JOHN (JT) THOMAS - OAM. KSS.

FAICD, FIFS, JP (NSW)

CORPORATE WORK HISTORY

JT has been involved in banking, finance and funds management activities for 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.

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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 including in the Not-for-Profit Sector.

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 of circa $1.25 billion outstanding. Amongst other financial interests FC has significant interests in Agriculture in Australia and in FinTech in the US and Australia.

In 2016 JT oversaw the establishment of Msquared Capital as its inaugural Chairman and Responsible Manager and Key Person under its AFSL. For the next 9 years JT provided his expertise and experience to help steer MSQ to be a significant player in the private credit space with current FUM of circa $500million

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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 private1:1 mentoring sessions with CEO's and small business owners. Details of JT's current positions are below.

- **Chair of 3 commercial boards**
- **Chair of 1 Not-for-profit board**
- **Chair of 1 Advisory Board**
- **Chair of 2 Investment Committee's**
- **Chair of 5 Committees - Compliance/Risk/Credit/Audit**
- **2 Board advisor roles**
- **1 Responsible Manager roles under AFSL**
- **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 Mortgages Pty Limited
Vestyn Capital Funds Management 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.

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

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

Rethink Capital Pty Funds
Funds Management and Compliance Advisor

CONTACT

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CURRENT - NOT FOR PROFIT GROUPS

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