



Investor Presentation

Cashwerkz.

June 2021

Disclaimer

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There can be no guarantee, and the directors and management give no assurances, (notwithstanding that they will use their conscientious best endeavours), that CWZ will achieve its stated objectives or that any forward-looking statement or forecast will eventuate.

Forward-Looking Statements

This Presentation contains certain statements that may constitute forward-looking statements or information ("forward-looking statements"), including statements regarding the use of proceeds of any funds available to the Group. These forward-looking statements are based on certain key expectations and assumptions, including assumptions regarding the general economic conditions in Australia and globally, industry conditions in Australia and the intended operations of the Group. These factors and assumptions are based upon currently available information and the forward-looking statements contained herein speak only as of the date hereof. Although the expectations and assumptions reflected in the forward-looking statements are reasonable in the view of the Group's directors and management, reliance should not be placed on such statements, as there is no assurance that they will prove correct. This is due to forward-looking statements being subject to known and unknown risks, uncertainties and other factors that could influence actual results or events and cause actual results or events to differ materially from those stated, anticipated or implied in the forward-looking statements. These risks include, but are not limited to: uncertainties and other factors that are beyond the control of the Group; global economic conditions; risks associated with the financial markets; interest rates; bond prices; operational and seasonal risks associated with customer's cashflow requirements; delays or changes in plans; specific risks associated with the ability to meet software development commitments and capital expenditures; and risks associated with securities market volatility. Except to the extent implied by law, no representation or warranty as to the validity, certainty or completeness of any of the assumptions or the accuracy of the information, opinions, estimates or forecast contained in this document is made by the Issuer or its advisors or any of their respective officers, employers, agents or advisors.

The Group assumes no obligation to update any forward-looking statements or to update the reasons why actual results could differ from those reflected in the forward-looking statements, except as required by Australian securities laws and ASX Listing Rules.

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The offer.

An opportunity to invest in our ongoing strategic transformation.

In 2020, the Cashwerkz board introduced a new strategic direction for the group, underpinned by a scalable new business model that expanded our market reach and re-invigorated our capacity to innovate.

Now we are seeking an additional investment in the Group's transformation, designed to consolidate and build on our recent achievements, while funding a significant investment with ongoing strategic benefits.

Lead Manager

Blue Ocean Equities is acting as Sole Lead Manager to the Placement

How the funds will be used

- A 25% investment in Tactical Global Management Ltd (TGM) – a leading investment manager with global reach.
- To support the ongoing growth of our FundIncome business, allowing us to meet Net Tangible Asset balance sheet requirements for Responsible Entity services, particularly for retail funds.
- For an enhanced marketing and distribution capability in Sydney, Melbourne and Brisbane to support identified opportunities.
- To support the ongoing growth of our BondIncome business, providing additional settlement capacity when we need to act as principal until settlement date.

Our strategic advantage.

Our expertise across the Debt and Equity markets and the derivatives of both, puts us in a strategic position that is very hard for competitors to compete with or replicate. With the addition of the strategic investment announced with this raise, we have aligned our business in the asset class of choice – **income asset management**.

We expect to be the best-known brand for Income investing in Australia. Already our clients include some of the largest ASX firms and fund management brands in the country. We continue to expand our integrated solutions across income investments enabling us to transact with the best and largest family offices, advisory practices and corporations.

BondIncome, has established market-leading technology to make direct investing easy. Soon we will bring to market a global brand of bond-broking software, that will open up the once opaque corporate bond market, to Australian investors. Our Treasury Management Services brings together a unique solution to actively manage cash, currency and equities to deliver income returns.

This raise will enable us to build the Income Asset Management business to global capability, scale and profitability. We have a solution that captures a large part of all investments made in the income-focused space. We use the best technology, harnessed by seasoned professionals with a common goal. We will not compete in growth-asset investing, but we are obsessed with dominating 'our' space.

Our strategic direction.

Setting a pathway to growth
and innovation.

Our refreshed vision.

To provide investors and portfolio managers with the most trustworthy and capable platform for research, execution and management of their income investments.

To articulate our new vision to the market, we will soon change our name.*



Income Asset Management Group

*Subject to Shareholder approval at General Meeting.

From Cashwerkz to Income Asset Management Group

A new name to reflect our refreshed vision
and growing business capabilities.

Our vision: a complete income
investment platform

To provide investors and portfolio managers with the most
trustworthy and capable platform for research, execution
and management of their income investments.

Generating sensible risk
adjusted returns

Our businesses across deposits, bond sales and asset
management are all there to enable investors to
compare, choose and execute, in the most efficient,
transparent and cost-effective way.

Our investment offerings all strive for a sensible, risk
adjusted return, to smooth out market fluctuations in the
most cost-effective way.

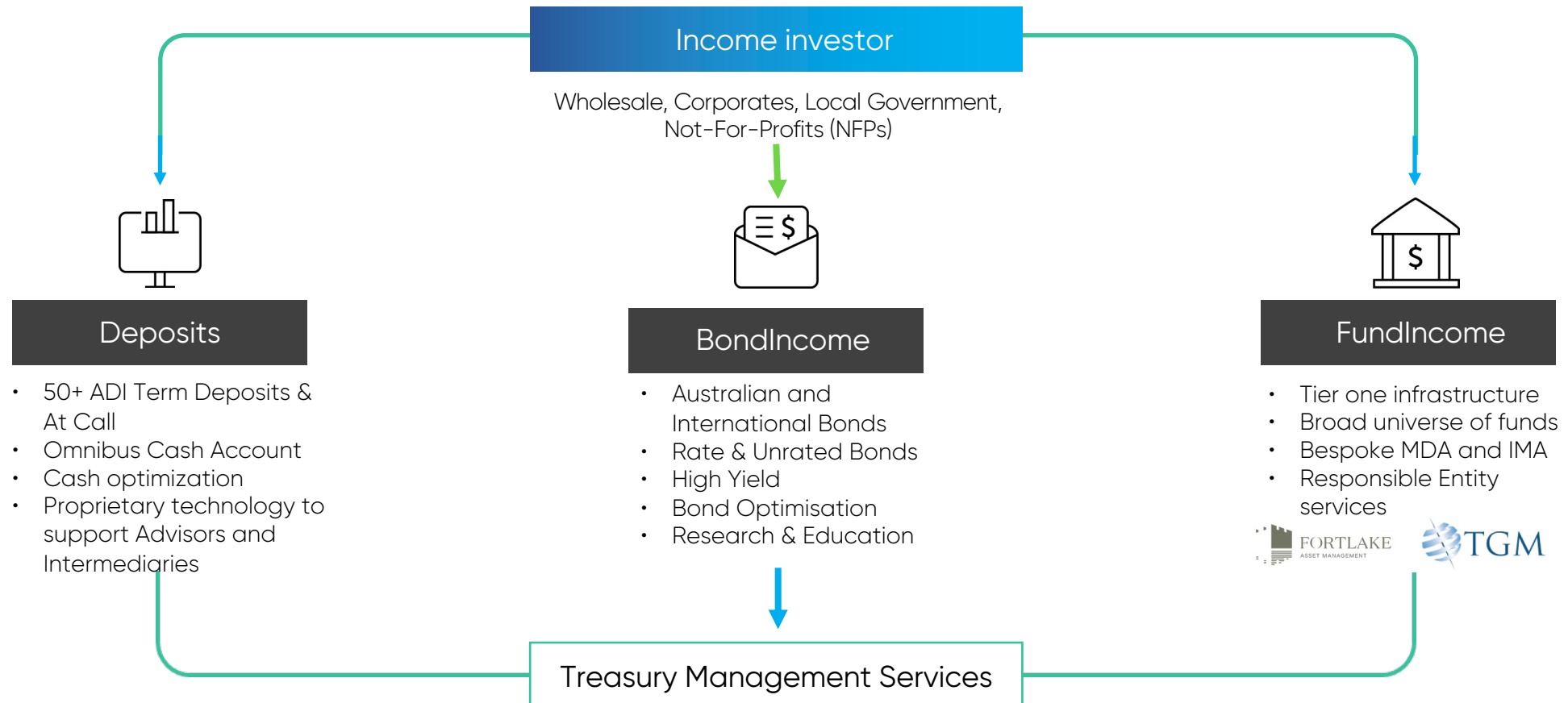
The logo graphic features a dark blue background with a network of glowing green and white lines, resembling a complex financial or technological structure.

Income Asset Management Group

A complete income investment platform.

Our revenue and client eco-system supports both direct and managed investments across cash, fixed income and other defensive assets.

Here is our offering as it stands today. The proposed TGM investment will further extend our capabilities.



Strong and growing revenue opportunities.

Re-engineering our business to access multiple revenue sources with significant growth potential.

FundIncome

- Engaging with institutions and corporates on significant potential mandates

BondIncome

- 4-6 primary issuances expected in July and August
- Targeting average revenue: \$1m per month in FY22

Treasury Management Services

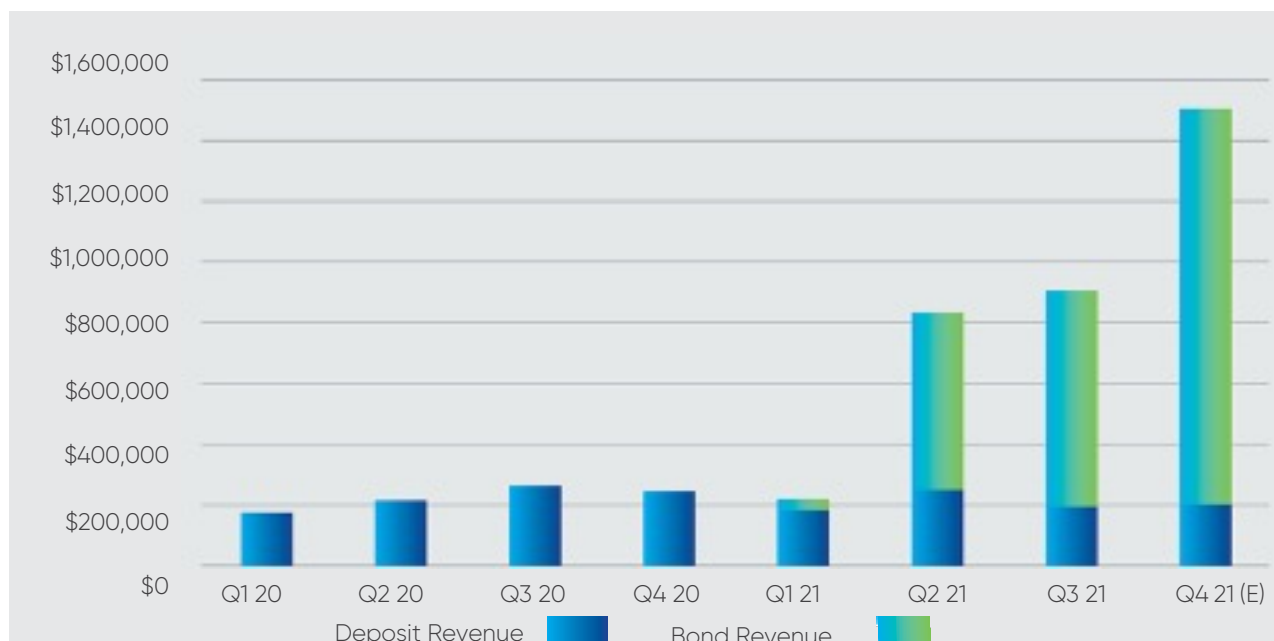
- Engaging with 5 significant corporations and not-for-profits to assist with managing liquidity and cash

Tactical Global Management Investment

- On completion of this investment, the Group's FUM be over \$30bn

Quarterly revenue by business line

This graph shows how new revenue sources have enhanced our revenue opportunities. Note that revenue for FY21 Q4 includes an estimate for May and extrapolation* subject to market activity.



Business update.

Our progress so far.

Deposits.

A stable business and an enabler of new growth opportunities.

Our active cash management solutions remain a key pillar of our services model and an important enabler of growth across the business through our newly introduced **Treasury Management Services** solution and access to an established customer base seeking new income investment opportunities.

Our business model

- A revenue model based on brokerage commission and management fees
- Our clients include corporates, Not-For-Profits (NFPs), family offices and semi-government authorities
- 170+ middle market clients, multiple platforms and over 40 advisor groups
- Our team have worked together for over ten years, headed by Bianca Burt, a senior executive with over 15 years in the deposit broking industry

Our services

- Omnibus cash account with a major bank for investors offering upto 0.40% interest at call
- Risk management
- Liquidity management
- Bespoke financial instruments providing enhanced yield
- Legal structures to support investment mandates
- Access 50+ global and domestic ADIs, both rated and unrated
- Deposit portfolio optimisation and managed portfolio services

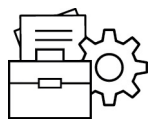
Our medium-term opportunities

- Financial platforms
- Fund managers with cash holdings
- Private wealth managers
- NFPs and semi-government authorities
- Corporations and ASX-listed entities with cash holdings lacking treasury management skills

Treasury Management Services (TMS).

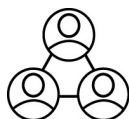
An innovative solution unlocking new opportunities.

Designed for corporates, family offices and not-for-profits, TMS brings together institutional-grade products, management and governance to create a comprehensive solution for managing and optimising cash management, liquidity and income investment. A partnership of three specialist businesses, TMS combines a suite of innovative services to help clients plan, implement and manage cash, income investments and currency exposures.



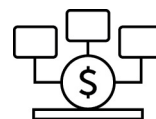
Cross product functionality

Giving you access to a broad range of specialist services.



Relationship management

Unlocking the best opportunities for placements with a broad panel of providers.



Funding management

Cash laddering, liquidity ratios, and concentration management.



Real time portfolio management

Enabling you to dynamically manage your cash allocation and currency exposures to harness emerging opportunities.



Compliance management

Including investment mandate compliance, concentration checks and benchmarking.



Operations and finance support

Including documentation, settlements, corporate actions.



Risk management

Helping you seamlessly manage liquidity risk, market risk and credit risk.



Legal structures

Giving you and your clients control and security through a managed account and experienced responsible entity.

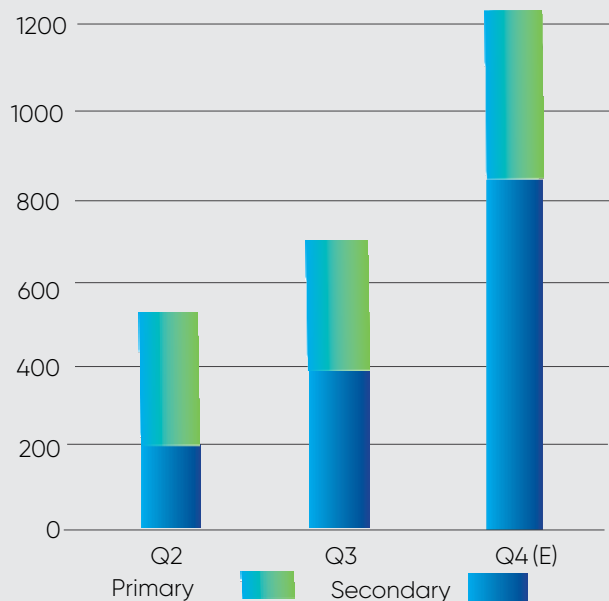
BondIncome.

Rapidly rising trade volumes, with a strong pipeline of new issuances.

Our business model

- A revenue model based on brokerage commission and primary issuance fees
- Our clients include wholesale investors only, corporates and family offices
- We have a team of fixed income professionals skilled in structuring and facilitating unrated debt for Australian corporates with a strong focus on the non-bank sector

Primary & Secondary Trading Revenue including Q4 May and extrapolation*



Our services

- Bond trading
- Primary issuance of bonds
- Collaborating with major investment banks
- Portfolio optimisation
- Independent research – BondAdvisor
- Flexible funding structures, including secured, subordinated and inflation-linked debt securities
- Tenors out to 7 years without the requirement for a credit rating
- Specialist in midcap issues for public and private companies
- Partnered syndicate approach to expand distribution base and broaden secondary liquidity
- Cornerstone participation to reduce deal risk
- Regular post-deal interaction to assist with future capital plans, such as refinancing

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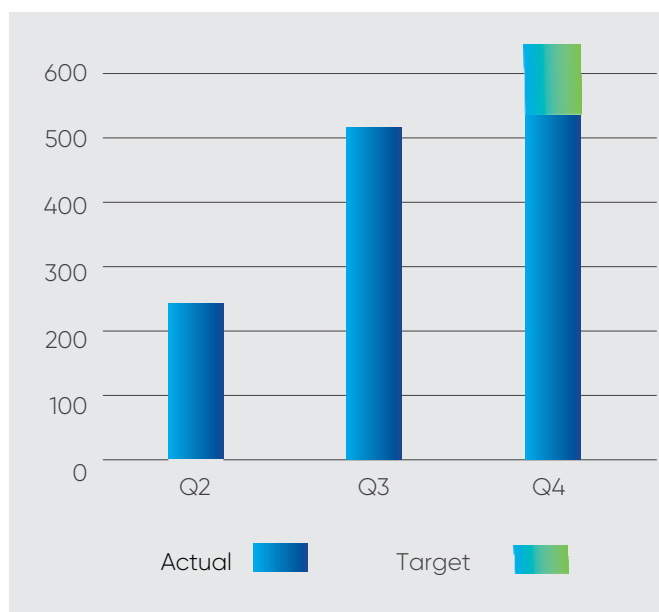
Our medium-term opportunities

- Pipeline of new issuances
- Secondary trading
- Partnering with a global trading platform to offer a unique offering in Australia
- In active discussions with two investment platforms to provide our small parcel bond service, primary issuances and trading services.

BondIncome.

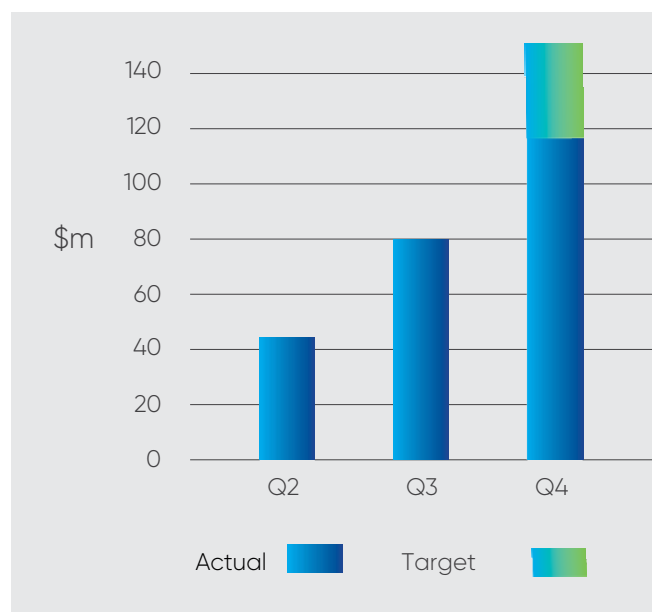
Trade volumes

BondIncome trade volumes – quarterly and Q4 estimate* based on target activity



Custody

BondIncome Custody – quarterly and Q4 estimate* based on target activity



Recent transactions

- Cornerstone investor: Bennelong Funds Management 10% 22/10/2023
*cornerstone = allocated > 20% of total issuance
- Sole lead: November 2020, APMF Blacktown 7.25% 13/11/2021 (mortgage secured land bank)
- Sole lead: December 2020, APMF Bonnie Brook 7% 15/07/2022 (mortgage secured land bank)
- Lead manager: April 2021, 4 years MoneyMe 8.25% Secured (Hold Co) – a market first for the sector
- Sole lead: May 2021, BNK Bank BBSW+5.40% 1/02/2031 subordinated note
- Sole lead: March 2021, MoneyMe 2018 Horizon Warehouse
- Cornerstone investor: May 2021, Mercantile Investment Company 4.80% 26/06/2026 unsecured note
- Cornerstone investor: April 2021, NCCGA 4.50% 30/09/2028 convertible

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FundIncome.

Asset Management investor for high quality fund managers that have an income theme.

Who we are

We are a fund incubator enabling quality fund managers to achieve their client and business goals

- Trustees Australia has been providing responsible entity services since 1987
- We provide a bespoke service for top-tier investment managers looking to establish their own funds
- We partner with global providers to empower fund managers to succeed
- We take care of day-to-day management allowing fund managers to focus on what they do best
- We support new managers with working capital and equity investors so they can scale up quickly
- We target 25% investment in fund managers to ensure we have a meaningful alignment with the fund manager

Distribution

- Dedicated national sales and client management team
- Deep experience with asset consultants and research houses
- Specialist marketing support

Back and middle office

- Operations and compliance management
- GS007 internal controls
- Financial reporting and analytics
- Technology management
- Client reporting

Responsible entity services

- Trustees Australia
- Responsible entity services for managed investment schemes (MIS)
- IMA, MDAs
- Custody services
- Extensive AFSL capabilities across a variety of asset classes
- Multiple cash management account structures to suit early-stage fund managers

Fortlake Asset Management

- An experienced fixed income manager offering institutional capabilities in a boutique structure, with a focus on generating returns above inflation
- We take a holistic view to fixed income investment by incorporating overlays, arbitrage strategies, credit opportunities and high-grade bonds.

The TGM investment.

A transformative partnership
with global capabilities.



TGM at a glance.

Proven portfolio management and compliance capabilities to safeguard clients' capital.

Serving clients since

1997

Average client tenure

7 years

The experience, scale and intellectual property to provide tailored overlay solutions across single and multi-asset investments, including currency.

Funds under management

\$29bn

Bespoke client portfolios

33

Average staff tenure

11 years

The TGM Proposition

- 24 years experience in providing tailored investment solutions for institutional clients globally including pension funds, endowments, charities, banks, insurance companies, and other fund managers.
- TGM's tailored investment solutions include rebalancing, equitisation, and currency hedging overlays, systematic equity, bond and currency alpha strategies, a low volatility equities strategy, and a sustainable global equities strategy.
- TGM is also supporting and promoting Sustainable Impact Investing opportunities in both Australia and developing countries.
- Independent – client best interest
- Execution efficiency and cost effectiveness
- Implementation of rebalancing, currency hedging, equitisation, beta transfer, transitions, and execution only
- Tailored reporting to client requirements
- Competitive pricing – flexible, transparent and fair
- Strategic partner – analytical and advisory services.

Strategic rationale for Investment.

A complementary partnership extending the capabilities of both businesses.

Strategic alignment

- Alignment with our asset management road map focused on income-themed portfolio managers
- Complimentary to client base of mid-tier corporates, family offices, superannuation funds and platforms
- Earnings positive, \$29 billion in FUM
- Appointment of Jon Lechte to the board of TGM Limited

Synergies – a holistic offering

- Joint venture between TGM and Fortlake means that fund management products can be offered to clients seeking combined equity and fixed income strategies. Both groups provide each other with in-house capabilities (Fortlake in bonds and TGM in equities and currency) to win fund management mandates and create products requiring multi-asset class services
- Treasury Management Services (TMS) is a joint venture between CWZ, Fortlake and TGM, bringing together the experience of some of Australia's leading experts in their respective fields, to provide treasury management advice to our clients
- TGM provides Fortlake with backup execution capabilities as well as middle and back office services, including regulatory compliance
- Additional synergies available through responsible entity services for any public offer funds introduced by TGM
- Dr Peter Higgs, who is the Chair of TGM, is also the Chair of Fortlake and its investment committee
- CWZ will leverage TGM's derivative and FX capability with its bond clients

Growth opportunities.

Accelerated growth potential from two culturally aligned teams able to bring to market a new funds management capability.

Growth uplift

- Through the CWZ distribution capabilities we are able to provide TGM with access to our government, family offices and corporate clients
- CWZ wholly-owned division FundIncome provides specialist distribution capabilities
- Extraordinary uplift in CWZ income product FUM distribution to over \$30 billion across bonds, at-call accounts, term deposits and fixed income funds
- Mass customisation capability for funds management

Cultural alignment

- Strong alignment of integrity, transparency and commitment to growth between TGM and CWZ
- Investment and business autonomy maintained, whilst leveraging the best of all businesses in the group
- Untapped capability in TGM able to be commercialised through Income Asset Management Group

New products

- TGM has developed a global sustainable equities strategy based on the UN's Sustainable Development Goals (SDGs). The strategy can create portfolios of sustainable global equities, sustainable regional equities and sustainable individual country equities, including Australian equities.
- TGM are also in discussions to offer an innovative hedge fund version of the strategy.

Investment structure.

Structured to provide an immediate financial uplift with future growth potential. Investment is staggered to ensure capital deployed matches performance of TGM.

Investment structure

- 25% investment in TGM and a seat on the board
- \$3 million in cash

Non-cash consideration

- Up to 1.5 million performance rights for a successful capital raising
- 5 million performance rights at market when TGM achieves \$2 million NPAT
- 5 million performance rights at market when TGM achieves \$4 million NPAT
- 5 million performance rights when CWZ's share price at \$0.50 and TGM FUM is over \$50bn

Key terms

- Significant financial uplift and positive impact on CWZ
- Equity accounted valuation on balance sheet
- Forecast earnings growth flow provides positive uplift to CWZ bottom line
- Distribution potential with TGM provides revenue opportunities for CWZ
- \$3m at risk with balance of payments aligned with profit uplift of TGM

Rationale

- Building a specialist asset management firm, focused on income, will achieve very reliable returns that will be attractive to equity investors
- TGM provides equity investors with the ability to implement overlay strategies to reduce volatility and create income like returns
- Multiple higher margin products to be launched, including:

TGM Low Volatility Equities Overlay Strategies

- ASX200
- Global Equities
- Emerging Market Equities
- SDG Global Equities

TGM management team.

A proven team with deep experience in income investments.



Dr. Peter Higgs
Executive Chairman

Peter has extensive international experience in funds management. After graduating with a PhD in economics from Harvard University he returned to Australia. He was appointed head of asset allocation at Suncorp Investments. In 1997 he founded TGM. Peter moved to London in 2000 and alternates his time between London and Australia. He is a Fellow of the Financial Services Institute of Australia (Finsia) and a Fellow of the Australian Institute of Company Directors (FAICD).

Chairman, Fortlake Asset Management
Chairman, Wellers Impact Limited
Honorary Advisor to UN strategic partner
Interpeace (peace bonds)



STEPHEN GOODE
CEO, TGM

Bringing over 30 years experience in investment markets and securities, Stephen specialises in tailoring investment solutions for institutional clients around the world – with skills in risk management, currency and derivative overlays, performance measurement and product development. A thought leader in the industry, his technical articles have been published in the Financial Analyst Journal.



MARK WALTER
Chief Financial Officer, TGM

Mark has extensive experience in treasury management. Before joining TGM, he worked in the resources sector, including a position as Finance Manager and Company Secretary for Tenova Australia. He has a deep understanding of the business landscape and financial markets, drawing on earlier roles in finance and commercial management.

TGM products and services.

Capabilities spanning currencies, bonds, equities and multi-asset investments.

TGM provides tailored investment solutions for clients including rebalancing, equitisation and currency hedging overlays, active overlays, systematic alpha strategies, SDG global equities strategy and a low volatility equities strategy.

		Asset Class			
		Currency	Bonds	Equities	Multi Asset
Investment Options	Passive Overlays	Currency Hedging	Bond Equitisation	Equity Equitisation	Rebalancing Overlay Beta Transfer
	Active Overlays	Active Currency Overlay	Active Bond Overlay	Active Equity Overlay	GTAA Overlay
	Alpha	Currency Alpha	Bond Alpha	Equity Alpha	Global Macro/CTA
	Active & Beta			SDG Equities	Low Volatility Equities Overlay

TGM products and services.

Specialised capabilities in risk management, hedging and compliance.

Asset/liability matching

- TGM offers a range of services to assist in the management of balance sheet risk through the control and hedging of asset/liability mismatches
- Such services include duration matching and immunisation, portfolio insurance (option or synthetic option), and portable alpha strategies

Currency hedging

- Currency hedging overlay is tailored to the client
- The currency hedging overlay involves daily monitoring of the foreign currency exposure of the client, including any currency hedging overlay, relative to the client's required foreign currency exposure and if required, subject to agreed tolerances, adjustment of the currency hedging overlay to achieve the desired foreign currency exposure
- Provides timely, efficient and cost-effective means for implementing changes to the foreign currency strategic exposure
- Currency hedging overlay is generally implemented using 3-month forward foreign exchange contracts through a panel of FX counterparties comprising the major banks

Compliance

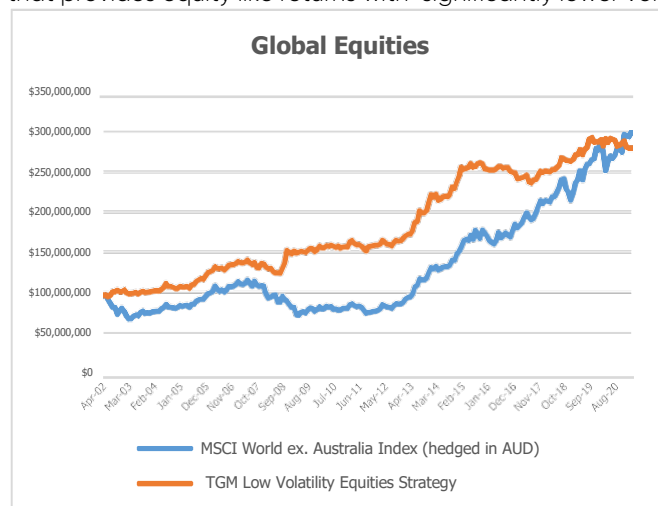
- Compliance with client mandate guidelines is monitored twice daily, both pre-trade and post-trade
- Strict controls are in place to ensure that an appropriate separation of duties exists between the execution staff and the compliance staff
- All open positions and transaction details are sourced externally and independently from the trading area
- TGM establishes direct relationships with custodians for the receipt and delivery of information

TGM Low Volatility Equities Strategy.

TGM's Low Volatility strategy provides equity like returns with lower volatility and reduced drawdowns compared to traditional equity market investments.

Investment Strategy

TGM's Low Volatility Equities strategy can be successfully applied to the investors underlying equity holdings as an overlay, or alternatively, TGM can combine the overlay with an underlying specified Exchange Traded Funds (ETF) exposure. This provides the investor with equity market exposure and in the case of Australian equities the ability to receive franking credits. In order to reduce the strategy's volatility, TGM has developed a downside protection strategy that incorporates proprietary machine learning techniques and valuation models, which allows TGM to reduce the strategy's exposure to equity markets and increase it to defensive assets. The neutral position is to be fully invested in Australian and/or International equities. TGM actively manages the exposure to equities via the use of exchange traded equity and bond futures contracts and cash. This results in a strategy that provides equity like returns with significantly lower volatility and draw downs relative to traditional equity market investments.



**MSCI World ex.
Australia Index
(hedged in AUD)**

**TGM Low Volatility
Equities Strategy**

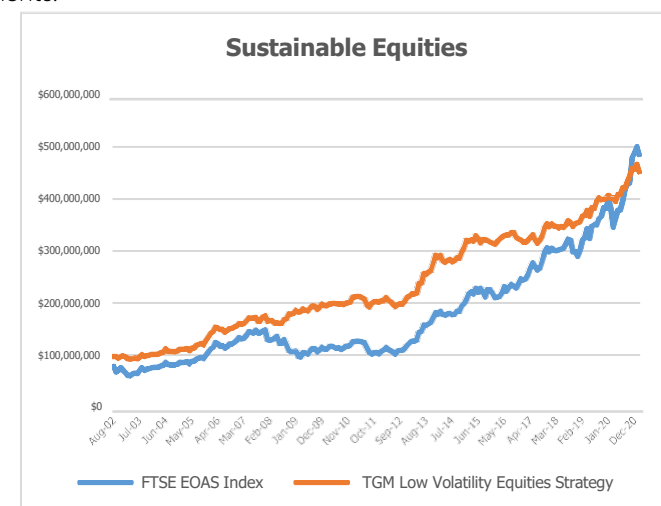
Annualised Return	5.93%	5.56%
Annualised Volatility	11.81%	6.94%
Return/Risk Ratio	0.50	0.80
Max Drawdown	-41.64%	-11.92%



**MSCI Emerging
Markets Index
(unhedged in
AUD)**

**TGM Low Volatility
Equities Strategy**

Annualised Return	8.15%	6.77%
Annualised Volatility	13.90%	7.84%
Return/Risk Ratio	0.59	0.86
Max Drawdown	-47.75%	-16.03%



FTSE EOAS Index

**TGM Low Volatility
Equities Strategy**

Annualised Return	8.72%	8.31%
Annualised Volatility	14.14%	7.92%
Return/Risk Ratio	0.62	1.05
Max Drawdown	-43.17%	-11.76%

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A proven partnership.

TMS has demonstrated the benefits of an ongoing economic partnership with TGM, whose focus on income overlay strategies complements and extends our client offering.

Treasury Management Services (TMS)

Cashwerkz.

Australia's leading active cash management and liquidity provider through more than 50 domestic and global banks

- Listed on the ASX: CWZ
- Responsible Entity services
- Services to NFPs, government, wholesale and institutional clients
- Provide direct bond investment access and trading
- Support DCM transactions

A joint venture where Cashwerkz owns 25% of Fortlake Asset Management and provides regulatory, corporate, distribution and marketing services.



Experienced fixed income and global markets professionals, delivering market-leading institutional capabilities and infrastructure within a boutique operation.

- Rigorous investment process
- Strong focus on risk management, capital protection and preservation of the real purchasing power of investors' assets

A joint venture to provide holistic solutions through the combined application of the investment capabilities of each party. Provides middle and back office services and dealer support to Fortlake.



An investment manager with extensive experience in providing tailored investment solutions for institutional clients globally.

- Established in 1997
- \$29 billion FUM
- Offers currency hedging and rebalancing overlays, a low volatility equities overlay, systematic alpha strategies, and a global sustainable (SDG) equities strategy
- Services banks, insurance companies, fund managers, pension funds, endowments and charities

Thank you.

Cashwerkz board and management team.

Our management team comprises some of Australia's most highly regarded, qualified and experienced income-investment professionals. We're passionate about helping Australians get the most out of their allocation to cash and fixed income, while helping asset managers develop and deliver new income investment opportunities to our clients.



John Nantes
Executive Chairman



John holds three bachelor degrees in law, commerce and the arts, as well as a Diploma of Financial Planning and over 20 years experience in the financial services industry. John is a responsible manager for the Cashwerkz Group AFSLs. Additional roles include Executive Chairman of Wiser (ASX: WSR) and CEO of Adcock Private Equity



Brook Adcock
Non-Executive Director



Brook holds a bachelor of Science degree and has been a member of the Australian Institute of Directors since 2008. He founded Pandora Jewellery in Australia in 2004, Adcock Private Equity in 2009 and Cashwerkz Technologies in 2013. He has since co-founded Lawpath, SPOT, VisionFlex and ID61.



Craig Swanger
Executive Director



Craig holds a bachelor degree in Commerce and a Graduate Diploma of Financial Markets. Craig is one of the most highly regrading fintech investment and strategy experts in Australia. He is an advisor to or investor in a portfolio of 12 high growth companies. Craig has worked in investment markets for more than 25 years, which included a role as Global Head of Macquarie Group's Global Investment Unit.



Jon Lechte
Chief Executive Officer



Jon was appointed CEO of the Cashwerkz Group 1 April 2020 and has an extensive Australian and International experience in senior executive and board positions across Fixed Interest, Debt and Investment Banking including at UBS, FIIG and MoneyMe. He is a seasoned professional who has a great track record in leading teams to achieve defined outcomes.



Matthew Loughnan
Chief Commercial Officer



Matthew was appointed CCO of the Cashwerkz Group 1 July 2020. He is a seasoned senior executive with extensive experience in Private Banking, Stockbroking, Capital Markets and Corporate Advisory in Australia, Europe and Asia with Barclays Private Bank, Macquarie Group & ETRADE. He holds a B.Eco., Graduate Diplomas in Applied Finance and Stockbroking and is a graduate of Harvard Business School.



Clare Power
Chief Financial Officer



Clare was appointed CFO of the Cashwerkz Group in March 2021. She is a Chartered Accountant and has spent most of her career working in financial services. She joined the Group in October 2020 as Financial Controller, having previously worked in a similar role within the Wealth business at Westpac and BT, and at Deutsche Bank in Sydney. Prior to moving to Australia, Clare worked at Deloitte and PwC in South Africa, the US and the UK.