

TONY HO, CPA

Finance, Governance and Technology Leader | Multi-site and Multi-entity Organisations

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BOARD PROFILE

CPA-qualified Chief Financial Officer and Computer Science graduate, with commercial and general management experience across automotive retail and aftermarket, car hire, hospitality and e-commerce. Monthly reporting to Boards and owners since 2017, including the Board of a multinational joint venture with Japanese and Taiwanese listed shareholders.

- **Finance and funding:** Balance sheet strength, liquidity and disciplined capital allocation, built on direct relationships with banks and financiers.
- **Audit and risk:** Integrity of financial reporting, sound internal controls and external audit, and oversight of work health and safety.
- **People and culture:** Leadership of Finance, IT and HR, building talent pipelines and financial literacy across teams.
- **Technology and transformation:** Finance automation, AI and end-to-end ERP implementation, with data centralised across systems to sharpen decisions and optimise operations.
- **Strategy and growth:** Strategic planning, network expansion and acquisitions, assessed on return, timing and execution risk.

BOARD AND GOVERNANCE EXPERIENCE

MOS Burger Australia | Finance Manager / General Management

2017 to 2021

- Secured Board approval for a \$3.5M investment in store renewal, delivery services and technology, reconciling the priorities of Japanese, Taiwanese and Australian directors.
- Reported monthly to a Board of 10+ directors in Taipei, and managed the half-year and full-year external audits with PwC and the Japanese parent's auditors.

Alpha Companies | Chief Financial Officer

2026 to Present

- Designed the monthly Board reporting on which fleet purchases, site leases and expansion are decided, underpinned by documented internal controls.
- Advised the Board on the timing of a proposed acquisition to protect liquidity, and negotiated bank and financier facilities against a growth plan of three to five years.

Townsville Auto Group | Financial Controller

2021 to 2026

- Took the dealer group from special purpose to general purpose financial reporting audited by BDO, with disclosure standards comparable to those of a listed company, through growth from \$70M to \$110M.
- Reported monthly to the Pickerings Group CEO, CFO and COO, prepared the approved investment cases for five new franchises, and negotiated and managed the floorplan finance facilities.

EXECUTIVE CAREER

Chief Financial Officer | Alpha Companies

Jun 2026 to Present

Gold Coast, QLD

Multi-entity car hire group operating a 1,200-vehicle fleet across a branch network.

- Introduced vehicle-level unit economics, tracking each vehicle's revenue, utilisation, finance cost, maintenance and contribution, as the basis for fleet investment and branch decisions.
- Rebuilt the group's three-way financial model of profit, balance sheet and cash flow across FY2027 and FY2028, so fleet growth, funding and seasonal capacity are planned against forecast liquidity.
- Integrated existing systems and databases into KPI scorecards and dashboards for finance and non-finance staff at every level, linking financial results to workforce and operations in each branch and department.

Commercial Director | eCom Capital

Feb 2026 to Jun 2026

Remote

Global e-commerce consulting and education business with 60+ staff.

- Rebuilt the product range into a complete 'zero to hero' pathway, from first program through every follow-on stage, agreed with the founders, so lifetime value rather than discounting drives renewal.
- Restructured the P&L under AASB 15 revenue recognition and introduced automation and AI-assisted validation across core finance processes, so the business could scale without adding headcount.

Financial Controller | Townsville Auto Group (Pickerings Group of Companies)

Feb 2021 to Feb 2026

Townsville, QLD

An 11-franchise dealer group of 80+ staff with three workshops, parts warehousing and F&I. Led Finance, IT and HR with oversight of operations.

- Grew turnover from \$70M in FY2021 to \$110M in FY2025 by replicating a proven operating model across five new franchises and acquiring a used-car yard, with capital expenditure funded from operating cash flow. In FY2025 the business was also named Pickerings Group Dealer of the Year.
- Raised daily workshop throughput by 20% and gross profit per technician by 15% through quick-service bays, apprenticeships and an international recruitment pipeline, while keeping work health and safety the first priority.
- Tied departmental incentives to the dealer group's profitability and customer lifetime value. F&I penetration rose 25%, accessories revenue per vehicle rose 40%, manufacturer volume bonuses were consistently secured and vehicles aged over 90 days stayed below 2% of total stock.

Finance Manager / General Management | MOS Burger Australia

Jul 2017 to Feb 2021

Brisbane, QLD

Full P&L accountability, including a period as acting General Manager, for a joint venture turning over about \$6M a year.

- Opened export channels to Japan and Taiwan, adding \$800K+ in annual revenue, more than halved core ingredient costs through local supply that met Japanese standards, and repositioned the brand around a fusion menu for Australian customers.
- Led the end-to-end implementation of a Board-approved ERP and point-of-sale system, replacing an inefficient manual process with advanced systems that give real-time store data for pricing, promotion and cost decisions.
- Negotiated retail leases directly with shopping centre management and oversaw supplier and employment contracts, completing first-stage legal and commercial review before briefing external lawyers.

Accountant | CJ Motor Accessories

Jul 2015 to May 2017

Brisbane, QLD

\$5M automotive aftermarket parts importer, wholesaler and retailer. Accounting, global procurement and commercial development.

- Built a \$500K+ revenue stream, growing about 20% a year, by diversifying beyond the core Japanese performance range into new SUV/4WD and OEM parts lines through existing online channels.

EARLIER CAREER AND COMMUNITY

- Vice-Secretary, World Art & Multi-Culture Inc., Queensland (2014 to 2015): government grant applications and liaison across local, state and federal levels, supporting a tour by more than 100 members of the Evergreen Symphony Orchestra to the Sydney Opera House and Brisbane City Hall.
- Portfolio Manager, Mega Financial Holding Co. Ltd, Taiwan (2010 to 2011), following financial planning and national service in Taiwan (2008 to 2010).

QUALIFICATIONS AND MEMBERSHIPS

- Certified Practising Accountant (CPA), CPA Australia, member since 2016
- Master of Commerce (Advanced), Professional Accounting, The University of Queensland
- Master of International Economics and Finance, The University of Queensland
- Bachelor of Computer Science and Information Engineering, Minor in Finance, Tunghai University, Taiwan

Languages: English, Mandarin and Taiwanese