

Business Beyond Borders Episode #5 – Justin Hildage, Financial Markets Expert

Presenter: Cynthia Dearin

Guest: Justin Hildage

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Cynthia Dearin: Hi folks, I'm Cynthia Dearin, and welcome to Business Beyond Borders, where we unlock the secrets of international business success. In each episode, I talk to an entrepreneur who's expanded their business beyond the borders of their own country about how they did it. In this episode, I'm talking to Justin Hildage, who's a financial services guy and an expert in the financial markets.

Justin has worked around the world. In New York, in London, in Asia, and in Australia, with some of the biggest names in the game: Morgan Stanley, Bear Stearns, Deutsche Bank, and ANZ Bank, right here in Australia.

But, these days, he runs Thames Capital, which is headquartered in Sydney, and serves clients in Australia and a bunch of other places as well. Justin, welcome to the show.

Justin Hildage: Thanks very much, Cynthia. Happy to be here.

Cynthia Dearin: You're originally from the UK, but now you run a company that serves international clients, and you do it from Australia. How did that happen?

Justin Hildage: I'm not sure, to be honest. I didn't actually set out that way, when I first started the business. So, I've been in Australia probably since around 2004. I had a job with a bank in London, and was going to move to Tokyo with them and the opportunity came up, and they said, "Did you want to do the same job, but from Australia?"

I said, "Yep, perfect. I'm in." So, I moved over then and I've been in Australia on and off ever since. I think more recently, in the latter years of banking, as much as I enjoyed my career, I was looking to try and do something different, a bit more on my own. But I really struggled to find out what I wanted to do, but I knew I wanted to keep that international connection going with my past networks. Particularly in London, particularly in New York. Not to mention the scale of ability of business that happens on that level overseas. I thought it was a great thing to try and marry up some of the financial pieces with the international piece and do it on my own.

Living in Australia, you have to tap into international markets in what we do, and I think that works very, very well, to allow us to really get involved.

Cynthia Dearin: Was there something in particular that prompted you to step out of the corporate world and do your own thing? Was there some epiphany that you had? Or something in particular that transpired that made you make that decision?

Justin Hildage: Not massively, I didn't wake up one day and go, "Right, I've had enough of banking, I'm moving out." It was more I think, turning 40, what did I want to do, where did I want to be with my career? It was a bit of a now or never moment. Ever since the GFC, the markets have been up and down. I think that the general way that the global markets work, for me, was getting a little bit stale in what I was doing. I really wanted to try and branch out, and it was the perfect time for me to do that.

I think what I've always tried to do was to try and find what field to do it in. That was the problem, but I think the frustration of wanting to get more out of life really pushed that, and it was perfect timing at the time. I'd just finished up what I was trying to do in one particular business. The planets aligned and I left, probably in March, 2016, and set up the business a couple of months later.

Cynthia Dearin: If you think back to when you were a child, did you have aspirations to work internationally? Or was this just something that popped up later on?

Justin Hildage: Not really, I grew up in a military family, so every couple of years we would move to a new country. It was something I encountered from a very young age. It wasn't probably until I got to almost university age that I realized I was probably not normal, compared to other people who weren't in military families. So, by default, that's kind of always happened.

Obviously, when you move into banking, there's a lot of opportunities to move jobs, which means you can move countries as well. It was something that I always like to try and expand where I can, into different skill sets, or different

cultures. The opportunity came very early on in my career to move from London to New York. So, I took that, and then another job made me move back to London. I kind of moved where the opportunities were and used the international piece, just as something that I didn't see it as a barrier at the time, so that worked very well, moving around.

In hindsight, I probably moved a bit too much, from country to country. But, it's something I've done my entire life so it's not really that alien. I've probably been in Australia longer than I have anywhere else right now. I think you get that first from moving around. I think international business and the travel that comes with it is incredible.

Cynthia Dearin: Let's talk about what you're doing now. Tell me what Thames Capital does, what problems do you solve for your clients?

Justin Hildage: We're a boutique corporate advisory business. We have an alternative investment management firm with that, and also a complimentary consulting business. Sounds like a bit of a mouthful, so I'll break it down into a few different parts.

We have two main companies, and within those companies we have two business lines. The first company is Thames Capital Advisory, which is your traditional corporate advisory work, which focuses very heavily on helping companies who are looking to possibly expand. Very much more on a mergers and acquisitions capital structuring. That advisory type mandate. This is established companies who are looking to acquire another business or need help with their balance sheets. As another part of the business as well, we have what we call, an alternative investment management business.

They're both regulated by ASIC, as we have an Australian financial services licence. That business focuses on looking after wholesale clients, advising them where to put their money. It differs slightly from a financial planning firm, in that we look purely at the investment spectrum. We don't look at anything to do with mortgages. Not that there's anything wrong with that, it's just not on our level of expertise. We look from the alternative markets, we find that we can develop portfolios that clients like, to give them blended access of risk vs. reward.

We also have another business, which is under the Thames Capital Consulting arm, which is split into two separate sections, and the reason it's split is purely around clients. So, the clients we have on the consulting side tend to be larger institutions, banks, hedge funds, insurance companies, and mutuals who are trying to redevelop some of their structure within inside their business. So,

more around structuring, changing client channels, looking at individual sales processes.

The business advisory arm of that works much more at the smaller end of town, in the small to medium sized businesses. We're looking to expand. Potentially needs some help with strategies and implementation around going from an owner to a manager, taking on new staff. Particularly from a client's perspective. And looking at the general strategy for business growth. That's very much more hands on, if you like on the smaller business side.

There's two businesses, four parts.

Cynthia Dearin:

Okay, and I mentioned in the intro, that you work with a lot of foreign clients, and as I understand, some of those are pretty big. I don't want you to give away any secrets, obviously, but can you tell me what clients, these big foreign clients are, what kind of companies are these? How were you able to actually get them as clients? I'm really interested to understand how it was that you were able to convince large organizations on the other side of the world, to work with you, given that when you started out, you were new, and you were small.

Justin Hildage:

I think, given the different types of businesses, we have different types of clients obviously. On the investment manager side, Australia is considered to be a place hunting for yield, if you like, if you want to increase your yield in investment productivity, in the VC base as well, venture capital. We have a lot of clients who travel in from Europe and America, into Australia, who we've met through trade shows, or word of mouth. We found that word of mouth and recommendations from past colleagues or satisfied companies, individuals, incredibly powerful. Particularly on the individual level. But, with the much larger companies, a lot of them tend to have offices here, and are maybe headquartered in Europe or America. So if we do a good job for a company here, and by nature of their management style, we'll be having conversations with people overseas. They've put us in touch with their global headquarters, and we've either had direct conversations and follow ups there, or we've been recommended by the people on the ground who have done a lot of work directly before us there.

Then, we have a lot of previous networks within the team, from people who have worked in Europe and America particularly, and Asia. When we first set up the business, we started reaching out to people very early on, saying we're doing this. If the company in anyway is looking to have help in these particular areas, we can help them on that.

And you know some of that, we didn't hear from in a year, some of them we haven't heard from at all. I think what's been very good, and trying to get them interested, is that we've had a lot of people, thankfully, who've helped us open

doors, in which we are forever grateful for. But, then the secondary piece you then have to pitch, you're not selling yourself, you're selling your company. Effectively, taking that next step, making sure that people on the ground there know what you can do and your capabilities. And often, that's face to face, so that's been a fair amount of travel. We got hooked with one or two, and from there they've told other people, and we're gradually, you know we've still got a very long way to go, but we've found that some of those prime networks have really helped us, just to give a quick check and solidify what we're doing.

Cynthia Dearin: I'm sure that having those names, like Morgan Stanley and Bear Stearns and Deutsche Bank, and ANZ next to your name, couldn't really have hurt things too much. Would I be right?

Justin Hildage: Yeah, you're right. The credentials still stack up. They've still got to figure out whether they like you or don't like you, I suppose, and whether the work you do there.. It does give you a track record, and it does give you an extra feather in your cap, but I would still say it hasn't necessarily opened as many doors as I thought it would. And that's probably a little bit of arrogance, leading banking and going into a business.

Cynthia Dearin: Yeah, I think that can always come as a surprise to anybody that steps out of corporate, and into their own thing, because suddenly, rather than having that backing of an enormous brand, suddenly they're doing everything themselves, from the branding to the IT, to actually winning the work to delivering the services. It's definitely different.

Justin Hildage: Spot on, I think that was probably one of the hardest things I certainly encountered, and certainly the same story from people who have joined the team.

Cynthia Dearin: Yeah. If you think about those big international clients that we were talking about a moment ago, is there something in particular that you like about working with those large organizations that are elsewhere?

Justin Hildage: Yeah, I think what I like the most is the scale in global reach, is an obvious conversation. Let me give you an example on that. We had a client that we've done a bit of work for before, not a huge amount, but little bits and pieces, we'd been in a situation where we had been in a conference call with them, nine o'clock at night in Australia, which is early morning in London, for example, and effectively we've agreed to do some work. By the time we wake up the next day, the work had been done, or at least been started.

You get that efficiency of when we're asleep, other people are working, and when they're asleep, you're working. It doesn't always work like that, but if you

get into a situation with clients in that space, that's incredibly powerful. Certainly, when I was in the investment banking world, there was a lot of that that went on. Probably not as efficient as it could have been, but I think more and more so now, in a cost conscious environment, people are doing that, and the world has always been very global in its nature of work being done. But, now so more than ever, and we've found that to be very advantageous for us, as a small team, a small business.

Cynthia Dearin: That's a very interesting observation. I want to talk a little bit now about mistakes that people make as they expand businesses internationally. This particularly came to mind because we were on a panel together recently, and one of the topics that we touched on, was the mistakes that people make as they expand their businesses overseas, and as I recall, you gave a couple of really phenomenal examples, and I was wondering whether you could share with our listeners, what kind of mistakes you see clients making as they go global. I think that'd be fascinating.

Justin Hildage: Yeah, no problems. I think firstly, lack of common sense. People, in their own world, they look after their money, they look after their children. They make sensible decisions. I think when you get wedded to an idea in a business, and it's gone particularly well in one country and you think, "Well, I'm now gonna move overseas, so what I'm gonna do, I'm gonna take my brand, and do everything that I did here, that worked here, and I'm gonna go overseas and replicate it and do exactly the same thing." Possibly without enough research, possibly with not partnering on the ground ... I'll come back to that in a minute. I think we referred to a company, I'm not going to go into too many details, that had done phenomenally well here, and decided to move to a European country and pretty much used the same model.

I think the big mistake they made, in which they lacked knowledge, they took an entire sales force from Australia, and they had English speaking people who they took from the UK, into a non-English speaking country, and tried to basically sit on the ground, they bought an office, had sales people, phenomenal capital costs to setup. Through a colleague of another colleague, they said to us, "You should have a look, they're having problems with their business, they've done really well here, but it doesn't seem to be going that well in this particular country. So we had a look at the books, had a look at the business, and basically realized they hadn't made any sales, hadn't made any traction.

The first thing we said to them was, "What are you offering? What's the competition? What research did you do before you went on the ground?"

Cynthia Dearin: And they said, "None,"?

Justin Hildage: This is a stupid smart business. They'll do well, they'll recover from that. They moved back, they'll start again. I think the most important thing that we learned from that, also looking at what they did is, you can never underestimate the power of the partnerships on the ground. What I mean by that is, you can spend an hour on Google, and get a lot of information, it's not a thorough way of doing DD, but you can pretty much see what else is out there in a different country. The overlay on top of that is who locally is doing what you're doing? Can you partner with them? Is there an aspect of your life-cycle in the workflow that you can pick up and utilize with someone else and truly partner.

I'm not suggesting JV's and giving business away, but effectively someone who knows the environment, knows the culture, knows the people, knows what sells and what doesn't sell. Because, particularly from Australia, it is a remote part of the world. It doesn't mean in any way that it's not as sophisticated as anywhere else, but what sells here might not sell in another country, and in that country might not sell in another continent. It's tricky moving overseas, and to globally scale from there, it's tough.

Cynthia Dearin: Yeah, and what do you think, from the perspective of somebody who is advising international clients, and really running an international company from Australia, what do you think is the most challenging thing? Is it the fact that we are far away from many of the other centres of business?

Justin Hildage: Yes, I think so. But I think that it's also a massive benefit to people who live in Australia. I was always impressed when I came to Australia and realized that there are so many people who have a massive entrepreneurial bent, and I'm talking just in regular work as well. They're always looking for new ways, for what they call, punching above the weight. Always looking for new ways of doing things. I personally think the hardest bit of running an international business is the lack of sleep, but when you think that I'm also far away from everyone else, and you have to work within their timezone as well.

I think you've just got to be prepared, to do what you wouldn't normally do, and that means your hours aren't eight til six, they're eight until whenever. Or maybe you don't start working your Australian job until 11 o'clock and you finish at midnight, if you're doing a lot of work in that space. You've really got to become a lot more 24 hour. Also, I'm not suggesting that you kill yourself to do that, there's mechanisms that you can use, but I think being in Australia, you really have to put yourself out there. I don't think there's probably many businesses in Australia that don't have a global outreach. They might not see themselves as an international business, but by default, they're either buying and selling in and out of other countries, or their product is being bought and sold out of other countries.

Cynthia Dearin: Yeah.

Justin Hildage: I think you're exactly right. The proximity of Australia to the rest of the world means you have to kind of get up and get out there.

Cynthia Dearin: Now, as you've just mentioned, sometimes, things can be pretty tough when you are working these ridiculous hours, and dealing with the expectations of people in other timezones who maybe have preferences and requirements that are hard to gauge, given how far away you are from them, when things are challenging like that, where do you get your inspiration from? Where do you turn for your business inspiration?

Justin Hildage: I think it's tough. There's always stories. I look on LinkedIn and there's usually 50 stories of someone who's done phenomenally well for themselves, come from nothing and moved out and branched out. I think it's very difficult. Moving around so much when I was younger, you get to see a lot of things that worked, a lot of things that failed, a lot of things that worked in one country, but didn't work in another country. I would say, whenever possible, your network is gonna help you, I think you have to have a huge amount of tenacity, and also use your friends and family, use your ex-colleagues, that's what they're there for. They're a network. They're the reason ... If you were to get a piece of paper and write down ten names, whether it's friends or family or whether it's work colleagues, you know pretty much who you can go to and who you can't go to, and I would say, be brave and be bold.

I didn't do this myself early on, took me a while to get into this, to ask for help and to speak to people. But, I think that network wants you to succeed as well, as much as you want to succeed.

Cynthia Dearin: That's a great point.

Justin Hildage: When you speak to a lot of other people who are doing it, whether their bravado is there, whether their front is up, they're on the same boat as you are, they're petrified about making mistakes, and want to make sure the business works, they've got family commitments, I think that's incredibly important to be able to utilize that network.

Whenever I'm having a bad day, or I think it's not going particularly right, I tend to try to go for a run, it tends to help, or you speak to people who are going through the same thing. We work with a lot of startup companies as well, who are very heavily invested, and they are probably working much longer hours than I am, on a shoe string, trying to make things work.

Cynthia Dearin: Yeah.

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Justin Hildage: You've only got to look at anyone else around you to figure out people are doing it harder than you are, and you've just got to keep pushing with it.

Cynthia Dearin: I love that, there's a lot in there about self-talk, and the things that we tell ourselves, about whether or not we can actually achieve the goals that we set for ourselves. Particularly in that international business space, which can be so very challenging.

Speaking about challenges, I also wanted to ask you about the SAS course, that you went on for 48 hours a few months ago, because I think this was somehow related to business, and I'd just like to know a bit about how that happened, and a bit about what that course was about, and what you learned from it. And what you learned from it in terms of the things that we tell ourselves, where we can go when we think we actually can't go anywhere.

Justin Hildage: Yeah well, that was a bit of an experience, I've drawn a bit on that since I did it. We've been doing some smaller end corporate advisory work with a company, who had a couple of ex-special forces guys who were in there... I got talking to one of them there about what they do, they ran a number of different businesses, and one of their businesses was a resilience course. I thought, "Ah, fantastic, I'll come on the resilience course, and I'll bring some colleagues with me, and come and do that." As it happened, of the ten people I said to come do it, who had probably read a bit more about it than I had, all had dropped out, so I did it myself, along with a bunch of other people.

I ignorantly thought it would be a little bit of physical exercise, as you do, military wise, and a lot of theory. In practice, it was the other way around. It was 48 hours, and I think I lost five kilos in a weekend, which was great before Christmas. I won't go into full detail, I wrote an article on LinkedIn and put a post there, if anyone wants to read it, but effectively what it really taught me is stuff that's common sense. You get to a stage, 40 hours in, you've maybe had two, effectively the same as Mars Bars, in the last 48 hours, you've done more exercise than you thought was possible for a human to do, in the blazing sun, carrying a pack. It's hot, you're really uncomfortable, and your mind does play tricks on you, all the time, so "I'm going to quit now, I could be at home, having a Sunday lunch with my family. I could be doing other things." Then, you keep going, and then you get through that exercise and then the next exercise you do, you find out the person you started with is dying. They're in the same position you are, but you've got a bit more strength than they have, so you help them through that. Ten minutes later, you're struggling and almost dying, and you can't move forward. They're helping you then.

If one person drops out through injury, then you have to rethink the whole dynamic. It is a resilience course, but in a very extreme way of doing it. I take my

hat off to anybody who's in the military who does that kind of thing, because it really is tough, it's hard yards.

What I did realize, coming out of that is that, the essence of team work is absolutely essential in that world. And it literally is a live or die situation. Not what we were doing, but obviously the guys who are overseas and who are on dispatch. Effectively, for me, I learned that all the stuff I used to whinge about, "Oh, the trains not on time," or "This coffee is rubbish," or "I don't like this," didn't really matter anymore. Nothing mattered at all. It meant that you could actually continue doing anything that you thought you could do. So a lot less whinging.

Learned a lot of humility. I like to pride myself on a lot of the stuff that I do. I try my best and make sure I come in the top ten, if I can. I was very firmly at the back, for probably at least a quarter of the weekend, if not more than that. And that was hard, you had to suck it up, it was tough. Mentally, and no matter how hard you pushed to try and get near the front, you can't, because you're not fit enough, or you're not strong enough. We just kept going, and I think 30 people registered, I think 15 people started and five of us finished. So I was pretty happy with that.

Cynthia Dearin: Wow, that's pretty impressive.

Justin Hildage: Learnt a lot. So, I would say, anybody who's thinking about doing that definitely try and do it. I would probably try building up to it, by doing a six hour one, then a 12 hour one, then a 24, then go straight into 48, but yeah, fantastic, it was a great, great experience.

Cynthia Dearin: What I think is really interesting about what you've just said, is that I see so many parallels between that experience of being physically and mentally pushed over a period of 48 hours, and the process that you go through when you launch a business, or when you take your business overseas. Especially with the things that you said about thinking that you just can't do it, and your mind playing tricks on you, but as you force yourself to keep on going, you realize that actually even though it seems so incredibly difficult, you really can do it if you just decide that you will, and you can hang in there and you can make it through to the end.

Justin Hildage: Yeah, and I think the funniest thing about that is when I first started the business, I wasn't 100% sure it was going to work, and [inaudible 00:23:43] 100% in everything is not gonna work, but it's funny, for every ten positive comments that you've got, you only need one negative comment, and it's not

the ten positive comments that you think about, it's the one negative one. You're like, "Well, maybe they're right. They are right. That's what I thought

really, maybe I'm just deluding myself." If you can do a 48-hour course before you start a business, or before you start moving overseas, do that.

Cynthia Dearin: Yeah.

Justin Hildage: It's tough, it's really tough.

Cynthia Dearin: Let's go in a slightly different direction now, and this is not really to do with mental endurance, but it is to do with cultural sensitivity, and as a Brit operating in Australia and then operating back into other parts of the world, how important do you think cultural sensitivity is when you're doing business internationally?

Justin Hildage: Huge. Absolutely huge. Don't mention the Ashes. Maybe not this year, we'll see another year. It's huge, the way you conduct business, here in Australia, is very different from how you conduct it in New York, which is very different to how you conduct it in LA, it's very different to how you do it in London. I would say, it goes back to my research piece. Go the extra yard, learn the customs, learn the traditions, speak to an American who's working in Australia, speak to someone who's in Australia, who comes from a country you're trying to get to.

And bear in mind, you can go in the States, and one state to the next is very different. You can try to get as much information as you can around it that way. You've got to learn how business is conducted. There's a plastic one, you look at Asia, there's a very different way of entertaining people, there's a very different way of passing transactions to one another. What I mean by that is effectively you don't rock up with your first page of a contract for them to sign, you might never sign something. It might get done down the line, but not upfront. While in the States, they might want to see you've done your homework, and they want it in a document. It's really difficult, but it's something that you've got to be cognizant of and if you normally go 100 miles an hour, you've got to go 60 miles an hour, because you've got to keep a bit back, to find out ...

I think personally when people are going to a country to learn ... I'm not talking about people divulging themselves. If you're going to a country, Germany, for example, and you want to engender yourself to the people, learn how to say please and thank you, learn how to say hello in German. It doesn't take much, and if you make a mistake in it, they're not gonna crucify you for it. It's just one of those things. I think little things like that will help you build a lot of goodwill, and when you go to a new country, you need goodwill. On both sides. Other than your relationship with new business contacts in Australia, for example. You need to do that.

Where you can come really unstuck is culturally, interpretations of law, interpretations of things that can really bite you. I'm not talking about offending

someone because you said the wrong thing, I'm talking more about, there's a contract in French law. If you don't sign this contract, it means regardless of any other contract you sign, it's not valid. That's just an example.

Cynthia Dearin:

Yes.

Justin Hildage:

Those kinds of things are incredibly important, and you're not expected to know that, but ask for help. I think what I've seen is a little bit of arrogance, everyone's guilty of it. You do well in your own country, you want to expand somewhere else. You don't bother to take the rest of the information in around the edges, in terms of business transformation and how that works. I think it's huge. It's definitely up there in probably the top three.

Cynthia Dearin:

There will be some people listening to this podcast who are thinking about expanding their business internationally and wondering whether that's a realistic aspiration or just a pipe dream, what would you say to those people?

Justin Hildage:

Personally, I love pipe dreams. I think you can turn a pipe dream into reality. I think what I'd say to somebody is, do your homework. Be sensible about it, but don't write it off. You've got to be sensible about your timing with a business. If you have cash in the bank, and you feel it's the right time, then have a look at the business in the area that you're going to move to. It might be fantastic for given product in a certain country, but not in the country you're looking at. What is the reason you're trying to go to an international market? Is it scalability? I'll tell you what. I met somebody last week who said to me, "We're interested in taking you on to have a look at some work."

I said to him at the time, "You've got a great business here, I think you could do more here, before you move. Why are you looking to move?"

And it was literally he gave me an example of a calculation and said, "There's x-million people in New York, there's x-million people in London, there's x-million people in Madrid. I like those areas, I think I can make this much money by a year and a half."

I said, "Okay, so it's a pure scale thing."

"Oh, not really. I like Madrid as well."

I'm being a bit facetious, but he was effectively saying, I like the idea, he wanted to scale. He thought if he could crack part of the market in Europe or America, it

would suddenly give him his following in Sydney, Melbourne, which has taken him effectively seven years to get where he's gotten to in Melbourne, he was hoping to replicate this in a year and a half. Now, I'm all supportive for pushing

as hard as you can, but you do have to do your cultural investigations. How does the business work there?

We'll probably do a bit of exploratory work with him, to get to a stage where he's ready to go or not, and then it's a decision, but I would never say no, to somebody to doing something, if I thought there's an inkling, a tiniest piece might not work. Obviously if you're selling something that only works in Australia, and it's only applicable to Australians, then it might not work elsewhere.

Cynthia Dearin: Hats with corks maybe.

Justin Hildage: Yeah, absolutely. Well you could probably sell a few of them in the Australian bars in London maybe, or somewhere else. I think it's tough. They're in a situation where you want to move overseas, you want to get the scalability, you might decide that your product is going to work very well, I would discourage people from listening to people who say no. Particularly in the startup community. There's a lot of very resilient people who are thick skinned, who have had a lot of no's, but I think you've got to really be sensible about what you're taking on, if you're going to move overseas.

Cynthia Dearin: Justin, it has been absolutely super to talk to you today. If people would like to know more about what you do, how can they get in touch with you?

Justin Hildage: Well they're welcome to contact me directly on LinkedIn, Justin Hildage, or they can go to our website, which is www.thamescapitalgroup.com.au.

Which has a link there for what we do, and also, you can get in touch with us there. Or, you can contact me directly on my email, which is Justin.Hildage@Thamescapitalgroup.com.au.

Cynthia Dearin: Fantastic. Well, I wish you all the best as Thames Capital keeps expanding, and I hope we'll have you back here on the podcast at some stage to tell us where you have gone with your going global plans.

Justin Hildage: Wonderful, thanks very much.

Cynthia Dearin: See you soon.