





Life is busy and time is precious. It's a no-brainer to want to find ways to make the complex more simplified.

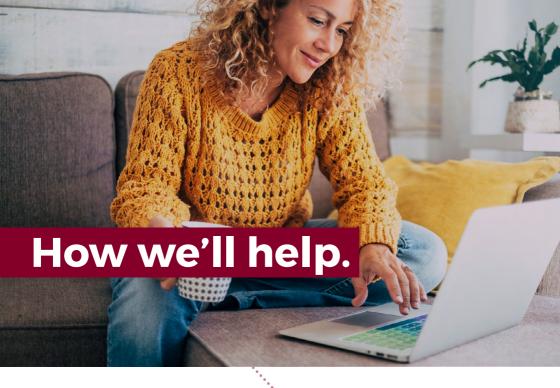
That's why we are now offering an in-house mortgage broker to better serve you with your end-to-end financial needs.

In collaboration directly with our accounting and financial planning team, our strategic mortgage brokers will assist you whether you're looking into loans for property or businesses, SMSF loans or equipment finance.

With extensive lender relationships to empower you to choose the right loan to suit your financial needs and situation, we'll provide you the access needed to liaise with the necessary financial institutions.

We'll save you time, minimise your stress and source a loan that's the perfect match for you.

We believe in two simple realities; deliver exceptional value, on time.



Not all mortgage brokers are created equal.

Our holistic approach to lending, accounting and financial planning means we bridge the gap in the client experience, eliminating the frustration from delays that are often inevitable with multiple stakeholders involved in the lending process.

Our mortgage brokers offer the advantage of having of an accounting background, meaning we're looking at your figures with a strategic mind. We will ask you more questions and we'll go deeper in our process. Why?

So that you end up with a loan that offers longevity, minimising the need to refinance again in a short time frame - avoiding a stressful and often costly exercise on both your time and money.

We specialise in:

- SMSF Lending
- Investment Properties
- Refinancing
- Commercial Lending
- · Bridging Loans

- · Loan Negotiations
- Pre-Approvals
- Construction Loans
- Debt Consolodation
- Land Purchasing



Your business banker may be your bestie, or your foe. It's not their fault. They can only offer you the loans that they sell, regardless of whether it's a good fit for you or not.

Whilst you may end up with a loan approval quicker, that's about the end of the benefits of going direct to the lender.

Loan shopping via our mortgage broker means you have someone out hustling for you, finding the loan solution that best fits YOU. We'll take the time to offer a deeper understanding of what you need from a lender, we'll hunt out the right terms based on your situation and we'll negotiate better rates due to our 15+ years experience and relationship building with dozens of different lenders.

Our mortgage brokers offer an extra layer of artillery by also being qualified accountants and financial planners. Why does that matter? It's called **Strategic Mortgage Advisory** - taking a holisitic overview of your financial life, not just the loan you need night now.

All brokers get paid commissions by the loans they set up. Our brokers are no different in that respect. So it's worth questioning who has got your full picture in sight before you sign on the dotted line.



Australians were once strictly engaged with a Big 4 lender for a full generation or even longer.

Our mortgage brokers offer you the choice of an expansive network of lenders so you can gain access to the funds you want with the terms you need, via a lender that you simply cannot access when going direct.

Many of the smaller lenders are underwritten by the same aggregators as the Big 4. Our brokers can help you understand the fine print and know who you can trust.

SMART offer an end-to-end service including supporting you with;

- Accounting and Tax Advisory
- Financial Planning
- SMSF
- Asset Protection
- Wills, Trusts and Enduring Power of Attorney
- Mortage Broking & Equipment Finance
- Business Coaching
- Business and Personal Insurance.

Meet your experts.



Shannon Smit

B.Bus. Chartered Accountant, Registered Tax Agent, Financial Advisor

Shannon is the founding director of SMART Business Solutions. She is an active property investor and developer having experienced the mortgage broking and lending process first-hand many times. Her accounting and financial advisory perspective on lending ensures our clients receive the best advice for their overall financial situation.



Karlee Davern
Licenced Mortgage Broker

With over 15 years finance industry experience, Karlee provides strategic lending solutions collaborating with the SMART Financial Planning and Accounting team to achieve the best client outcomes. She offers a client-centric approach with clear communication at the forefont, ensuring the best client outcomes whether it's a first home, refinance, SMSF loan or investment loan.









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 the whole team is greater than the 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.



VIC ACCOUNTING PARTNER
OF THE YEAR 2016



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