Personal Finance Society
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Biographical Notes

Sarah Lord FPFS
President and Member Director

Sarah Lord was re-elected as President of the Personal Finance Society for a second term in September 2021.

She has 20 years' experience in the profession and has held a variety of roles where the focus has predominantly been around clients and the client experience.

Sarah is currently a Partner of Cooper Parry and Chief Growth Officer for Cooper Parry Wealth. Prior to joining Cooper Parry, she has held the positions of Chief Client Officer at Succession Wealth, Partner at Mazars, and before that she was a Partner at Killik & Co, heading up the Wealth Planning operation in both the UK and the Middle East.

Having achieved both Fellow of the Personal Finance Society and Chartered Wealth Manager status through the CISI, as well as numerous other qualifications, she is one of the highest qualified financial planners in the UK.

Caroline Stuart FPFS
Vice President and Member Director

Caroline began in financial services when she joined Royal London as a Client Services Administrator in 2000. She moved on from there to become a paraplanner in a small financial adviser firm in 2003, then senior paraplanner and Head of Technical in other financial planning firms in both behind the scenes and client facing roles. In 2019, she set up her own outsource paraplanning business.

At Sparrow Paraplanning, Caroline works with a range of different financial planning firms providing paraplanning, technical support and report writing services. Whilst her background is predominately paraplanning and operational support, she is also qualified as a Pension Transfer Specialist. Caroline spent a number of years in that role giving her practical experience of reviewing cases and files to ensure the suitability of advice and positive outcomes for clients.

Caroline finds being a paraplanner a varied, challenging, and rewarding career. Raising the profile of financial planning and in particular, paraplanning, is hugely important to her and she is keen to promote and help develop the profession wherever possible.

She is a member of the Personal Finance Society Paraplanner Practitioner Panel and has participated in many paraplanning events, including hosting a Personal Finance Society Purely Paraplanning conference and the Paraplanners Powwow in 2017 and 2018.

Caroline is a Chartered Financial Planner and Fellow of the Personal Finance Society receiving the Highest Achiever in the Advanced Diploma from the Leicester Insurance Institute in November 2014.

In her free time, Caroline enjoys live music and comedy, and tries to keep fit with Pilates and running. Her proudest achievement was completing the Leicester Half Marathon in 2017 in aid of Cancer Research UK.

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Vanessa Barnes BSc (Hons) FPFS

Vice President and Member Director

Vanessa Barnes has been an IFA for over 30 years. She spent 10 years with a national IFA before starting her own directly regulated firm in 1996. Vanessa is a chartered financial planner and leads a firm of all female IFAs. Vanessa has long been an advocate for professionalism within the industry, leading by example and encouraging colleagues to take CII exams well ahead of the introduction of regulatory requirements. Vanessa is a founder signatory to HM Treasury's Women in Finance Charter. She has been profiled in the History of Parliament Trust Vote 100 commemorative album showcasing the achievements of women since they first won the right to vote.

Don MacIntyre

Interim CEO

Don MacIntyre has led an impressive career, with more than 25 years of experience in economic development and a decade of expertise in director/CEO roles. He has an extensive portfolio in delivering multi-year strategies, business planning and 'turn around' programmes.

In the past year, Don provided strategic leadership as Interim CEO of newly formed self-regulating body, the UK Cyber Security Council, guiding the team through its "start-up" phase transforming the transitional team to full operational status.

He built the council from the ground up, securing Charitable status in the first 90 days to include achieving Privy Council for Chartered Status. Don worked collaboratively alongside the Treasury, Cabinet Office and DCMS and supported the government consultation on long term legislation for the cyber security profession.

In his three years as Interim Global Director at Women's Integrated Sexual Health (WISH), he managed a global team of 15, won over £2300m worth of commercial business and set up a £132 turnover business in 17 countries. Prior to this, he took on the role of Interim Commercial Director / Deputy CEO at OPM Group, a research and consultancy organisation, where he designed and implemented a business development activation plan which saw him build a new team and increase turnover by £1.8m in 12 weeks.

A strong communicator and collaborator, Don has frequently taken the initiative and produced high-quality outcomes in every role he has filled.

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Gordon Wilson APFS

Member Director

Gordon Wilson is founder and MD of Carbon Financial Partners, a financial planning and investment business which began trading in June 2011. Carbon has offices in Aberdeen, Perth, Glasgow, Edinburgh and London. The team of 43, includes 13 financial planners.

Prior to Carbon, Gordon was MD and an owner of Perth based Thomson Shepherd which was sold in 2008 to Skipton Building Society. Thomson Shepherd was founded in 1999 and grew by organic growth and acquisition.

Carbon strives to be the very best business it can be, and has quickly achieved national recognition through:

- Chartered Financial Planners of the Year 2015
- Gold Standard for Independent Financial Advice 2013 - 2021
- CISI Recognising Excellence Award Finalist 2013, 2014 and 2015
- Professional Adviser – Adviser Firm of the Year (UK) 2015.

Gordon is a Chartered Financial Planner. He is passionate about openness and transparency and the benefits it brings to clients and businesses alike. A strong advocate of the value of financial planning, Gordon runs an evidence-based business where challenge, debate, teamwork and personal development are all strongly supported and encouraged.

Gordon has spoken at seminars and conferences at home and abroad on how to manage and grow ‘new model’ adviser businesses.

He is a member of the Young Presidents’ Organisation (YPO).

Gordon is also a High Constable of Perth, where he lives with his wife Aileen, daughter Hannah, sons Finlay and Forbes, West Highland Terrier, Flora and Luther the Pug.

In his spare time, Gordon is a keen golfer, fisherman, skier, cyclist, dog walker and rugby fan.

Elizabeth Bastin

Member Director

Elizabeth is currently a Vice President for a major global Bank, she has a solid background in financial regulation, compliance, and legal risk, spanning over 10 years. She has advised various major financial institutions on compliance and legal risk matters, including high profile investigations commissioned by the FCA and other global Regulators. She specialises in advising financial institutions on how to meet their obligations under Deferred Prosecution Agreements (DPA) and has successfully brought compelling evidence before Regulators to enable Financial Institutions to close out DPAs.

Elizabeth is also a financial inclusion and social mobility advocate; she is the co-founder of a social enterprise, which provides financial education and employability support to individuals from underserved backgrounds. Her commitment to creating and instilling change for the underserved has led to her achieving Fellow status from the Royal Society of Arts.

Biographical Notes

Anthony Ward BSc, FPFS, Cert CII (MP)

Member Director

Anthony has held a variety of roles across his 17 years in the industry and is passionate about Financial Planning and its benefits to individuals and society.

Currently, he is a member of the Senior Leadership Team at Barclays Wealth and as the Wealth Planning Head of Distribution he is also responsible for the strategic direction and growth of the business.

As a Fellow of the Personal Finance Society and a Chartered Financial Planner, prior to joining Barclays Anthony had a successful career as an IFA gaining experience at major Accountancy firms and Private Banks. He has been actively involved with both PFS and CII committees and worked as both an examiner and trainer.

Gill White

Institute Director

Gill joined the CII in January 2020 as Learning and Assessment Director; her remit was to take all the learning content forwards so it is future fit to meet the profession's needs in an ever-changing world of work. In August 2020 Gill was promoted to Chief Customer Officer, taking on International and UK Sales channels, marketing, customer insight and propositions, as well as qualifications, learning and Assessment.

Previously Gill was Business and Markets Development Director for the CIPD, where her role covered all Commercial Enterprises, Business Development, Learning Content and the International areas.

Gill delivers speeches and workshops around the world as part of her role, talking about Learning and Development, Artificial Intelligence and its impact on the workplace, Leadership, Strategic Alignment and Behavioural Science.

Prior to working for the CIPD, Gill has held a variety of Head of L&D roles at Vodafone, Xchanging and SSP and Operational roles, such as MD of the consultancy IDology; Regional Operations manager for Whitbread, Greenall's and Vodafone.

Gill holds the prestigious Chartered Director status, one of only 1,000 in the UK; a Masters programme delivered and awarded by the Institute of Directors. She is also a Fellow of both the IOD and CIPD.

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Mark Hutchinson MBA
Institute Director

Mark has more than 30 years' experience in the financial services sector, mainly in strategic marketing and proposition development.

Prior to joining the Chartered Insurance Institute, Mark held executive and leadership roles with Close Brothers, AIG Life and Foresters.

Mark's first involvement with the Personal Finance Society was in 2008, where his focus was on supporting members through the implementation of the Retail Distribution Review.

Mark's current executive role is Membership Director, where he leads a team dedicated to helping members demonstrate their commitment to professional standards and achieve their career and business aspirations. He is passionate about the value of professional advice and its positive impact on consumer financial resilience.

Mark passed his MBA in 2003 and recently qualified as an executive mentor and coach.

John White ACII, DipPFS
Co-opted Attendee

John is currently managing director of the financial planning division of Hurst Point Group, taking up this role in September 2021.

Prior to this, John was CEO of Sanlam Wealth in the UK, where he led and managed both the Financial Planning and Discretionary Fund Management business.

John has spent 35 years in financial services; he worked for 17 years in professional services firms, where he was a Partner and Head of Financial Management at Robson Rhodes, Bentley Jennison, RSM Tenon and Baker Tilly. Before joining Sanlam, John was Chief Operating Officer of Arthur J Gallagher Employee Benefits & Wealth Management and was Head of the Wealth Management division providing personal financial advice.

John's career has always been in the front line of advising clients either directly or indirectly managing the teams that provide the advice and planning to the consumer. He has led experienced teams of advisors and planners through the changes of the recent years with a strategic direction to ensure clients are well served. John has been involved in several acquisitions and sales of financial services businesses over the last 20 years understanding the value of what makes a good professional quality advisory business.

In the years heading financial services businesses he has introduced trainee adviser career programs to help develop new talent in the same model used by national accountancy firms for future partners. He believes that this experience and insight is helping to help shape the future continued direction in developing our profession.

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Jonathan Rees MA (Oxon)
Co-opted Attendee

Jonathan is an expert in public policy focussing on regulatory issues and promoting the consumer interest. He is currently Independent Chair of the National Association of Funeral Directors, independent Chair of CILEX Regulation, a Director of Office of the Independent Adjudicator for Higher Education (resolving complaints), Chair of the Royal institute of British Architects Standards Committee, and Trustee/Director of the Employers Network on Equality and Inclusion (the leading body promoting equality best practice). Previous Non-Executive Director roles include terms as a Trustee of Citizens Advice (a top 10 national charity providing advice for people needing help and support), the NACAB Pension Fund, as independent Director of the Lending Standards Board (which provides regulation and standing setting for banks credit lending to consumers),and as a Director of Ombudsman Services (a not-for-profit company providing independent complaints resolution for consumers in energy, telecommunications and retail sectors).

Prior to this he worked in the Civil Service for 35 years with a strong focus on strategy, regulation, change management and partnership working. His last role was as Director-General of the Government Equalities Office from 2008 to 2013. In this period, he saw through a major overhaul of equalities legislation with the 2010 Equality Act, set up new partnerships to promote equality in the workplace and developed the policy on same sex marriage.

After graduating in modern history from Jesus College Oxford, Jonathan worked in over 10 Government Departments both in Whitehall and overseas. Posts included three years in the No 10 Policy Unit advising successive Prime Ministers on strategy, seven years in Brussels dealing with European negotiations (both in the European Commission and in the Foreign Office), spells in the Home Office, Cabinet Office, BEIS (dealing with consumer and competition policy) and the Health and Safety Executive.