



# CAPABILITY STATEMENT



# About Me



## Yasmine Shah

I am an experienced founder, multiple-time business owner, and licensed Finance Broker with over 20 years in the finance industry.

My expertise spans banking, credit and risk management, consumer and commercial lending, fintech partnerships, and impact-driven finance.

I specialise in finance coaching and strategic guidance for business owners, entrepreneurs, and individuals who want to strengthen their financial options and make decisions that are strategic, ethical, and sustainable.

## Core Capabilities

- Financial Coaching and Strategy Development
- Consumer and Commercial Lending Solutions
- Business Cash Flow and Working Capital Management
- Property Finance (Residential, Commercial, SMSF)
- Risk Mitigation and Compliance
- Ethical and Impact Finance aligned with Sustainable Development Goals
- Partnership Building with Accountants, Advisors, and Investors





# Unique Value Proposition

I bring lending and compliance expertise together with a human-centred approach to finance.

My role is to simplify complexity and make finance clear, strategic, and sustainable, not just accessible.

Clients choose me because they want more than capital, they want confidence that every decision supports long-term goals, safeguards wellbeing, and aligns with their values.

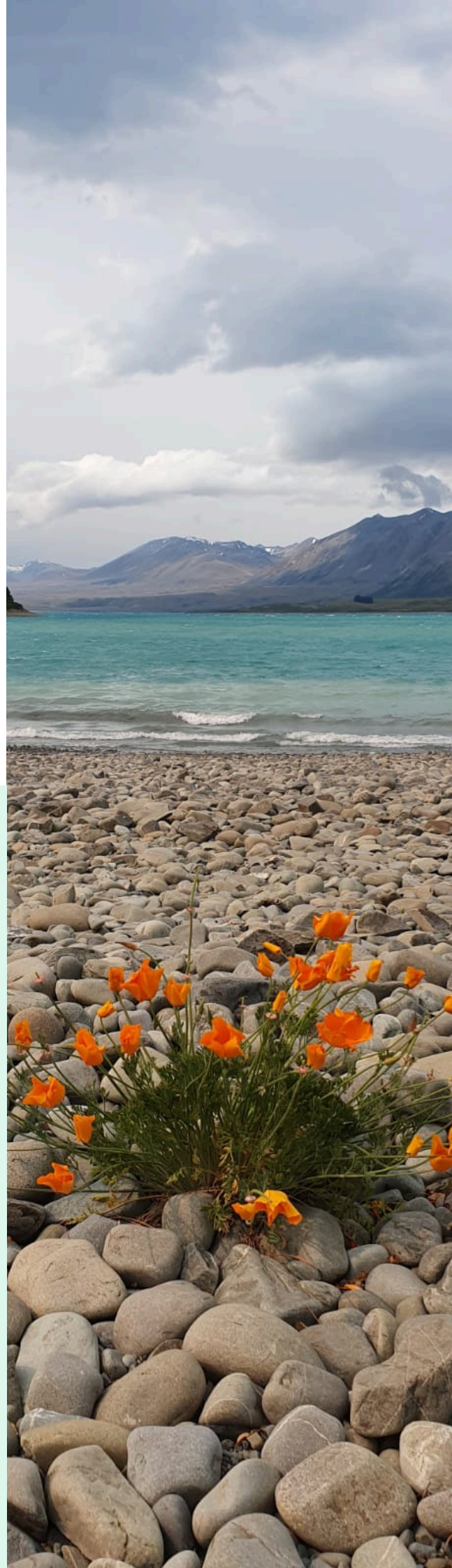
I am collaborative, proactive, and attuned to the needs of all stakeholders, working seamlessly with accountants, advisers, and business specialists to deliver aligned financial outcomes.

## Experience Snapshot

- Director and Chief Impact Broker at Ethical Finance Australia trading as Impact Brokers
- Head of Finance Strategy and Enablement, Factor1 Finance
- Board Member then General Manager, BREED Australia
- Founder and CEO of the Womens Commercial Finance Forum (WCFF)
- 20+ years in senior leadership roles across NAB, CBA, and high growth fintech lenders

## Clients I Work With

- Entrepreneurs and business owners ready for structured growth
- Individuals navigating property finance or SMSF lending
- Purpose-led organisations aligning finance with values, from early growth through to IPO
- Accountants and advisors seeking strategic finance partnerships for their clients
- Impact-focused investors and organisations





# Client Testimonials

"Working with Yasmine was like having a trusted advisor and close ally from day one. Her deep knowledge of finance made us feel supported. She brought empathy and clarity to what can often be a confusing process. What set Yasmine apart was her integrity and follow-through. She invested time in understanding our business and personal financial goals. Before Impact Brokers, we believed a business loan was a negative move. Yasmine showed us how ethical, well-structured finance can be a powerful tool for growth. Since then, we've doubled in size. She's genuinely invested in our success and is someone you want in your corner."

**Kurt & Andrea, Business Owners - QLD**

"Victoria and I thank you for your assistance on our complicated strategy. Your adaptability, understanding and efficiency is second to none. We noted your in-depth knowledge across financial lending. Your warm approach to offering invaluable knowledge on SMSF set ups and things to look out for was very well received. We highly recommend you to anyone in need of professional advice and implementation."

**Shen & Victoria, Investors - NSW**

"Yasmine has been fundamental to our business growth over the past 12 months. Her financial knowledge helped us improve cash flow and reduce overheads. She explains options clearly, easing the stress of financial decisions. Caring, thoughtful, and easy to talk to, Yasmine makes it a priority to understand how she can best assist. Highly recommend her as an ethical impact broker."

**Grace, Business Owner - Victoria**

"I'll keep returning to Yasmine because I can always count on her to deliver exactly what I need, even on tight deadlines. She consistently takes the time to answer my questions and help me understand the financial environment, which I truly appreciate as a small business owner."

**Megan, Business Owner - NSW**



# Lets connect



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