

TONY HO, CPA

Finance, Operations and Commercial Executive | Multi-site and Multi-entity Businesses

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EXECUTIVE PROFILE

CPA-qualified Chief Financial Officer with a Computer Science degree and more than a decade of finance, operations and commercial leadership across automotive, car hire, hospitality, and global e-commerce and education. Held full P&L accountability for a joint venture, including a period as acting General Manager; led Finance, IT and HR with oversight of operations for an 11-franchise dealer group as it grew from \$70M to \$110M; and now leads finance for a multi-entity car hire group running a 1,200-vehicle fleet. Works directly with owners, CEOs, Boards and multinational shareholders to set direction, decide where to invest and build the systems, controls and accountability that let a business scale. Hands-on ERP, data and automation delivery underpins a practical approach to lifting performance.

LEADERSHIP HIGHLIGHTS

- **Growth and commercial performance.** Supported growth from \$70M to \$110M through five new franchises, with capital expenditure funded from operating cash flow, and re-engineered incentives to lift finance and insurance penetration by 25% and accessories revenue per vehicle by 40%.
- **Operations and margin.** Lifted daily workshop throughput by 20% and gross profit per technician by 15%, and more than halved core ingredient costs by localising manufacturing to Japanese standards.
- **Board, governance and funding.** Moved a dealer group to general purpose financial reporting audited by BDO, secured Board approval for a \$3.5M investment across Japanese, Taiwanese and Australian directors, and built the funding visibility on which a 1,200-vehicle fleet is planned.
- **Systems, data and people.** Led end-to-end ERP and point-of-sale implementation, integrated existing systems into KPI scorecards at every level, introduced AI-assisted validation, and led Finance, IT and HR for an 80+ employee group.

PROFESSIONAL EXPERIENCE

Chief Financial Officer | Alpha Companies

Jun 2026 to Present

Gold Coast, QLD

Multi-entity car hire group operating a fleet of 1,200 vehicles across multiple branches. Appointed to lead Finance and establish the financial operating system for the group's next stage of growth.

- Introduced vehicle-level unit economics as the basis for planning and operational decisions, linking revenue, utilisation, finance repayments, maintenance and contribution to group profitability.
- Established a documented financial control framework, with clear ownership, approval records and an auditable trail across reconciliations, payments and review, strengthening the integrity of reporting to the CEO and Board.
- 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.
- Built financial literacy across branch and operational leaders, so labour, utilisation, cost and customer-service decisions are made with a clear view of their profit impact.

Commercial Director | eCom Capital

Feb 2026 to Jun 2026

Remote, Global

Commercial mandate across finance, IT strategy, sales operations and product profitability for a 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

Led Finance, IT and HR with group-wide financial and operational influence across an 80+ employee automotive group spanning 11 franchises, three workshops, parts warehousing and finance and insurance.

- Led expansion into five vehicle franchises and new used-car and pre-delivery operations, supporting growth from \$70M in FY2021 to \$110M in FY2025, with capital expenditure funded from operating cash flow. In FY2025 the business was named Pickerings Group Dealer of the Year.
- Created Quick Service Bays and an apprenticeship model, lifting daily workshop throughput by 20% and gross profit per technician by 15%, supported by an international recruitment pipeline, while keeping work health and safety the first priority.
- Re-engineered commercial incentives across the group, lifting finance and insurance penetration by 25% and accessories revenue per vehicle by 40%, and consistently securing manufacturer volume bonuses.
- Tied live inventory dashboards to manager incentives, keeping vehicles aged over 90 days below 2% of total stock.

Finance Manager / General Management | MOS Burger Australia

Jul 2017 to Feb 2021

Brisbane, QLD

Full P&L and general management accountability for the Australian arm of a publicly listed Japanese group, a joint venture with Australian, Taiwanese and Japanese shareholders generating approximately \$6M in annual turnover.

- Re-engineered procurement and supply by localising core ingredient manufacturing to Japanese standards, reducing core cost of goods sold by more than 50%.
- Led the end-to-end implementation of a Board-approved ERP and point-of-sale system, with HR and cloud accounting, enabling real-time inventory forecasting and data-driven ordering.
- Launched two export revenue streams into Japan and Taiwan, generating more than \$800K in new annual revenue.
- Negotiated retail leases directly with shopping centre management and oversaw supplier and employment contracts, completing first-stage review before briefing external lawyers.

Accountant | CJ Motor Accessories

Jul 2015 to May 2017

Brisbane, QLD

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

- Launched two high-margin product lines, generating more than \$500K in new annual revenue with approximately 20% annual growth.
- Built an automated multi-platform commerce system and integrated warehouse and logistics systems, eliminating 4% to 6% in platform-fee margin leakage.

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

REFEREES

Available on request