had the chance to ask and finding answers they didn't know how to find. It's also about making sometimes cringe-inducing finance conversations way less intimidating and way more fun because **#wine**.

FINANCE WITHOUT THE BORING...







THE BANKING + FINANCE OATH

The **Banking and Finance Oath** (BFO) is a unique industry-led initiative that provides those working in financial services with a mechanism to reflect on what it means to behave ethically, and with integrity.

With the aim of building trust and encouraging ethical behaviour, the BFO is a set of commitments that individuals adopt and apply in their work. Founded by The Ethics Centre in 2012, the BFO connects financial services professionals through a shared belief in the inherent 'good' of the banking and finance industry and fosters ethical practice through valuable conversations, events, and exemplary individual commitment.

In 2019, every Pure Finance staff member became a signatory to the Banking and Finance Oath, and committed to walking the walk with ethics and integrity.

www.thebfo.org

THE OATH.

TRUST IS THE FOUNDATION OF MY PROFESSION.

I WILL SERVE ALL INTERESTS IN GOOD FAITH.

I WILL COMPETE WITH HONOUR.

I WILL PURSUE MY ENDS WITH ETHICAL RESTRAINT.

I WILL HELP CREATE A SUSTAINABLE FUTURE.

I WILL HELP CREATE A MORE JUST SOCIETY.

**I WILL SPEAK OUT AGAINST WRONGDOING AND
SUPPORT OTHERS WHO DO THE SAME.**

I WILL ACCEPT RESPONSIBILITY FOR MY ACTIONS.

IN THESE AND ALL OTHER MATTERS;

MY WORD IS MY BOND.

SOCIAL + COMMUNITY IMPACT

DOING BUSINESS AND DOING GOOD



ABOUT PURE COMMUNITY

Measuring Impact —



PURECOMMUNITY.CO

PROFIT FOR PURPOSE.

For too many in the finance sector, it can be easy to forget about those who go without. Inspired by the 'profit for purpose' mantra, we created **Pure Community**, as a way of increasing our positive impact on people and the planet under the United Nation's 17 Sustainable Development Goals (SDG's).

Through Pure Community we donate 2% of annual revenue through monthly contributions to organisations and projects that are making the world a better place. In this way, we're making our client's loans work even harder for them, and, for the rest of the world.

For more, visit www.purecommunity.co

SUSTAINABLE DEVELOPMENT GOALS_

The **SDGs** provide a shared blueprint for peace and prosperity by 2030. They represent the idea that eliminating poverty and other injustices must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth - all while tackling climate change and working to preserve our planet.

In 2019, we made a commitment to upping our efforts to affect positive social + environmental change in alignment with the SDGs through our 'profit for purpose' model: **Pure Community**.

[LEARN MORE](#)



THE 17 GLOBAL GOALS...



FOR SUSTAINABLE DEVELOPMENT

2019 PURE COMMUNITY IMPACT REPORT

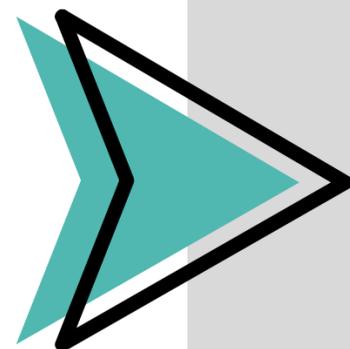
JANUARY THE HEALING FOUNDATION

The Healing Foundation is a national Aboriginal and Torres Strait Islander organisation that partners with communities to address ongoing trauma caused by the disruption and mistreatment of Aboriginal and Torres Strait Islander people over the past 230 years. This includes actions like the forced removal of tens of thousands of children from their families, known as the Stolen Generations.

Most importantly, the foundation works with communities to create a place of safety, providing an environment for Indigenous people and their families to speak for themselves, tell their own stories and be in charge of their own healing.

www.healingfoundation.org.au

TARGETED SDG'S



FEBRUARY TWENTY10

With a vision for people of all sexualities, genders and intersex status to live in a society without oppression, persecution or violence, **Twenty10** (working in conjunction with GLCS; Gay and Lesbian Counselling Service of NSW) are helping to ensure positive health outcomes for gender and sexuality diverse communities across Sydney and NSW through their range of support and training services

www.twenty10.org.au

TARGETED SDG'S



2019 PURE COMMUNITY IMPACT REPORT

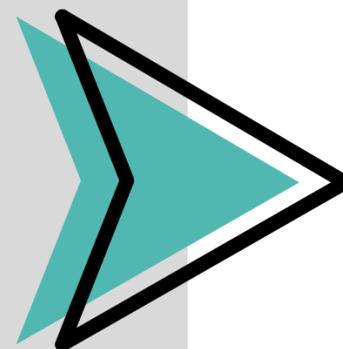
MARCH THE GLOBAL WOMEN'S PROJECT

Global Women's Project (GWP) has one sole purpose – to give women around the world the tools and resources they need to build better lives for themselves, their families and communities.

For GWP, it comes down to equal opportunity. Around the world, women are still not equal members of the global community. They are frequently denied the chance to live the life they want, their voices are suppressed and their rights are denied. When women are given a chance at an education, to learn skills, to access resources to grow their businesses, to develop leadership qualities and be part of a support network, they are set up to thrive. And their communities thrive too.

www.theglobalwomensproject.com.au

TARGETED SDG'S



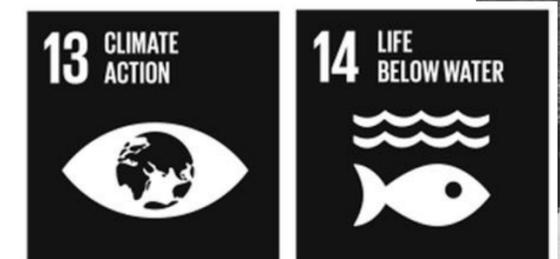
APRIL AUSTRALIAN MARINE CONSERVATION SOCIETY

Our oceans and waterways are fundamental to the health and survival of our planet, and of us. They are critical in sustaining our everyday lives and now, more than ever, the protection of our marine ecosystems is vital.

Driven by passion, **The Australia Marine Conservation Society** (AMCS) provides a voice for Australia's oceans, and through tireless campaigning, has helped facilitate some incredible outcomes for our waterways across their inspirational 50-year history.

www.marineconservation.org.au

TARGETED SDG'S



2019 PURE COMMUNITY IMPACT REPORT

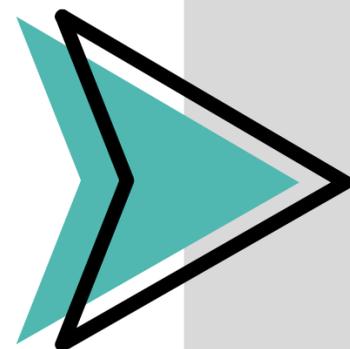
MAY MUMMY'S WISH

Surviving cancer treatment is difficult for anyone. As Bernadette Vella and Gayle Richardson both know, trying to survive it as a mother to young children is nearly impossible.

Driven by their own cancer journeys, the pair founded **Mummy's Wish**, a non-profit organisation that delivers unique and critical support for mothers with cancer, refined and developed following their own personal experiences. The work they do allows mums undergoing treatment to cope with their illness and meet the physical and emotional needs of a young family.

www.mummyswish.org.au

TARGETED SDG'S



JUNE SEED

In Australia, people on low incomes, communities of colour, women, youth, and in particular Aboriginal and Torres Strait Islander people, are the communities that are often hit first and worst, not only by the impacts of climate change but also the impacts of extractive, polluting and wasteful industries.

SEED (Australia's first Indigenous youth climate network) are committed to just solutions to the climate crisis, addressing systemic inequality and working in solidarity with those who are the most impacted. Their vision is for a just and sustainable future with strong cultures and communities, powered by renewable energy.

www.seedmob.org.au

TARGETED SDG'S



2019 PURE COMMUNITY IMPACT REPORT

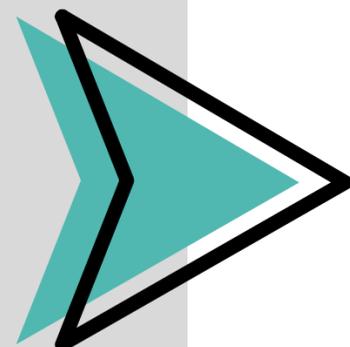
JULY INDIGENOUS X

We are often reminded about the dismissiveness with which Aboriginal culture is treated, respected and indeed celebrated in Australia and it is emphatically clear that there are still significant strides to be made towards a more widespread and wholistic respect and appreciation for one of the oldest and most enduring cultures that exists on this earth of ours.

IndigenousX is an Indigenous owned and run, independent online media platform with a vision to create a media landscape that shares the diversity of Aboriginal peoples, their knowledge, opinions and experiences.

www.indigenousx.com.au

TARGETED SDG'S



AUGUST WEAR IT PURPLE

In 2010, after intense bullying and discrimination, several rainbow young people took their own lives in the US, sparking a global discussion around the damage being done to the mental health of rainbow youth around the world. These tragic events were a call to action for many, and saw the creation of a then small, grassroots campaign titled **Wear it Purple** (WIP) that was established to show rainbow young people that there was hope, that there were people who did support and accept them, and that they have the right to be proud of who they are. Fast forward 9 years and WIP has grown into an international movement. One that continues to foster supportive, safe, empowering and inclusive environments for rainbow youth across the globe.

www.wearitpurple.org

TARGETED SDG'S



2019 PURE COMMUNITY IMPACT REPORT

SEPTEMBER AMAZON WATCH

Considering its vital role in maintaining the earth's fragile balance, and the critical part it plays in regulating the earth's climate, ensuring the survival and protection of the Amazon should be a global priority.

Amazon Watch is a non-profit organisation founded to protect the rainforest and advance the rights of indigenous peoples in the Amazon Basin. Their important work helps to promote indigenous rights by challenging disastrous development projects and natural resource extraction.

www.amazonwatch.org

TARGETED SDG'S

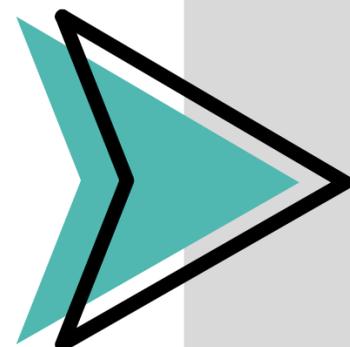


OCTOBER ACOSS

Established in 1956, the **Australian Council of Social Service** (or ACOSS) is a national advocate for action to reduce poverty and inequality in Australia and is the peak body for the community services sector. Theirs is a vision of a fair, inclusive and sustainable Australia, where all individuals and communities can participate in, and benefit from, social and economic life.

www.acoss.org.au

TARGETED SDG'S



2019 PURE COMMUNITY IMPACT REPORT

NOVEMBER + DECEMBER THE NSW RURAL FIRE SERVICE

This year, NSW had an unprecedentedly early and deadly start to its bushfire season. At time of writing, there have been 530 homes lost, along with up to 1.6million hectares of land. It's also estimated that up to 350 koalas have perished in the fires, with the death toll expected to climb in the aftermath due to dehydration and lack of food. So far, six people have lost their lives, and the fires are still burning.

In the face of such an unprecedented emergency for our state, Pure Community decided to pool its donation funds for the remainder of the year, and contributed to the **NSW Rural Fire Service** (NSW RFS) to provide desperately needed funding in support of those risking their lives to save the lives of so many others.

www.rfs.nsw.gov.au

TARGETED SDG'S



ABOUT KIVA MICROFINANCE

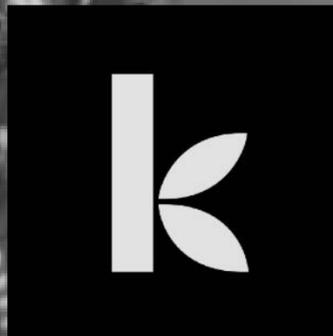
Measuring Impact —

LOANS THAT CHANGE LIVES.

Around the world, more than 1.7 billion people can't access the financial services they need. Founded in 2005 in San Francisco, **Kiva** is an international non-profit with a mission to expand financial access to help underserved communities thrive.

They do this by crowdfunding loans and unlocking capital for the underserved, improving the quality and cost of financial services, while also addressing the underlying barriers to financial access around the world. Through Kiva, students can pay for tuition, women can start businesses, farmers are able to invest in equipment and families can afford needed emergency care.

One of the ways we channelled our efforts to do good as part of **Pure Community**, was to further invest in our Kiva lending platform, providing dozens of micro loans to create a more financially inclusive world, where all people hold the power to improve their lives.



VISIT [KIVA.ORG](https://www.kiva.org)

2019 KIVA MICROFINANCE IMPACT REPORT



INCLUDING:

ALBANIA, BURKINA FASO, CAMBODIA, COLUMBIA, COSTA RICA, ECUADOR, EL SALVADOR, FIJI, HONDURAS, INDIA, KENYA, KOSOVO, KYRGYZSTAN, LEBANON, MADAGASCAR, MOLDOVA, PAKISTAN, PALESTINE, PERU, PHILIPPINES, RWANDA, TAJIKISTAN, THAILAND, USA



IMPACT REPORT

OUR KIVA LOANS SUPPORTED A RANGE OF CAUSES INCLUDING:

- AGRICULTURE
- ARTS
- ENTREPRENEURSHIP
- FARMING + FARM SUPPLIES
- FOOD PRODUCTION
- HOUSING
- MEDICAL CLINICS + CARE
- RECYCLING
- RENEWABLE ENERGY PRODUCTION
- WATER DISTRIBUTION

TARGETED SDG'S:

| | | | | |
|---|---|---|---|---|
| <p>1 NO POVERTY</p>  | <p>2 ZERO HUNGER</p>  | <p>3 GOOD HEALTH AND WELL-BEING</p>  | <p>6 CLEAN WATER AND SANITATION</p>  | <p>7 AFFORDABLE AND CLEAN ENERGY</p>  |
| <p>8 DECENT WORK AND ECONOMIC GROWTH</p>  | <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>  | <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>  | <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>  | |



**THE MORAL
DEVELOPMENT OF A
CIVILISATION IS
MEASURED BY THE
BREADTH OF ITS SENSE
OF **COMMUNITY**.**



ANATOL RAPAPORT

WOMEN'S DAY MARCH



THE FUTURE OF FINANCE IS FEMALE.

Whilst Australia has made significant progress on gender equality in the workplace, most experts agree that there is still a way to go and that progress can (and should) be faster. Women continue to earn less than men, are less likely to advance their careers as far as men and accumulate less retirement or superannuation savings. Within the finance industry itself, women are hugely underrepresented at an executive level, with only 15% of high-level positions held by women, compared to 85% held by men. More than just a slogan, this represents real and necessary change in the finance industry by becoming more inclusive of women and non binary people.

We believe gender equality is an extremely important conversation and one that has a significant role to play in creating the cultural change we seek in financial services. So this year, Pure Finance joined the celebrations on **International Women's Day** to help drive change and create a better, more equal world.

THE
FUTURE
OF FINANCE
IS
FEMALE.

PURE *Finance*

THIS IS WHAT A
FEMINIST
LOOKS LIKE.

ENVIRONMENTAL IMPACT

PEOPLE + PLANET
BEFORE PROFIT

—

OUR SUPPLIERS

Measuring Impact —



WE'RE SUPPORTING OTHERS DOING GOOD.

By making small changes to the actions we take every day, we can help bring about some big transformations for the future of our planet.

So, this year, Pure Finance made a number of changes to its list of service providers + suppliers. Most notably, we moved our company + internal banking to Bank Australia because we share the belief believe that doing good is good business.

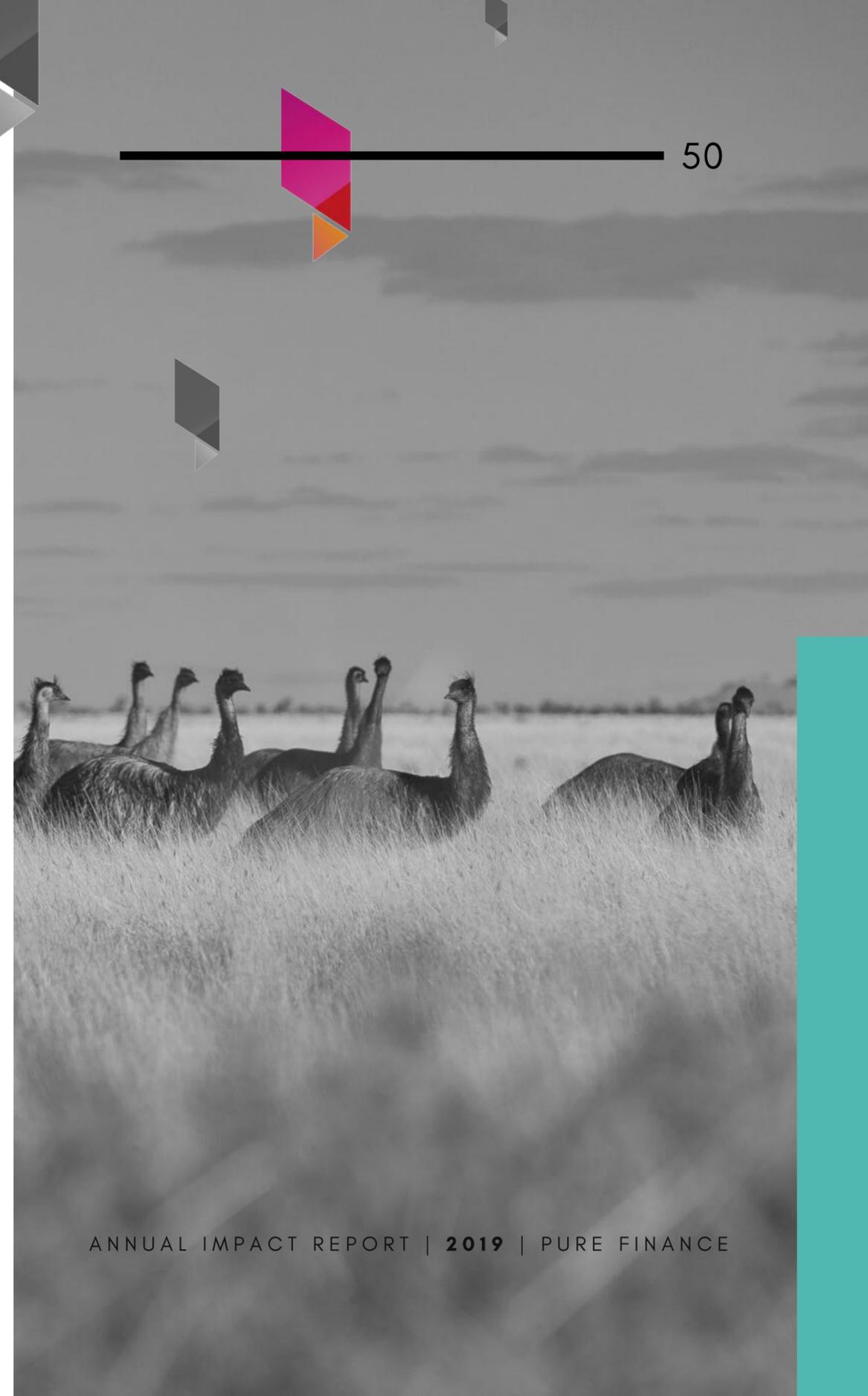
BANK AUSTRALIA

IF YOU WANT TO MAKE A POSITIVE IMPACT, START WITH WHERE YOUR MONEY IS INVESTED.

Bank Australia aims to create mutual prosperity for its customers in the form of positive economic, personal, social, environmental, and cultural impact.

They are a customer-owned bank, which means that they don't have to answer to shareholders. Profits are returned to customers through better rates and fees, and their investments are used to create positive social and environmental change.

As you can imagine, we work with banks every single day. No one is more sceptical than we are when we hear financial institutions proclaiming that they put 'people + planet first'. However, Bank Australia is walking the talk through a range of policies and initiatives that ensure their business model is contributing to a more prosperous and sustainable future for all.



WHY BANK AUSTRALIA?



RESPONSIBLE BANKING + CLEAN MONEY

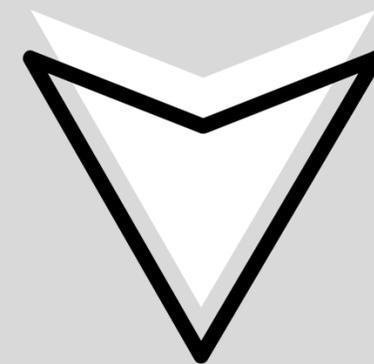
BANK AUSTRALIA USE THE MONEY THEIR CUSTOMERS DEPOSIT TO MAKE LOANS TO PEOPLE, COMMUNITY ORGANISATIONS AND BUSINESSES. TO ENSURE THAT THEY USE THIS MONEY IN POSITIVE WAYS, THEY HAVE A RESPONSIBLE BANKING POLICY THAT CLEARLY IDENTIFIES AREAS THAT THEY WILL AND WON'T LEND MONEY TO

[LEARN MORE](#)

THE BANK AUSTRALIA IMPACT FUND

TO INCREASE THEIR POSITIVE IMPACT ON SOCIETY, BANK AUSTRALIA COMMITS 4% OF ANNUAL AFTER-TAX PROFIT TO THEIR IMPACT FUND, AN INITIATIVE WHICH SUPPORTS PROJECTS THAT CONTRIBUTE TO THE MUTUAL PROSPERITY OF PEOPLE, THEIR COMMUNITIES AND THE PLANET

[LEARN MORE](#)



THE BANK AUSTRALIA CONSERVATION RESERVE_

EACH BANK AUSTRALIA CUSTOMER IS PART-OWNER OF A 927-HECTARE CONSERVATION RESERVE. THE RESERVE IS A GROUP OF THREE PROPERTIES ON BIODIVERSE AUSTRALIAN BUSHLAND WHICH IS PROTECTED FROM DEVELOPMENT FOREVER

[LEARN MORE](#)

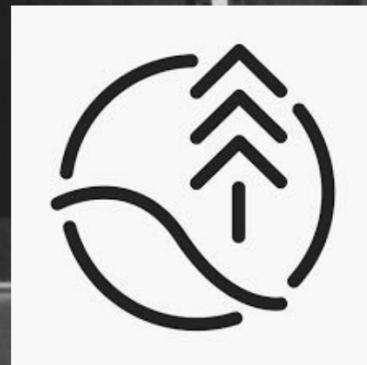


CARBON NEUTRAL + CLIMATE ACTION_

BANK AUSTRALIA RUNS ON 100% RENEWABLE ENERGY AND MEASURES, REDUCES AND OFFSETS ITS GREENHOUSE GAS EMISSIONS EVERY YEAR. THE BANK HAS ALSO BEEN CARBON NEUTRAL SINCE 2011, AND IS AIMING TO REDUCE EMISSIONS BY 16% BY 2025

[LEARN MORE](#)

ABOUT SAMPLE COFFEE



VISIT SAMPLE COFFEE

THE COFFEE THAT POWERS TEAM PURE FINANCE JUST GOT EVEN BETTER!

From little things...big things grow.

By acting local and supporting like-minded people in their community, **Sample Coffee** builds real, long-term relationships with the companies, customers and staff who enjoy their coffee. They do this by slowing down, creating small moments of joy and always passing it on.

We've been buying our coffee from the legends at Sample since Day One and in 2019, they became a certified B Corp, so their awesome coffee is now even more awesome for people and planet.

OTHER SUPPLIER CHANGES INCLUDE: _

ELECTRICITY.



[LEARN MORE](#)

INSURANCE.



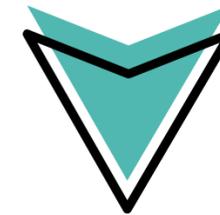
[LEARN MORE](#)

COURIERS.



[LEARN MORE](#)

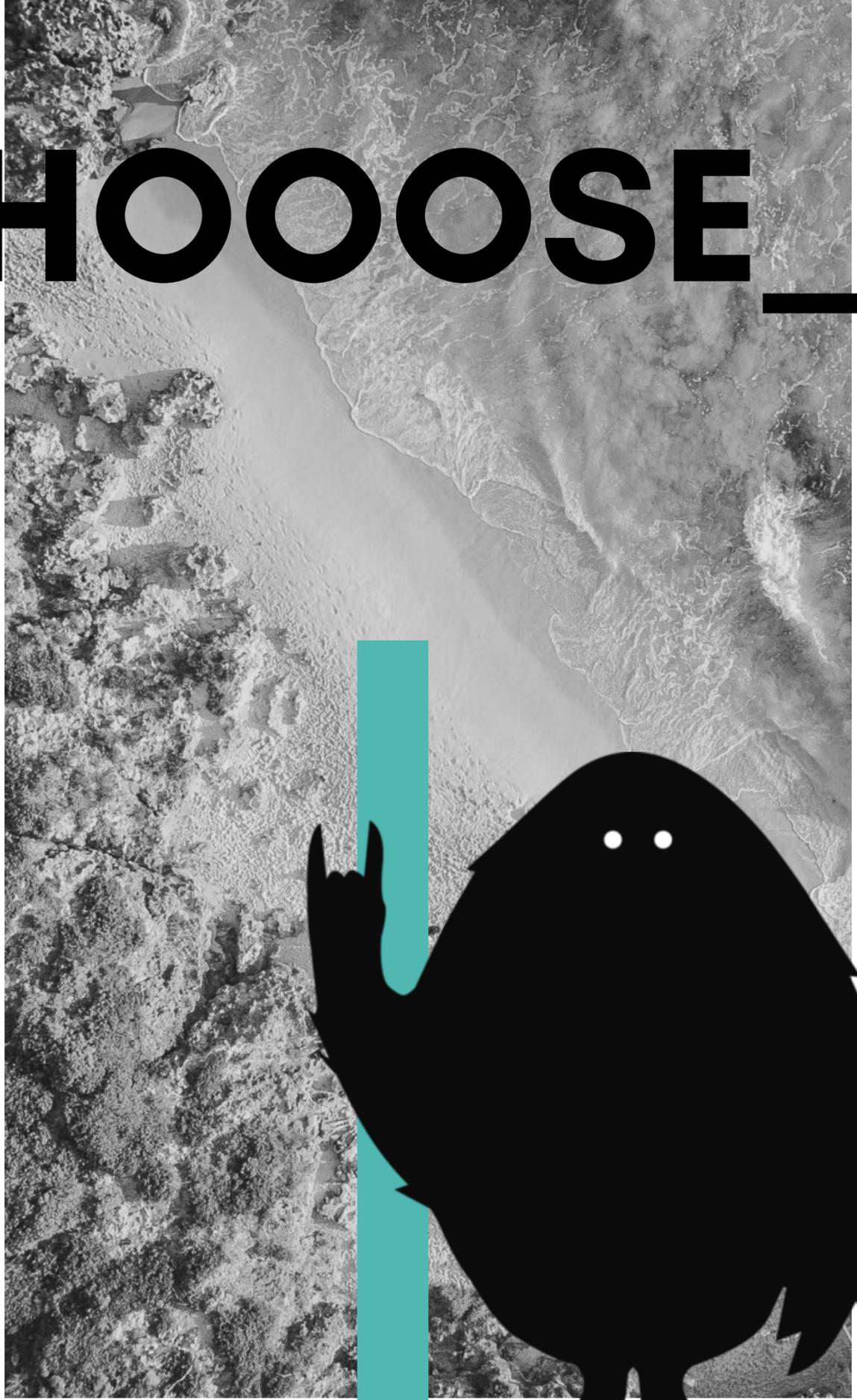
EQUIPMENT.



[LEARN MORE](#)

CHOOOSE

Measuring Impact



WE'RE CHOOOSING TO TAKE ACTION ON CLIMATE CHANGE.

CHOOOSE is creating a new conversation about the climate crisis. One that is action-oriented and inspires creative, climate positive actions with measurable impact.

As the first streaming service for climate action, CHOOOSE provides a way for anyone, anywhere in the world, to support effective CO2 reduction on a monthly basis. With a subscription, you can directly support some of the most impactful CO2-reducing projects around the world. These projects are carefully handpicked by CHOOOSE's international carbon advisory team and correspond to at least three of the UN SDGs.

This year, through our CHOOOSE subscriptions, the Pure Finance became climate positive by offsetting our CO2 emissions and removing carbon credits from climate offenders.

CHOOSE **PURE FINANCE'S YEARLY CLIMATE IMPACT REPORT**

68,000 KG



OF GLOBAL AIR POLLUTION REDUCED, WHICH IS THE SAME AS:



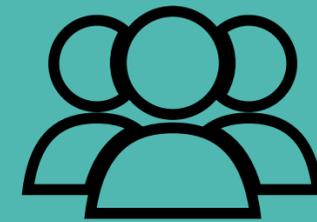
44 FEWER POLLUTING CARS ON THE ROAD FOR A YEAR

OR

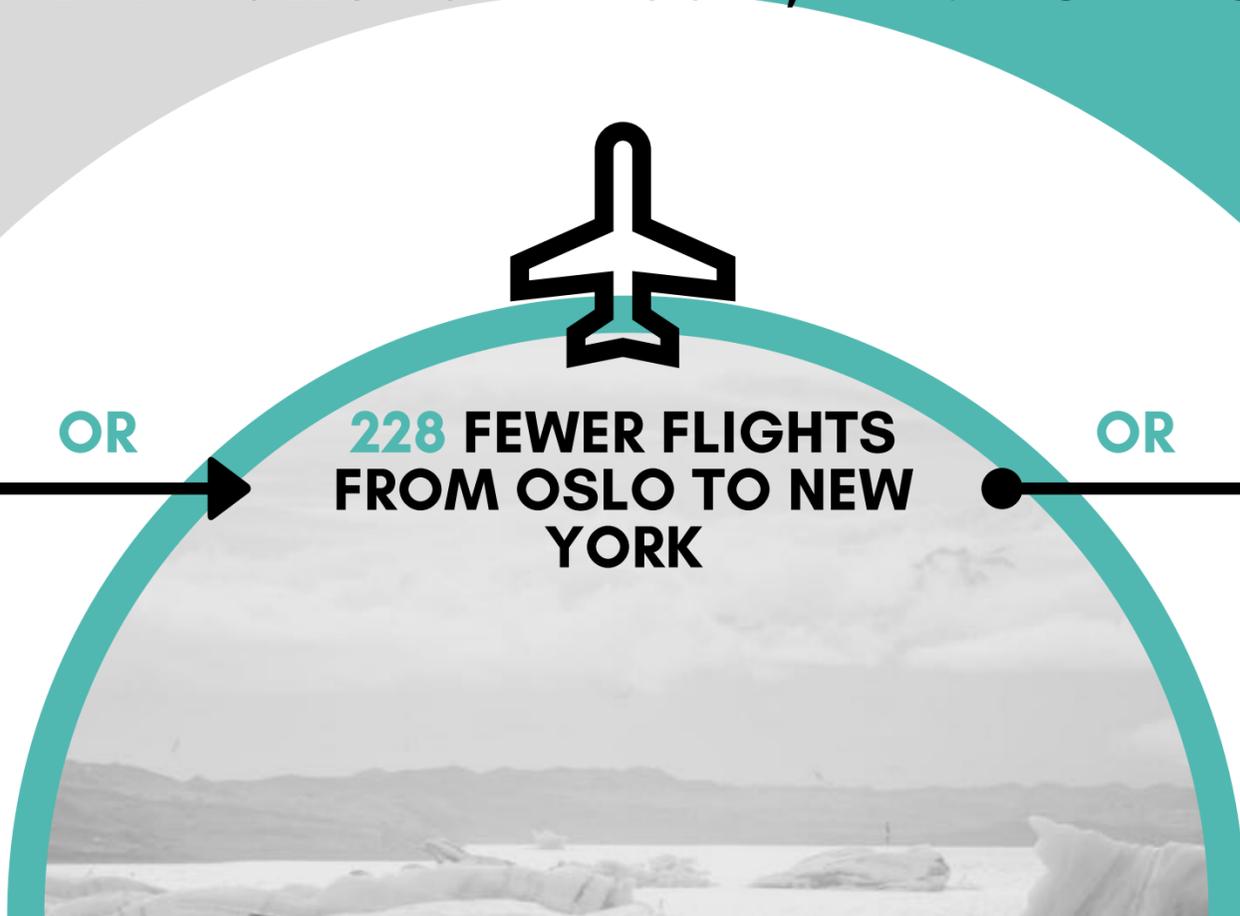


228 FEWER FLIGHTS FROM OSLO TO NEW YORK

OR



164 MONTHLY WORLD CITIZEN CO2 FOOTPRINTS





**"CHOOOSE IS FOR ANYONE WHO
ACKNOWLEDGES TODAY'S CLIMATE
CRISIS AND WISHES TO DO MORE
THAN WHAT'S POSSIBLE INSIDE
YOUR OWN RANGE OF CONTROL."**

- ANDREAS SLETTVOLL | CO-FOUNDER + CEO

[LEARN MORE](#)





**THE GREATEST
THREAT TO OUR
PLANET IS THE BELIEF
THAT SOMEONE
ELSE WILL SAVE IT.**



ROBERT SWAN

IS NOT BUSINESS AS USUAL

IT'S **NOT BUSINESS AS USUAL** FOR THE WORLD'S CHILDREN TO SKIP SCHOOL TO GET ADULTS TO PAY ATTENTION TO THE CLIMATE CRISIS.

And it's not business as usual for citizens to have to strike to get governments to make meaningful commitments to climate action. So, on Friday 27 September, we didn't do business as usual either.

Together with over 3,150 other businesses + organisations, we hit the streets and joined students at the Global Climate Strike in Sydney to send a message to our government that the time for urgent and meaningful climate action is now. There's no use for finance on a dead planet.



1% FOR THE PLANET_

Measuring Impact |



**FOR THE
PLANET**
— MEMBER —

ALL TOGETHER FOR OUR PLANET.

We can do a lot more together than we can alone.

The idea behind **1% for the planet** is simple: because companies profit from the resources they take from the earth, they should protect those resources.

Since its inception in 2002, 1% for the planet has helped to direct hundreds of millions of dollars to environmental non-profits around the world, through a network of individuals, businesses, donors and organisations working together for a common goal: protecting the future of our planet.

In 2019, Pure Finance became a member of the 1% for the planet network, which has helped invest over \$200 million in environmental non-profit solutions to date.

www.onepercentfortheplanet.org

WHO WE ARE



**BRENDAN
DIXON**

Managing Director



**CHANDEL
BRANDIMARTI**

Director of Strategy + Marketing
| Creator 'Ladies Talk money'



**SEBASTIEN
MILLER**

Finance Specialist + Pure
Community Manager



**CATHERINE
DIXON**

Client + Loan Manager



Our People



**DO NOT
FOLLOW
WHERE THE
PATH MAY
LEAD...**

**GO INSTEAD
WHERE THERE
IS NO PATH
AND **LEAVE A
TRAIL.****



RALPH WALDO EMERSON

WHERE WE'RE GOING

Our Future



NEW ASPIRATIONS FOR A NEW YEAR.

There is no doubt that, in finance, 2019 was a year of great instability. It was a year of highs (and a LOT of lows) but, perhaps most importantly, it was a year of learning. And so, it seems only logical to us that 2020 should be the year for putting what we have learned into practise.

With the effects of unabated climate change already rearing its head and the gap between those who have and those who don't growing ever wider, the future feels precarious. In the way that the finance industry so often contributes to these inequalities, it has an equal opportunity to be an effective and meaningful part of the solution. It is the latter that drives us and is the path we are choosing to take.

So, our 2020 will be about action. We will be ramping up our commitment to advocating for transparent, ethical finance and will continue our mission to increase financial equality for the underserved, all while delivering the best financial solutions + service to our clients.

It's often said that 'money rules the world'. Well, we think it's time to change the rules.

**FEEL GOOD ABOUT WORKING
WITH A FINANCE COMPANY BY
KNOWING YOU'RE PART OF
CREATING A BETTER WORLD WITH
YOUR MONEY.**

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WANT MORE?

Connect with us here.

