

## **Submission to Senate Inquiry into Green Loans by Michael Davis**

I would like to inform you of my experience as a Green Loans Assessor, I have found the Green Loan Programme is a tremendous initiative. I have left from all of my assessments with the householder well informed and satisfied with the outcome of the report supported by my advice, to date I have conducted 42 Assessments.

In my experience the assessment aids the householder to reflect on how they operate their home and often aids the realisation that there are many actions that they could take to improve the comfort of their home and lower their energy Water usage. I am finding that the assessment are a important stimulant for the cultural change that needs to happen for Australia to move into a low carbon future .

Most of the bookings that I have taken have been driven by the Householder wanting to access the Green Loan, mostly to install solar PV. The removal of this component has affected the interest in the program. Recent changes to the program have virtually nullified my bookings rate and I am now facing large expenses to market the programme under the cloud of uncertainty and controversy and bad press.

### Measures which could be put in place to revitalise the scheme.

- To correct the scheme a strict set of conditions should be put on assessors requiring a certain level of passion and prior experience or education in sustainability, and a commitment to ongoing training
- Audit assessors to identify breaches of the guidelines
  - Impartiality
  - Poor quality of assessment
  - Lack of skill or training
- Rebrand and redefine the programme
- Establish a saving initiative for householders to prepare for upgrade or replacement of energy and water saving initiatives. This could be in the form of a high interest account or a Government initiative to match savings up to an agreed level. These funds could then be accessed to implement sustainable actions.
- Market the programme on behalf of assessors and distribute the bookings evenly amongst assessors.
- Allocate a certain number of assessments to each registered assessor, this would stop the bigger companies from using their unfair marketing advantage to lock up all of the assessments, I know of many fellow assessors that have spent quite a bit of money and are quite excited about working in this field. This approach would ensure that we are all treated fairly.
- Look to link the accreditation of REC,s to be conditional on having an assessment, this would add creditability to the rec scheme and ensure the best possible outcomes from the implementation of renewable energy

Any other useful suggestions and potential solutions.

- Often I have found that householders are confused and misinformed by conflicting information and advice they have received through media and sales staff of issues of sustainability and renewable energy, in my view this is damaging the image of the industry and slowing the uptake of renewable energy, it is of the greatest importance that assessors remain impartial and this needs to be emphasised to all assessors.

Many of my fellow Assessors are doing tremendous work promoting this programme with their own funding like me. Some like me have used this programme to start small businesses intending to branch out into other aspects of sustainable business opportunities

This is a tremendous programme , I am finding that the assessment are a important stimulant for the cultural change that needs to happen for Australia to move into a low carbon future

# Business is built on care

By Emily Black

LOCAL electrician Michael Davis has undergone a sustainable energy transition. Michael said he had worked as an electrician for 27 years and started his career when Australian industrialisation was booming and the demand for electricity was high. He said he worked in open-cut coal mines in central Queensland and southeast Queensland, keeping mining equipment and processes operational 24 hours a day, seven days a week. After the birth of his first daughter Jessica, Michael began thinking about how

his generation had had an adverse effect on the natural environment. “The number of animals becoming endangered was increasing, our waterways were becoming polluted, our oceans and reefs were suffering and our forests were disappearing,” he said. “We were digging up and consuming more and more of our natural resources.” Michael said his employer chose him to do an environmental fellowship in 1999. The Earth Watch Fellowship put him in touch with nature and specialist scientists who worked to save the environment, which made him determined to make a difference.



BEING GREEN: Electrician Michael Davis sees a sustainable future.

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He said he was asked to join a corporate team in 2007, working on climate change and energy efficiency. The team worked to reduce energy usage at some open-cut coal mines and educated the community and workforce about the

challenges of climate change and the need to change the way people work. Michael said he now had an opportunity to work within “his beloved” Noosa community to help Sunshine Coast households and businesses to live more

sustainably. He said he offered a free, federally funded, home sustainability assessment. The assessment helps householders identify ways they can save energy and water, which could be used to apply for a \$10,000, interest-free “green loan”.

## Zachary’s message is clear

NOOSA charity Butterfly Kids has helped a young boy communicate better with his family, raising money for a device that will let them know what he wants and needs. Zachary Granger, 6, (pictured) was diagnosed with autism when he was three years old and had not been able to express himself. Susan, said he had been so impressed when he first tried the new-generation portable communication aid that he took it to bed with him. She said it had made a difference in Zachary’s ability to communicate and let those around him know his wants and needs. She said he previously became very frustrated when not able to get his message across. To help Butterfly Kids support children with disabilities and their families, phone 1300 506 581 or see [www.butterflykids.com.au](http://www.butterflykids.com.au)



CRYPTIC CROSSWORD 518

ACROSS

1. Crazy to be disenchanted with your pop star (3,4,6)

10. Block offer for drinks mixer (9)

11. Terminally ill followed home well-trained Jewish surgeon (5)

12. Premature eruption (4)

13. French deeply moved by being violated (10)

15. Cosmetics company to give a navy old spice (4,4)

16. Warning of commercial failing (6)

19. Delight in arousing mad rage (6)

20. Bloodsuckers have seen off publican (8)

23. He must make healthy returns as an old man (10)

25. Dog’s breakfast in the kitchen (4)

27. Some yokel starts to fall asleep in church meeting (5)

28. As good as one gets as a bird, instead of any old rubbish (3,3,3)

29. Notes enlarged noses and deadeyes (13)

DOWN

2. Rites performed during ritual conflagration (9)

3. Adhere to honour and payback (4)

4. Dear old love knot in place of gold (8)

5. Most bloody thinnest on the ground (6)

6. Appropriate punctuation headed off gender bending (10)

7. The outlandish overseas character of some people (5)

8. Parts of Europe have topped parts of Asia (6)

9. Go on runners! Abuse the fielders! (6)

14. Everyone with fuller figures, but not a specialist (3-7)

17. Crooked cop inters superior officer (9)

18. Herb used car in lot (8)

19. Practically nothing in charity went back (6)

21. Substitute cast rates zero at first (6)

22. Ernie’s partner hates empty beds (6)

24. Church levy for shelter on the front of the house (5)

26. Hair ball stuffed up feline (4)

Solution to last week’s CRYPTIC CROSSWORD 517

C	A	L	I	B	R	E		O	U	T	S	O	L	D	
M	N	O	H	T	I	O									
O	U	T	O	F	T	H	E	R	U	N	N	I	N	G	
S	R	T	A	R	C	G									
D	E	A	D		E	N	D	A	N	G	E	R	E	D	
E	R	S													
S	C	A	R	E	D		W	H	I	T	E	L	I	E	
O		A	I												
I	N	F	O	R	M	A	L		D	E	C	A	Y	S	
N	N														
D	E	C	A	H	E	D	R	O	N		H	E	A	T	
M	N		R	O	T										
C	A	R	D	I	N	A	L		N	U	M	B	E	R	S
R	O	S													
M	A	G	N	A	T	E		W	E	S	T	H	A	M	

For this week’s answers see next week’s Noosa Journal.

For more puzzles, see the boredom busters section of today’s weekend.

Easy steps to secure your financial future

INVESTMENT WISDOM

with

Barrie Cooper

MOST of us leave our financial-year-end investment decisions to the last minute and are therefore in danger of missing out on ways of improving the financial bottom line. By starting earlier you have time to obtain the advice you need to determine which of these ways is best for you. Here are six useful tips.

1) Sacrificing salary to superannuation

Salary sacrifice is the process of contributing pre-tax dollars to superannuation. By putting salary into superannuation you could save tax.

2) Offset capital gains

Tax is normally paid on capital gains. Consider selling non-performing investments to crystallise a capital loss that could be used to offset a realised capital gain thus reducing any capital gain tax liability.

Unused capital losses can be carried forward to offset future capital gains.

3) Move assets into a lower tax rate ownership. This strategy involves changing investment ownership from a high-tax bracket to a lower tax bracket i.e. from a wife working full time to a husband working part time. Be aware, however, that this strategy could produce a capital gain on which tax could be paid. It is important to seek advice.

4) Contribute to superannuation. By making personal concessional (tax deductible) or non-concessional (after-tax) contributions, putting money into superannuation can be very tax effective. This is because earnings within superannuation are taxed at up to 15 per cent, compared with earnings on your personal investments which are taxed marginal tax rates. Be aware that maximum allowable superannuation contributions caps exist which limit the amount of concessional

taxed contributions that can be made.

5) Contribute to your spouse’s superannuation. An 18 per cent tax offset on superannuation contributions of up to \$3000 made on behalf of a low-income or non-working spouse (or partner) is available. To be eligible for the maximum \$540 tax offset your spouse’s (or partner’s) income must not be more than \$10,800 per annum, however a reduced tax offset is available on income up to \$13,800.

6) Qualify for a government co-contribution. If your total income is less than \$61,920 you may be eligible for a superannuation co-contribution from the Federal Government. For each dollar in personal after-tax superannuation contributions, the Government will contribute up to \$1 to a maximum of \$1000 for those earning less than \$31,920. The co-contribution reduces for total income over \$31,920 and cuts out at \$61,919. This article is for general information only. iMeritus financial advisers, AXA Financial Planning and its authorised representatives do not accept any liability for any errors or omissions. Barrie Cooper is an authorised representative of AXA Financial Planning AFSL 234663 and is the director of advice at iMeritus financial advisers. Inquiries should be emailed to [info@imeritus.com.au](mailto:info@imeritus.com.au) – or you can attend a monthly discussion group.

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