

e racism



... made a racist comment regarding Aborigines.

Cut costs in a few clicks

David Wilson

COST cuts can seem like hard work – a masochistic measure best left to beleaguered British and German politicians.

But making cuts boosts your bank balance and demands less effort than working harder or smarter – however you do that. With cuts, you must simply be observant: pinpoint the areas where costs can be shaved, then whittle away.

To help you find the best deals across a range of expenses with little fuss, here is a round-up of some price-comparison hubs, most of which have an Aussie slant.

The list covers everything from Bankwest to broadband.

The leads should be especially handy if you run a start-up that has scant cash splashing around. Prepare to get clicking and start scrimping.

Utilities

makeitcheaper.com.au

Electricity costs are climbing across Australia, according to Energy Matters.

Make It Cheaper, a comparison and switching service, says business energy bills are set to soar. In some cases, inflation could add more than 50 per cent to a business's energy bills, the service says. So energy is a key expense to watch.

Make It Cheaper compares all the Australian energy suppliers in your area and hunts for the best energy deal for you. The site is brash but clear and easy to navigate.

Savings accounts

infochoice.com.au

Undecided about which high-rate interest account in which to sink your savings?

Infochoice crunches the numbers. Among other banks, Bankwest, ING, NAB, St George and Commonwealth are accounted for clearly. The most attractive rate displayed is about 6 per cent.

If, instead of a high-interest account, you want a low-interest loan, you can explore the financial comparison site's small-business borrowing section. But prepare for a jolt. The loan rate ranges from 7 per cent to (gulp) 36 per cent.

Broadband

comparebroadband.com.au

"There's no reason not to get a high-speed internet connection in Australia," this dedicated broadband-comparison site says – a

weak pitch. Still, the site is snappy. Visitors keen to cut straight to the chase should pore over the list of the five most popular plans, one of which is offered by thrifter-magnet TPG. User-friendly.

internetchoice.com.au

Another broadband assessment hub, Internet Choice, oozes style, which may sound irrelevant but sleek design makes it easier to sustain concentration.

And you will need plenty if you assess the site's entire line-up of more than 600 broadband plans. Choice indeed.

Again, if you want to cut to the chase, you can just glance at the featured list of low-price plans – once more, scrimp-friendly TPG gets a mention. No slouch at customer service these days, TPG is hard to beat.

Mobile phone plans

phonechoice.com.au

Mobile phone plans are notoriously difficult to compare.

Phonechoice sets out to clear the fog.

When you run a Phonechoice search, you may find that a tonne of results rolls up and still feels fuzzy. But at least you have a road-map with which to play.

In a bonus, Phonechoice offers a solid broadband-comparison generator. The hub covers fixed-line phone plans, too.

Business cards

businesscardstar.com

Template sites enable you to design business cards that look professional, whatever your background.

You can then just email the design you made to your local digital print shop or carry it over on a thumb drive. So it matters little whether the template site that you pick has a ".com" or ".com.au" suffix.

One of the best on the web is Business cardstar.com. The site presents an array of attractive templates, enabling you to choose between "corporate", "elegant", "flashy" and more. Stylish and a doddle to navigate.

Gadgets

shopbot.com.au

Shopbot is a cool tool for pinpointing benchmark prices for a range of electronic goods: laptops, routers, LCD monitors, toner ink cartridges, you name it.

You can then undercut them on eBay, with the help of a utility such as Auction Sniper (auctionsniper.com) if you want to play dirty.