# TONY HO, CPA

COMMERCIAL & OPERATIONS EXECUTIVE

Cross-Industry Transformation · Finance & Operations Leadership · AI-Driven Finance · CPA + Computer Science

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Brisbane / Gold Coast, Queensland, Australia

## Executive Profile

A commercially driven executive who builds the financial and operating systems that let a business scale, at any size or stage. Pairs the authority of a CPA with the build-capability of a Computer Science engineer to lead complex organisations through growth, turnaround and transformation. Has scaled a multi-franchise group beyond $110M, led a multinational turnaround, and built an AI-augmented, fully auditable finance function for a global e-commerce firm. Ports proven operating models from one industry into the next, aligns boards behind a single commercial agenda, and personally deploys the systems (ERP, HR, POS, AI) that make strategy real. Bridges Taiwanese, Japanese and Australian business cultures, a human edge that compounds with AI rather than being replaced by it.

## Selected Impact

**$110M+**
GROUP P&L LED

**$40M+**
REVENUE ADDED

**80+**
TEAM LED: FINANCE, IT, HR & OPS

**4**
INDUSTRIES, ONE OPERATING MODEL

## The Cross-Industry Edge

- Re-applied a Japanese quick-service kitchen workflow model to automotive service-workshop operations.
- Adapted a workshop labour-hours and utilisation system to manage a remote, multi-country Account Management (Delivery) team.
- Ported a per-job profitability framework into an e-commerce coaching and consulting delivery model.
- Align finance, accounting and operations to the industry benchmark in any sector, fully compliant and audit-ready, from automotive to e-commerce.

## Core Strengths

P&L Ownership & Growth · Business Turnaround & Transformation · AI-Driven Finance Automation · Financial Governance & Compliance · ERP / HR / POS Implementation · Board & Stakeholder Alignment · Commercial & Incentive Design · Cross-Functional Leadership

## Professional Experience

### Commercial Director

**eCom Capital · Remote (Global) · Feb 2026 – Present**

*Early-stage global e-commerce consulting firm (60+ staff across multiple countries). Brought in by the CEO to rebuild a fast-grown but unstructured finance and operations foundation and engineer the business to scale through systems, with accountability for finance, IT strategy, sales operations and product profitability.*

- Inherited an improvised early-stage finance function and rebuilt the foundation: reconstructed the P&L from the ground up and rebuilt the entire invoicing system from scratch, after the prior automation had been generating invoices incorrectly, aligning revenue recognition to the industry-benchmark standard (AASB 15) on a fully auditable basis.
- Made the full sales-to-dollar flow transparent and auditable end to end, so every channel and every product could be traced cleanly from first sale to dollar collected.
- Brought AI directly into the finance and accounting workflow, collapsing multi-day reconciliation, audit and close work into a near-instant, fully governed single pass with built-in verification and approval controls.
- Designed a programme-level profitability model mapping every contract deliverable to budgeted hours, giving delivery leadership real-time labour-cost visibility.
- Redesigned the sales commission structure and established operational governance, engineering the function to scale through systems rather than added headcount, the same operating discipline proven at Townsville Auto Group.

### Financial Controller

**Townsville Auto Group (Pickerings Group) · Townsville, QLD · Feb 2021 – Feb 2026**

*Northern Queensland's leading multi-franchise automotive group (11 franchises, 3 workshops, central parts warehouse, in-house Finance & Insurance). Recruited mid-COVID into a business under severe strain, the Financial Controller seat vacant ~10 months, the books in disarray and sales morale collapsed. Took full P&L accountability across Finance, IT and HR (80+ staff), stabilised the business and grew turnover from $70M to over $110M through turnaround and expansion.*

- Rebuilt the financial foundation from a standing start: restored a finance function left leaderless for ~10 months, re-engineered the accounting and operational processes, and lifted group reporting to the industry-benchmark standard, General Purpose Financial Reporting (GPFR), fully auditable (external audit: BDO).
- Reinvented the commission model to keep the salesforce earning through a zero-stock market: introduced the group's only cross-department upsell scheme, letting sales consultants earn from aftermarket, service, parts and finance, plus partial commission on customer deposits and pre-orders. Lifted Finance & Insurance penetration 25% and accessories revenue per vehicle 40%, then extended the model company-wide to align every department on net profit rather than revenue alone.
- Led the expansion that drove the growth: secured 5 new vehicle franchises, acquired and developed a used-car site, built a pre-delivery centre and expanded the parts warehouse, adding $40M+ in annual revenue.
- Closed the post-COVID labour gap by recruiting skilled staff and technicians internationally from Fiji and the Philippines, navigating migration pathways directly to rebuild workshop capacity.
- Drove operational efficiency: engineered live Power Query dashboards with an aged-stock bonus/penalty structure (toxic stock held below 2%); introduced Quick Service Bays (+20% throughput, +15% gross profit per technician) and automated clock-in (–80% payroll processing time).

### Finance Manager / General Manager

MOS Burger Australia (Joint Venture) · Brisbane, QLD · Jul 2017 – Feb 2021

*Australian arm of a publicly listed Japanese multinational; ~$6M turnover joint venture across Taiwanese, Japanese and Australian shareholders. Full P&L and general-management accountability; direct board reporting (AU / TW / JP); PwC group audit.*

- Aligned a tri-national board with sharply different priorities, brand and media exposure, product authenticity to Japanese standards, and local compliance and staff welfare, around a single shared commercial agenda.
- Won board approval for a $3.5M investment case to reposition the business, funding a store renovation and a full product relaunch from an over-localised menu back to an authentic Japanese–Australian fusion, with a signature product unique to the Australian market.
- Re-engineered the supply chain by localising core-ingredient manufacturing to Japanese standards, replacing costly international freight and cutting core COGS by 50%+; implemented an ERP system enabling real-time inventory forecasting.
- Launched two export revenue streams (Australian-roasted coffee and Wagyu patties) to the group's Japan and Taiwan networks, generating $800K+ in new annual revenue.

## Earlier Career

**Accountant** · CJ Motor Accessories · Brisbane, QLD · Jul 2015 – May 2017

Led accounting and an e-commerce transformation for a $5M automotive-parts importer: grew online listings 5×, lifted conversion from 2% to 5%, launched two new product lines ($500K+ new annual revenue), and cut logistics-error margin loss from ~2% to under 0.1%.

**Portfolio Manager** · Mega Financial Holding Co. Ltd · Kaohsiung, Taiwan · 2010 – 2011

Began career client-facing at one of Taiwan's largest financial groups, managing investment portfolios for retail and high-net-worth clients and translating market analysis into client strategy, the advisory and relationship foundation behind today's board and stakeholder work.

**Personal Financial Planner** · Future Tailor · Kaohsiung, Taiwan · 2009 – 2010

Started out front-line, advising individuals on financial planning, insurance and wealth strategy, learning to win trust and translate complex financial decisions into plain language.

## Technical Edge

The rare finance leader who builds the automation. A CPA and Computer Science engineer who has personally deployed end-to-end ERP, HR and POS systems, owning the implementation rollout and working directly with vendors and IT rather than through intermediaries. Deep understanding of systems design logic combined with operational and financial command, now applied to AI-driven, control-first finance systems that pair machine speed with human judgement and audit-grade governance.

## Education & Qualifications

**Certified Practising Accountant (CPA)**
CPA Australia · Member since 2016

**Master of Commerce (Advanced), Professional Accounting**
The University of Queensland · 2013 – 2014

**Master of International Economics and Finance**
The University of Queensland · 2011 – 2012

**Bachelor of Computer Science & Information Engineering (Minor: Finance)**
Tunghai University, Taiwan · 2004 – 2008

## Cultural & Language Fluency

Genuine cultural and management fluency across Taiwan, Japan and Australia, aligning expectations between very different business cultures, the human edge that does not automate. · English, Mandarin and Taiwanese (native).