



Smart Happy Money

2025–26 IMPACT REPORT



IMPACT
OUR 2% COMMITMENT

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A MESSAGE FROM OUR DIRECTOR

Ben Graham-Nellor



Steph and I have always tried to help where we can.

When we started this business 20 years ago, wow, we always wanted to use it for good. And we have. Over the years, we have supported charities, schools on the Thai-Burma border, local schools and more. Now, we have formalised that commitment through our IMPACT program.

IMPACT is simple.

We quarantine 2% of gross revenue from all areas of our business and set it aside for two purposes.

Firstly, to allow us to use that money in ways that make a real difference in people's lives. Some funds will go to charity, but being a registered charity is not a requirement. We will direct funds wherever we believe we can help create meaningful change.

The second purpose is for the fund to grow. Our big-picture goal is to build a savings and investment fund that creates its own income and growth, which can then be used to make an even greater impact in the world.

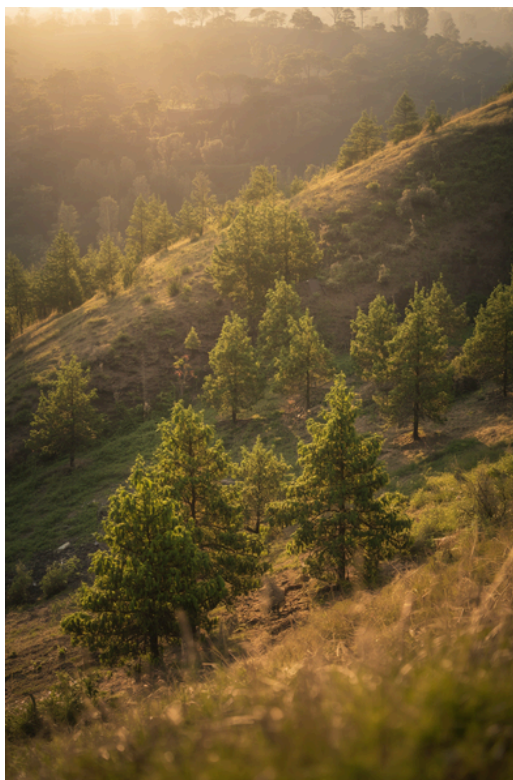
This is the first Smart Happy Money IMPACT Report, the first of many, I hope.

Please read through to discover who and what was impacted this year.

And a big thank you to all our clients. It is your support that allows us to run this program at all.

Ben Graham-Nellor
Director, Smart Happy Money

1: Planting trees



Smart Happy Money is proud to be a One Tree Planted reforestation partner.

The Grove is One Tree Planted's giving community, bringing together supporters who help fund tree planting and restoration projects around the world.

Through our IMPACT program, Smart Happy Money contributes \$40 USD each month to The Grove. This helps fund reforestation efforts that restore ecosystems, support biodiversity and combat climate change.

25/26 IMPACT = \$691*

Approx: Taking into account variable currency exchange rates.

OUR PARTNERS

2: Positive Attitude



Positive Attitude is a Melbourne-based group that provides support for people living with HIV and their families.

Through community connection, care and compassion, they create safe spaces where people can come together, share a meal and feel seen.

Through our IMPACT program, Smart Happy Money donates \$200 per month to help fund Positive Attitude's community dinners. We also donated an additional \$500 to support their Christmas lunch.

These warm and welcoming gatherings bring people together and remind them they are not alone.

We support Positive Attitude because we believe community is everything. No one should face a health journey in isolation, and these dinners offer something money alone cannot buy: belonging.

25/26 IMPACT = \$2,900

CAUSE WE SUPPORT

3: Youth Law Australia



Youth Law Australia provides free, confidential legal help to young people across the country. Their work covers everything from family law and housing to discrimination, fines and criminal matters.

They believe no young person should have to navigate the legal system alone.

For many young Australians, a single legal issue, left unresolved and unsupported, can set the course of their life in the wrong direction. Youth Law Australia steps in at exactly that moment, offering guidance, protection and a voice.

Through our IMPACT program and our annual charity gala, Smart Happy Money has donated over \$7,000 to Youth Law Australia this year.

We also funded the production of a community announcement on JOY FM, helping spread the word about the vital services Youth Law Australia offers to young people who need them most.

We support Youth Law Australia because we know access to the right advice at the right time can change everything.

At Smart Happy Money, we believe financial wellbeing and life wellbeing are deeply connected. That means caring about the systems and safeguards that protect young people when they are most vulnerable.

Every young person deserves a fair chance. We are proud to help make that possible.

25/26 IMPACT = \$7642

OTHER GIVING

Short Film Production



As part of our IMPACT program, we accept applications from people seeking funding for projects that meet our criteria.

Our criteria focuses on the impact a project will have, particularly where it gives voice to an underrepresented community living among us.

Last financial year, Smart Happy Money approved a contribution towards the production of a short film centred on LGBTQIA+ stories and representation, because visibility, creativity and inclusion matter.

We believe storytelling has the power to open hearts and shift perspectives. Supporting independent film that amplifies underrepresented voices is one small way we can help build a more compassionate world.

Name: 'Before it goes down'

The film will now be entered into numerous film festivals, so keep you eye out.

25/26 IMPACT = \$900

OTHER GIVING

A Cart of Groceries for Emma



Sometimes things just seem to happen for a reason.

Steph was on her way to work when she pulled over to help someone who had been the target of a road rage incident. While they waited for the police to arrive, Steph got talking to Emma, a single mum who was not only shaken by what had happened, but was also struggling to afford food for her family.

Through IMPACT, Smart Happy Money purchased a full cart of groceries and had them delivered to Emma.

This was not a grand gesture. It was a practical act of care. Sometimes the most meaningful support is the simplest: making sure someone does not have to worry about feeding their family that week.

We believe real impact is not always measured in programs or partnerships. Sometimes it is measured in a moment of relief, in knowing that someone noticed, and that someone cared enough to act.

25/26 IMPACT = \$178

OTHER GIVING

JoyFm - The Hour of Power



JOY FM is Australia's only LGBTQIA+ radio station.

They do fantastic work advocating for people's rights and helping create a sense of belonging for the LGBTQIA+ community and allies.

Smart Happy Money supported JOY FM by hosting an Hour of Power during the 2026 Radiothon. During this hour-long segment, we matched donations up to \$2,000.

The good news is that we reached our goal. Our community donated \$2,000, and Smart Happy Money matched it, bringing the total raised during the hour to \$4,000 for JOY FM.

We are proud to support JOY FM because representation matters. Having a platform that celebrates LGBTQIA+ voices, stories and community is incredibly important, and we are grateful to play a small part in helping that work continue.

25/26 IMPACT = \$4,000

SUSTAINABLE IMPACT

Impact That Lasts

Not all impact is immediate.

Part of our commitment is to set aside and invest funds so that the income they generate can continue supporting good work, not just today, but for years to come.

This is the quieter side of giving: building a sustainable foundation that grows over time, so our capacity to help is not limited to what we can spare in any single year.

By saving and investing with intention, we are creating a future where Smart Happy Money can continue to support the causes and people that matter, reliably and for the long term.

Because lasting impact requires lasting resources.



A FINAL NOTE FROM BEN AND STEPH

Thank You for Being Part of This Story

If you're reading this, you're part of what makes Smart Happy Money more than a financial planning practice. You're part of a quiet commitment to leave things a little better than we found them.

This year reminded me that giving back doesn't have to be grand to be meaningful. A cart of groceries. A contribution to a film. A tree planted. A young person who got legal help when they needed it most. None of these things will make headlines, but each one mattered to someone.

We started Smart Happy Money because we believe money should be useful, values-led, and grounded in real people's lives. This report is proof that belief isn't just words on a wall, it's something we live, one small act at a time.

Thank you for trusting us with your financial lives. Thank you for letting us use that trust to do a little good in the world. And thank you for caring enough to read to the end.

Here's to another year of smart, happy, meaningful work.

With gratitude,

Ben Graham-Nellor
Director, Smart Happy Money



Our Statement of Inclusion and Culture

At Smart Happy Money, we are committed to fostering an inclusive and respectful environment by embracing diversity and promoting equal opportunities for everyone.

We value and respect every individual and prohibit any form of discrimination based on gender expression and identity, religion, culture, race, sexuality, physical ability, age or any other unique characteristic. We embrace diversity and acknowledge the positive contribution it makes within society.

We promote an inclusive environment where everyone feels welcomed, valued and safe and are committed to providing equal opportunities in recruitment, career advancement, training and development. We aim to identify and eliminate barriers that may prevent full engagement and involvement in our workplace and services.

We support pro-social and environmental initiatives and actively seek opportunities to increase diversity and inclusion through our hiring practices, social media, events and charitable donations.

Smart Happy Money maintains a zero-tolerance policy towards harassment, including but not limited to sexual harassment, discrimination, bullying or any form of offensive behaviour. We are committed to continuously improving our policies, practices and culture to ensure an inclusive and diverse workplace. Feedback and suggestions from employees, clients, and stakeholders are encouraged and welcomed.

We pay our respects to the traditional custodians of the lands on which we work, the Bunurong and Wurundjeri Peoples of the Kulin Nations.
We acknowledge that sovereignty was never ceded.

We believe that by embracing diversity and inclusion, we are better positioned to meet the evolving needs of our clients and create a positive impact on society. It is our expectation that all employees uphold these principles to create a respectful and inclusive environment that fosters collaboration, innovation and growth for all individuals associated with Smart Happy Money.



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