



**The  
business that  
matters to your  
business.**

**smart**  
BUSINESS SOLUTIONS  
GROUP

Accounting & Taxation | Financial Planning | Mortgage Broking  
CFD Services | Business Advisory | SMSF Specialists



**The tradies  
accountant that  
really understands  
the trades.**

Running a trade or construction business isn't just about doing great work on site. It's quoting accurately, keeping jobs profitable, managing cashflow, chasing progress payments, handling retentions and variations, and still finding time to breathe. That's where we come in.

At SMART Business Solutions, we work alongside tradies and construction businesses to simplify the numbers and support smarter decisions. We combine technical accounting and business expertise with real, hands-on understanding of how the building game actually works.

Known locally as The Accountant That Builds, SMART Director Shannon Smit brings genuine construction industry insight to every conversation. Coming from a family of tradies and builders and having developed her own commercial and residential properties, Shannon understands what the construction industry needs to build better business.

Shannon leads the SMART team with a practical, down-to-earth approach, supporting you with clear guidance and proactive advice to stay in control, improve cashflow, and grow with confidence.

**Clear advice. Real support.  
Built for trades.**



# How we'll help.

You're busy running jobs and keeping work moving. We support the business side, so things run smoother, clearer, and more profitably.

At SMART Business Solutions, we help trades and construction businesses simplify the numbers, improve cashflow, and make confident decisions. We look beyond compliance to support the bigger picture of your business and your future.

## Practical support that makes a difference:

- Less paperwork and admin
- Clearer quoting and job profitability
- Faster, simpler invoicing and payments
- Straightforward BAS, reporting, and payroll
- Training and support across Xero, Hubdoc, WorkflowMax, ServiceM8, Buildxact and more.



Accounting  
& Tax



Business  
Consulting



Financial  
Advice



SMSF  
Structuring



Asset  
Protection



Equipment  
Finance



Mortgage  
Broking



Business & Personal  
Insurance



Cashflow  
Forecasting



Estate  
Planning



**Your problems.**

**Solved.**

We don't spend time telling you what's broken. You already know. Instead, we focus on fixing the parts of your business that create stress, uncertainty, and slow you down.

We bring clarity to your numbers, structure to your decisions, and confidence to the way your business runs, so you're not constantly reacting.

**Here's what we fix:**

- BAS, PAYG, payroll, super, and tax obligations managed properly and on time, without the last-minute panic
- Cashflow pressures caused by progress payments, retentions, and variations
- Unclear job profitability so you know which work is worth taking on
- Pricing and margin issues that quietly erode profit
- Disconnected systems and paperwork that chew up your time
- Financial decisions around vehicles, equipment, and property made without long-term clarity
- Business and asset structures that leave you exposed or underprepared for growth

We do this by working as a genuine partner in your business, combining accounting, business advisory and consulting, financial planning and lending solutions into one clear, connected approach.

Our role is to simplify the financial side of your business, give you better understanding, and help you make confident decisions with the bigger picture in mind so you can move forward with control and certainty.

# Meet your experts.



## **Shannon Smit** Founding Director

B.Business, Chartered Accountant Registered Tax Agent, Financial Advisor, Mortgage Broker

Shannon is highly strategic in her approach, specialising in complex business and wealth structuring to help clients make confident, well-informed decisions. With deep expertise across accounting, tax, SMSF and property structures, Shannon takes a holistic view of each client's position. She works closely with business owners to build, protect, and manage wealth through smart structure, proactive strategy, and clear guidance that supports long-term growth and control.

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## **Daniel McCulloch** Partner

B.Business, Chartered Accountant

Daniel specialises in providing practical business consulting and tax advice that helps business owners get hands-on with their numbers, understand job profitability, and build sustainable growth with confidence.

Daniel helps trades move beyond basic compliance, guiding smarter decisions around cashflow, pricing, and growth. His focus is on clear strategy and real-world outcomes, so trade businesses can stay in control and thrive in a fast-moving industry.

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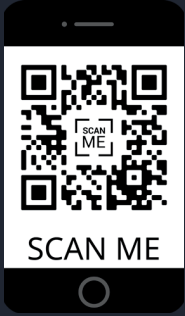


## **Josh Underhill** Partner

B.Business, Chartered Accountant

With a natural ability to simplify complex financial matters into clear, practical advice, Josh ensures businesses feel supported and confident in their decisions. His people-first approach makes him a strong fit for small businesses where genuine relationships matter.

Josh oversees compliance, tax, and business advisory services, working hands-on with clients to deliver proactive, tailored advice aligned with their business goals.



“It’s only since working with Shannon and the team that we’ve experience real growth & structure.”



~ Jon Robbins / GuyRobb Electric  
Scan QR code to read GuyRobb’s growth story.

# Who we work with.

Shannon and the team at SMART are the best in the business. Their advice and support has been invaluable in helping us grow our business and streamline our accounting systems. The team genuinely care about their clients and want to see them succeed. Having the link with the financial planning and the lending along with our business accounting has been extremely useful.

~ Tracey Setter, Director - Sparx Power & Data

A big thanks to the SMART team for taking the time to go over our financials. Your attention to detail is awesome and we appreciate you keeping us on track.

~ Robert Pallone, Director - RJD Projects

I have complete confidence in our business future. The SMART team have full detailed reports to see how our building company is tracking and where we can improve. I wish I had changed accountants and bookkeepers sooner. Our previous one were not as quick or responsive and did not communicate as easily as SMART Business Solutions.

~ Sam Aucardi, Director - Buildsmart Group





**We're here for the long run and we'd like to develop a genuine partnership with you.**

The SMART Business Solutions team continues to receive awards in recognition of our technical expertise and contribution to the industry.

We believe our whole team is greater than our individuals alone. We are an enthusiastic and motivated bunch who work together providing outstanding client service.

We are different.

Ask us how our difference will work for you.



**WINNER INNOVATIVE PARTNER OF THE YEAR FY23**

# smart

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