

JOHN (JT) THOMAS - OAM. KSS.

FAICD, FIFS, JP (NSW)



CORPORATE WORK HISTORY

JT has been involved in banking, finance and funds management activities for just on 50 years. After initial training with a major bank, a building society and then a credit union, JT joined the Howard Group in 1987, where he began Managing the Howard Mortgage Trust in its fledgling years. When Challenger International acquired the Howard Group in 1997, JT continued his role as CEO of the Howard Mortgage Trust. By the time JT left Challenger in May 2003, after managing the Howard Mortgage Trust for 16 years, the assets of the Trust had risen to a little under \$3billion to be the largest and consistently the best performing trust of its kind in Australia.

The Trust employed over 100 staff and had over 40,000 retail investors and a similar number who invested through platforms and wraps. The fund was awarded the Australian fund manager of the year award in the fixed interest category on 7 occasions. The trust was the only fund of its kind to hold five-star ratings from every major research house in Australia.

JT was also instrumental in setting up the Property Trust Division of Howard in 1996 and has been involved with the purchase and management of a number of large commercial properties since that time.

In March 2004 JT launched the Mariner Mortgage Trust and over the next 4 years oversaw its growth to \$250million to become the best performing fund of its type in Australia.

JT was Chairman of the Financial Services Council (FSC) mortgage fund sector working group from 2005-2010. The aim of the group was to develop better disclosure regulations within the commercial mortgage fund industry and to lobby government on industry issues. Membership included Challenger, AXA, Perpetual, Colonial First State and ING with total member FUM in excess of \$30billion.

Over the years both APRA and ASIC have sought JT's advice on industry matters and have on occasions adopted his recommendations on an industry-wide basis.

JT has an enviable record for not having lost one cent of investor funds even during the GFC, in either his mortgage or property fund activities.

From 2012 to 2024 (12 years,) JT was a NED Chairman of the FC Capital Group of Companies (FC). FC is a leading non-bank provider of private credit in Australia with a loan book outstanding of circa \$1billion. Amongst other financial interests FC has significant interests in Agriculture in Australia and in FinTech in the US and Australia.

CONSULTANCY PRACTICE

In August 2010 JT set up "JT Consultancy" to (among other things) advise fund managers in the mortgage and property trust space. JT is a Fellow of the Institute of Financial Services and a Fellow of the Australian Institute of Company Directors.

JT also provides business coaching to CEO's and small business owners. This coaching enables business executives and business owners to become better leaders, make better decisions and drive better results for them and their organisation.

JT provides private 1:1 mentoring sessions with CEO's and small business owners. Details of JT's current positions are below.

- **Chair of 2 commercial boards**
- **Chair of 1 Not-for-profit board**
- **Chair of 6 Committees - Compliance/Risk/Credit/Audit**
- **Chair of 1 Investment Committee**
- **1 Responsible Manager roles under AFSL**
- **1 (pending) new board director role**
- **3 business coaching roles**

Numerous testimonials are available on JT's website.

GENERAL

JT has three personal mantras; firstly "Planning and organization are the keys to success." Second always "under promise and over deliver" in all that you do and third "Persistence and determination are omnipotent."

JT has been happily married to Therese for 47 years and they have 4 adult children and 10 grandchildren. Among his many passions, JT's is most passionate about snow skiing and is a qualified instructor.

In June 2022 JT was awarded the Order of Australia Medal (OAM) in the Queen's last birthday honors list in recognition of his years of "outstanding and meritorious service to the community and to business"

In 2011 JT was awarded a Papal Knighthood (KSS) in recognition of his years of "meritorious service to the community and to the Catholic Diocese of Parramatta" most notably his 20 year Chairmanship of the Diocesan Finance Council and his assistance with the significant Catholic School building programs and his Chairmanship of Church retirement villages.

FORMER CLIENTS INCLUDE

ARAP Pty Limited
 Australian Catholic University
 Australian National Mortgage Fund
 Bamford Partners
 Broad Securities
 Capital One
 Catholic Diocese of Parramatta
 Chris O'Brien Lifehouse at RPA
 Endstate
 FAMI
 Franki Global
 FC Capital
 Finstro Global Holdings
 Forbes Wealth
 Hodgson Faraday
 Juvenile Diabetes
 Research Foundation
 Morgan's Coffee
 Nutrano Produce
 Opportunity Int'l
 One Investment
 Group
 Prout Partners
 Provident Capital
 Rochford
 Shakespeare Haney Securities
 Strategic Advisory
 Stride Mental
 Health
 The Executive Connection
 Yarmouth Real Estate Investments

CURRENT - FOR PROFIT CLIENTS



JT Consultancy
 (including business coaching)
 Executive Chairman
www.jtconsultancy.com.au



MSQUARED Capital Funds Management Pty Ltd
 Chairman of the Credit Committee
 Chairman of the Compliance Committee
 Advisor to the board
www.msqcapital.com.au



Vestyn Capital Pty Limited
 Chairman of the Board
 Chairman of the Credit Committee
 Chairman of the Investment Committee
www.vestyncapital.com.au



Jupiter Investment Asia
 Independent Advisor to the Board-
 For the Australian markets
www.jupiter-ia.com



Moshav Financial
 Chairman of the Compliance Committee
 Compliance Manager under AFSL
www.moshavfinancial.com.au



Princeton-fs
 Independent Chairman of the board
 Chairman of the Credit Committee
 Chairman of the Compliance Committee



OCEANA Property Partners
 Chairman of the Investment Committee
www.oceanapropertypartners.com



Playoust Churcher Architects
 Chairman of the Advisory Board
www.playoustchurcher.com.au



Boston Investments Limited
 Responsible Manager under a retail AFSL
 Governance, Risk and Compliance Advisor
www.thebostongroup.com.au

CONTACT

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CURRENT - NOT FOR PROFIT GROUPS



Sisters of Saint Joseph
of the Sacred Heart

Sisters of Saint Joseph
Stewardship Commissioner
Chair of the Investment Board



CHeBA
Board Member
www.cheba.unsw.edu.au

RECENT PREVIOUS - NOT FOR PROFIT GROUPS



Stride Board
(2014-2023)
Chairman
www.Stride.com.au



St Scholastica's College Glebe Point
Board Member
www.scholastica.nsw.edu.au