

Howard Gannaway MA(Cantab), Chartered FCSI, CFP™, AFPC

Phone: +44 7811 325921

Lincoln, Lincolnshire

e-mail: howard@gannaway.co.uk

<http://uk.linkedin.com/in/howardgannaway>

A highly qualified educator and personal finance professional with Chartered FCSI and current CFP™ status, business leader and communicator with exceptional breadth of business and professional experience across public, private and third sectors. Building bridges between education, personal finance and business.

Professional Life

- 2021- Director of **Financial Inclusion Europe**, a company based in Belgium but with members across the whole of Europe. It forms a network of experts and academics committed to solving the problems of financial exclusion. The company's aim is to engage in dialogue with EU institutions to increase the awareness work and understanding of the issues among policy makers to achieve policy options focusing on equal participation of the excluded groups in society.
- 2019 – Non-Executive Director of **Transport Connect Limited**, a Teckal company owned by Lincolnshire County Council but run on a commercial basis as a company limited by guarantee. It provides school transport for children with special needs. My focus is financial strategy of the company.
- 2018 – Member of the Advisory Board for **Lincoln University's International Business School**, occasional lecturer on personal finance and ethics and mentor to SME business leaders through the Peer Support Mentoring programme.
- 2012 – Senior Associate with the **Learning and Work Institute**¹:
- providing expert advice to HM Government on personal finance policy issues
 - helping the Money Advice Service drive its programme of practitioner competency standards
 - member of the Money Advice Service Workplace Financial Wellbeing Advisory Group
 - delivering training to customer-facing staff on finance and employment
- 2010-2012 Chief Executive of **Doncaster Chamber of Commerce**, responsible for
- Structuring and implementing the strategy of the Board
 - 26 staff providing services to 1,000 business members across S Yorkshire
 - A portfolio of publicly-funded business support contracts (£0.75m p.a.)
 - Rebuilding the financial status of the company after the impact of the 2008 financial crash
 - External relations with all partners and stakeholders
- 2004 - 2010 Research Fellow and Programme Director in Financial Education at the **National Institute of Adult Continuing Education (NIACE)**. Responsible for developing overall national strategy for NIACE policy on personal finance learning for adults in private life and the workplace, mapping existing provision of adult learning and building effective partnerships with the financial services industry, FSA, UK Parliament, HM Government departments, Scottish Parliament, Welsh Assembly, colleges and universities, third sector and other NGO bodies in the UK and across the world.

¹ In 2016 the National Institute of Adult Continuing Education and the Centre for Economic and Social Inclusion merged to form the Learning and Work Institute

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- 1990 - 2004 Founding partner in **The Consultancy Group**, a firm of Certified Financial Planners pioneering new approaches to fee-based financial planning, with responsibilities involving overall corporate strategy, product and service design and staff training. In addition, a full caseload delivering portfolios of ongoing financial strategies to private and business clients.
- 1981-1990 Consultant and subsequently Branch Manager for **Sun Life Unit Services**, a division of the then Sun Life Group. Responsible for the organisation, finances and management of a regional office and for the technical support, management and motivation of a team of around 20 investment consultants.
- 1979-1981 Financial Adviser with **Abbey Life**, advising the public on a range of financial issues including investment, pensions and risk management.

Education and Qualifications

- 2015 Chartered Fellow of the Institute for Securities & Investment
- 2012 Certificate of Retail Distribution Review Qualification
- 2003 ifs School of Finance: CeMAP
- 2002 CII: Advanced specialist qualifications K10 Retirement Options; K20 Pension Investment
- 2002 CII: Advanced specialist qualifications G60 Pensions
- 1995 Institute of Financial Planning: Elected as Fellow of the Institute
- 1995 Institute of Financial Planning: International Certified Financial Planner status, which has been held continuously from 1995 until the present day.
- 1993 CII: Advanced Financial Planning Certificate.
- 1992 CII: Financial Planning Certificate
- 1990 Examination Board for Financial Planning: Certificate in The Financial Planning Process
- 1983 Wilson Learning Institute: Counsellor Advocacy Programme
- 1973 London University: Postgraduate Certificate in Education
- 1966 - 1969 King's College, Cambridge University: MA (Hons) Degree in Archaeology and Anthropology (Part II: Social Anthropology)

Main Public Interest Directorships

Transport Connect Limited (10156285)Joined 31-03-19

Transport Connect Limited (TCL) is a 'Teckal' company established by Lincolnshire County Council to operate transport to and from schools and colleges for Special Educational Needs and Disabilities (SEND) pupils living in the south of the county.

As a company limited by guarantee, it is subject to all the demands and legal constraints of any other limited company but with the unusual feature of the Teckal regime and having the County Council as its sole member and 'owner.' This presents directors with a special set of challenges, having to operate as a 'normal' private company but with the constraint of working within County Council policy. My role combines the general responsibilities of an NED with a focus on finances and, particularly, financial strategy.

Horizon Community Development Limited (07481490) Joined: 20-09-13 Left: 31-08-14

HCDL is a small Lincolnshire-based social enterprise business providing a professional standard of consultancy to not-for-profit organisations, specialising in facilities management and strategic planning. Shortly after I moved to Lincoln, I was approached through existing contacts to ask if I would be prepared to join the Board on a short-term basis. One of their directors had been forced to resign through ill health and this had left the company with fewer directors than its constitution required. I joined the Board and even carried out some consultancy work for them until their director was able to resume his role.

Yorkshire and Humber Chambers of Commerce Limited (04262526) Joined: 01-04-10 Left: 02-04-12

Upon being appointed CEO of Doncaster Chamber, I took up our seat on the Board of YHCC, a company formed to bring together the CEOs of all the region's Chambers to plan joint activities and policy guidance to local, regional and national government.

South Yorkshire Small Business Service Limited (03918782) Joined: 11-01-01 Left: 05-04-01

With the national reorganisation of business support services into the Small Business Service, I was appointed as a director to oversee the establishment of the new company. Once this was complete, in line with Government requirements, I resigned as a director and continued to attend Board meetings as a member representative.

Doncaster Business Link Limited (02371524) Joined: 18-11-92 Left: 1995

Doncaster Business Link was a local business support organisation (that coined the term "Business Link.") Its Board was made up of representatives of Doncaster Council and business support bodies. I represented the local business community through my directorship of Doncaster Chamber. When the Government wanted to use the term "Business Link," the company was "requested" to sell the brand to the Government! The company was dissolved and the local element of the new national Business Link service was contracted to Doncaster Chamber to deliver.

Doncaster Chamber of Commerce and Enterprise (0368978)

Joined: 1991 Left: 31-08-04/ Joined: 15-12-04 Left: 17-12-08/ Joined: 01-03-10 Left: 15-4-12

I originally joined the Board in 1991 shortly after having established a financial planning business in the Borough. In 2000 I served a 2 year term as President/Chair. I left the Board in 2004 when I joined NIACE and no longer qualified as a member of the Chamber. Soon afterwards I was co-opted back onto the Board and left again in 2008, joining again in 2010 when I was appointed CEO of the organisation.

Main Committees and Steering Groups

Priory Federation of Academies Trust Audit Committee Joined: July 2019 Left: November 2020

I was invited to join the Audit Committee of this medium-sized academy chain and was attracted partly by the comprehensive level of policies, procedures and reporting they had in place. A year later, pressure of other work commitments led me to leave the role in very expert hands.

Learning & Work Institute/ Money Advice Service. 2015-2018

I represented L&W on the Workplace Steering Group of the Money Advice Service, the national statutory organisation with the remit of supporting the financial capability of the British public. The initial aim of this group was to build awareness and involvement among large employers for the importance of the financial wellbeing of their employees. The Group attracted the involvement of large employers, including RBS, Tesco and Reed. The group was wound up as the programme moved on from these successes to a more intensive implementation.

Doncaster Chamber 2010-2012

While working as the Chief Executive of Doncaster Chamber of Commerce, I represented the company on:

- The Doncaster Strategic Partnership – the Borough’s response to the Government’s requirement for all local authorities to establish authority-wide partnerships with the main local stakeholder sectors.
- Doncaster Enterprise Partnership – the sub-group of the DSP tasked with oversight of the local economic development plan.
- Doncaster Children’s Trust Board – this was an advisory group of leaders of local organisations, supporting the Children’s Department in its strategy development.
- Doncaster Leaders’ Group – a group of CEOs and equivalent leaders of the Council, Doncaster College, South Yorkshire Police, Jobcentre Plus, NHS PCT, whose role was to monitor the integration and co-ordination of organisational strategies across the Borough.

National Institute of Adult Continuing Education (NIACE) 2004-2010

I represented NIACE on a number of committees and expert advisory groups at the Financial Service Authority, who were then leading on the national strategy for financial capability.

I also represented NIACE within policy consultations conducted by HM Treasury and the Department for Work & Pensions.

Doncaster College Audit Committee 1998 to 2000

As a director of the local Chamber of Commerce, I joined the Audit Committee of this large local FE College as the representative of the business community and contributed to the scrutiny and revue of both internal and external audit services.