

Board of Directors



Paul Smith

Chief Executive Officer

Date of Appointment 20 January 2015

Background and Career

Paul has experience in mobile payment technology as Managing Director of EZ-Pay Limited, a pre-paid MasterCard organisation. Beginning his career in the global software market, he later joined Phones4U in 1998, where he became MD and was an integral member of the management team until the firm's sale for £1.4 billion in 2006.

Areas of Expertise

Paul has been responsible for growing the Company organically and by acquisition. His expertise in software and technology has been invaluable in driving efficiencies while maintaining excellent customer service levels.



Andy Thomson

Chief Financial Officer

Date of Appointment 1 March 2009 (Non-Executive Finance Director), 1 March 2016 (CFO)

Background and Career

After graduating from Warwick University (accounting and financial analysis) and qualifying as a chartered management accountant at Cadbury-Schweppes and Tesco, Andy held a variety of senior finance roles in SMEs where he has been the most senior finance professional continuously since 1996. Involved in the RCapital acquisition of Morses Club in March 2009, he remained on the Board as a Non-Executive Director with responsibility for financial management. Andy led the finance function during the acquisition and integration of Shopcheck Financial Services in 2014/15, before his appointment as full-time CFO in 2016.

Areas of Expertise

Instrumental in shaping the Morses culture to focus on growth controlled by debt quality, Andy's analytical skills are key in the rapid identification of, and response to, financial challenges.



Stephen Karle

Chairman and Non-Executive Director

Date of Appointment 20 January 2015

Background and Career

Stephen is a Director of Karle & McCleery Limited, a strategic advisory and executive coaching business operating across and beyond the financial services sector. For four years to 2015 he served as Chairman of BCRS Business Loans Limited, an SME lending company supporting regional business growth. He is a former CEO of West Bromwich Building Society and a (non-practising) solicitor.

Areas of Expertise

Stephen's financial services sector experience includes executive, general management and Board roles. He represents Morses Club PLC on the Executive Committee of the Consumer Credit Association.

Committee Membership

	Risk & Compliance Committee	Audit Committee	Remuneration & Corporate Social Responsibility Committee	Nominations Committee	Disclosure Committee
Stephen Karle	M	M	M	C	C
Paul Smith	M				M
Andy Thomson	M				M
Sir Nigel Knowles	M	M		M	M
Joanne Lake	M	M	C	M	M
Patrick Storey	C	C		M	M
Peter Ward	M	M	M	M	M

C Chairman M Member



Joanne Lake

Independent Non-Executive Director

Date of Appointment 14 April 2016

Background and Career

A chartered accountant with over 30 years' experience in accountancy and investment banking, Joanne has worked at Panmure Gordon, Evolution Securities, Williams de Broe and Price Waterhouse. She is Chairman of wealth management and employee benefits specialists, Mattioli Woods PLC, Deputy Chairman of main market listed Henry Boot PLC, and a Non-Executive Director of Gateley (Holdings) PLC and Accrol Group Holdings PLC.

Areas of Expertise

Joanne's financial services experience includes Board level roles focusing on strategy and governance, as well as lead advisory corporate finance roles on listings, other public market transactions and continuing obligations.



Sir Nigel Knowles

Senior Independent Director

Date of Appointment 14 April 2016

Background and Career

Sir Nigel is a solicitor – a former global co-Chairman and previously global co-CEO and managing partner for nearly twenty years at DLA Piper: one of the world's largest business law firms, the company's annual turnover exceeding USD 2.5 billion.

Areas of Expertise

Sir Nigel has immense experience of building and leading a worldwide regulated services business. Since retiring as a partner of DLA Piper, he has taken on several roles and is the Chairman of Sheffield City Region Local Enterprise Partnership and a council member of The Prince's Trust.



Patrick Storey

Independent Non-Executive Director

Date of Appointment 14 April 2016

Background and Career

Patrick is a chartered accountant and founding member and former senior partner of Grant Thornton's Financial Services Group. Before retiring from partnership in 2016, Patrick had accumulated 30 years' experience with Grant Thornton focusing principally on regulation in the financial services sector.

Areas of Expertise

Patrick is a recognised specialist in helping financial services firms to achieve their strategic goals by embedding robust and sustainable management, governance and culture frameworks while complying with financial regulations and delivering good outcomes for customers.



Peter Ward

Non-Executive Director

Date of Appointment 1 March 2015

Background and Career

Peter is the Co-Founder of RCapital Partners LLP and retired as an active Partner in 2016. In 2001 he co-founded his own corporate advisory business, Three V Corporate Venturing LLP, to provide fundraising and interim management services. He had previously held senior management positions within the UK commercial and banking division of Royal Bank of Scotland Group for 23 years.

Areas of Expertise

Peter has extensive experience of working with management teams across a broad range of business sectors.