

## Biographical Notes

### Teresa Perchard

#### Lay Director

Teresa became Director of Public Policy at Citizens Advice (CAB) in 2000 and leads the development of policy on a wide range of social and consumer policy issues, including debt and financial exclusion and consumer protection.

Key achievements since joining Citizens Advice:

- Developed Citizens Advice as a leading and award winning campaigning organisation across a range of policy areas – resulting in real change for consumers.
- Introduced first ever systematic stakeholder surveys covering parliamentarians and external stakeholders.
- Positioned Citizens Advice in relation to new financial capability and financial advice service development opportunities
- Led a partnership development function which over 5 years has attracted over £15m in new funding partnerships for the CAB service with charities including Macmillan and the Royal British Legion and companies such as Prudential, Barclaycard, Aegon and a range of leading charitable trusts.
- Led the bidding to secure £33m of the £45m available for free face to face money advice within the £120m Financial Inclusion Fund in 2006. This is the single largest funding secured by Citizens Advice for the CAB service.

Teresa has had over 12 years' experience of developing and implementing policy on regulation, consumer protection and consumer representation through posts she had held at the Office of the Rail Regulator, the Office of Water Services and the National Consumer Council. She is a winner of the Public Affairs Achiever of the year at the Women in Public Life Awards

Teresa is a member of HM Treasury Financial Inclusion Taskforce, HM Treasury Retail Financial Services Group, Personal Accounts Development Authority consumer committee, Payments Council Consumer user forum, Overindebtedness Task Force (and its successor Advisory Group) DEFRA Fuel Poverty Advisory Group and HMRC key stakeholder forum.

Teresa was appointed the first PFS Lay Director in 2009 and feels this is an ideal opportunity to make as wide an audience as possible aware of the importance of planning for a secure financial future. She believes there is a great opportunity for financial advisers and the PFS to play a key role in helping to educate the public on the advantages of good financial planning and helping them to find the right products and Teresa will work with the PFS board to achieve this.

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