

The background image shows a grand, ornate hall with high ceilings and extensive wood paneling. A large, multi-tiered crystal chandelier hangs from the center of the ceiling. The walls are covered in dark wood paneling, with several framed pictures and decorative items. At the far end of the hall, a large white screen is mounted on the wall, flanked by red vertical panels. The floor is covered with a large, patterned rug. Rows of red upholstered chairs with gold-colored frames are arranged in the hall, facing the screen.

The London
Foundation for
Banking & Finance

2025 FINANCIAL CAPABILITY CONFERENCE

Thursday 27th November 2025
Brewers' Hall, Aldermanbury
Square, London, EC2V 7HR

WELCOME

Financial capability isn't just about money: it's about empowerment, equity, and opportunity. At The London Foundation for Banking & Finance, we believe that everyone should have the opportunity to be financially capable, able to participate in economic life and lead more fulfilling lives, by continuously developing financial knowledge and skills, with access to products and services from an innovative and inclusive financial services sector that represents and includes them.

Along with many in the room today, we undertake insightful research, proactively sharing our findings to improve financial capability and wellbeing. Our hope is that research has sparked meaningful dialogue and collaboration efforts aimed at bridging the gap between financial education and practical application.

Never has our long-held hope become such a powerful reality. In November 2025, the UK now has more clarity in the form of a new Financial Inclusion Strategy and a modernised national curriculum which embeds financial education for children from primary age upwards.

We are therefore truly delighted to be hosting our second annual Financial Capability Conference. Following our first event, hosted last November at the Bank of England, this year's conference brings together individuals and organisations who are not only senior leaders in this field, but who also represent a significant community of intent: people dedicating their professional skills to ensuring everyone can be financially capable. Today also marks a celebration: the launch of our 2025 / 2026 Young Person's Money Index, now in its 10th year and we very much hope you will join us for a celebratory reception as a joyous way to end the day.

This is meant to be your event, and we hope that you will be inspired, challenged and energised by what you hear, and who you meet. Our aim is that today galvanises new relationships and conversations that last well beyond the time we spend together, and that you leave feeling refreshed in the purpose, value and impact of your own work.

We are proud to have joined with others on the pathway that led to the changes this year. Now it is time for innovation and action. We are excited by the prospect of working with others to make the changes necessary.

Thank you for your engagement in this collective endeavour.



Shelley Doorey-Williams,
Chief Executive,
The London Foundation for Banking & Finance



Stephen Mann,
Chair of Trustees,
The London Foundation for Banking & Finance

LFBF Financial Capability Conference 2025

Thursday 27 November – Brewer’s Hall, Aldermanbury Square, London EC2V 7HR

09:30 - 10:00	Registration	Tea, coffee, and pastries
10:00 – 10:15	Welcome	Welcome <i>Stephen Mann, Chair of Trustees, LFBF</i> Temperature check <i>Shelley Doorey-Williams, CEO, LFBF</i>
10:15 – 11:00	Keynote	Laying Firm Foundations – Financial Inclusion Strategy and Curriculum and Assessment Review <i>Sophie Macnair, Head of Financial Inclusion, HM Treasury</i> <i>Alice Clarke, Senior Policy and Public Affairs Manager, Young Enterprise</i>
11:00 – 11:15		Coffee break
11:15 – 12:00	Panel discussion and Q&A	Financial wellbeing in the workplace <i>Heidi Allan, Head of Financial Wellbeing, Lane Clark & Peacock,</i> <i>Rhiannon Byers, The Money Charity, and Andy Lang, Founder and Group MD, Munny</i> <i>Chaired by Linden Muirhead, Director of Financial Capability, LFBF</i>
12:00 – 12:30	Panel discussion	Insurance uncovered <i>Martyn Mathews, Managing Director at SSP Broker and Helen Foster, Money Ready</i> <i>Chaired by Quentin Nason, Deputy Chair of Trustees, LFBF</i>
12:30 – 13:30	Networking	Lunch
13:30 – 14:00	Panel	Banking on Books <i>Jack Leslie, Bank of England, and Joe Mayes, Bloomberg</i> <i>Chaired by Steve Darrington, Trustee, LFBF</i>
14:00 – 14:45	Presentation and Q&A	Children and Young People living in low-income households, and their financial education <i>Sarah Brenig-Croft, Policy and Propositions Manager and Marie Murphy, Children and Young People Insights Manager, the Money and Pensions Service</i>
14:45 – 15:15	Networking	Tea break
15:15 – 16:00	Presentation and Q&A	The 2025 Young Persons’ Money Index – a decade on, key themes and findings <i>Sarah Dryden, Director of Research at The London Foundation for Banking & Finance</i>
16:00 – 17:00	Celebrate with us	Drinks reception

OUR SPEAKERS



Alice Clarke leads on policy at Young Enterprise, the national education charity focusing on financial capability, entrepreneurship and work-readiness for young people. In this role, Alice also acts as Secretariat for the All-Party Parliamentary Group on Financial Education for Young People, one of the largest APPGs in parliament with wide, cross-party support, an active membership of MPs and Peers championing financial education, and a steady programme of inquiries and reports exploring how policies can be better built support and enable financial education.



Andy Lang has over 20 years of experience across all areas of personal finance, from mortgages and loans to debt advice, financial litigation, and education, Andy has spent his career helping real people navigate real-world money challenges. Through his organisation, Munny Group, Andy equips employers to better support their teams with financial wellbeing services, including webinars, workshops, one-to-one coaching, a free app, and eM, an AI-powered money coach.

“We teach people how to drive safely, but not how to manage money responsibly. Imagine if we treated finance like driving.”



Heidi Allen has been in the pension and employee benefits industry since the early 1990s and has worked for organisations from both a consultancy and provider perspective. Over the last decade she has produced and authored a number of thought leadership papers on many facets of employee wellbeing and financial wellbeing. Heidi helps clients to understand their workforce and the challenges they may be facing, supporting them in providing a valued, engaging, and well-communicated benefit packages

OUR SPEAKERS



Helen Foster is the 16+ Programme and Delivery Director at MoneyReady. Helen has over 20 years of experience in the education/non-profit sector, with skills in strategic planning, programme development, and organisational leadership. Money Ready is a financial education charity dedicated to creating a financially fluent population. We believe that financial literacy should be considered a right for all because the language of money is a language for life.



Jack Leslie is an Economic Adviser at the Bank of England. Much of his career has been working on communicating economics to a public audience. Currently he is one of the authors for the Bank of England's quarterly Monetary Policy Report. Prior to this, he was a Senior Economist at a UK think tank – the Resolution Foundation – where he was a researcher on fiscal policy, inflation, economic inequality and household finances. He has appeared on programmes across the BBC, Sky, ITV and radio to talk about his work and the wider economy. He is currently working with Rupal Patel on the follow up to her Bank of England popular economics book "Why can't we just print more money". The new book, due out in May 2026, will be focussed on money: What it is? How it works and why it sometimes doesn't? And how might it work in the future?



Joe Mayes is the best-selling author of 'Can You Run The Economy?' and a political and financial journalist for Bloomberg News who covers the Treasury. Joe is a regular commentator on UK politics and economics, appearing on the BBC, LBC and Times Radio. Joe was nominated for Young Financial Journalist of the Year at the Wincott Awards in 2019 and was the winner of MHP's '30 to Watch' award for journalists covering the City and Business in 2020.

OUR SPEAKERS



Linden Muirhead is Director of Financial Capability at The London Foundation for Banking & Finance and is responsible for shaping The London Foundation for Banking & Finance work in this area. Linden has gained experience across the education and charity sectors, leading teams to design, develop and deliver effective digital learning programmes in financial capability and health contexts. As well as being an alumnus of Bayes Business School's Centre for Charity Effectiveness, Linden also worked at Bayes delivering a Big Lottery funded project to support start-up and small charities with effective governance frameworks.



Marie Murphy is an Insight Manager at the Money and Pensions Service, leading research into the financial wellbeing of children and young people across the UK. She recently led qualitative research exploring how low-income households experience and learn about money, incorporating perspectives from young people, parents/carers, and practitioners. Marie is committed to elevating the views of young people—particularly those most in need—to ensure their perspectives inform policy, guidance, and interventions. Marie is an experienced researcher with over 20 years in financial services, dedicated to creating insights that drive meaningful change.



Martyn Mathews has over 20 years' experience in the Financial Services and Insurance industry having most recently held Director level positions at LexisNexis Risk Solutions and Experian. With responsibility for the next phase of SSP Broker's development, Martyn manages the People, P&L, strategic direction and operational deliverables for the business. In simple terms, Martyn delivers the next phase of development for SSP Broker - growth. SSP has been through significant change and is growing again, having focused on stabilising the business in recent years. Significant investment in the infrastructure and fundamentals of the business has created stability which Martyn uses as a basis to implement the growth strategy. A passionate advocate for the Insurance industry, Martyn believes strongly in the early education of young people to drive industry engagement and help solve for the talent skills gap.

OUR SPEAKERS



Quentin Nason is a finance professional and social entrepreneur. Currently a Senior Advisor at KingsRock Advisors, he has held lead roles at Tetragon Financial Group, a \$40 billion alternative asset manager listed on the London Stock Exchange, and at UBS and Deutsche Bank in New York, Singapore, Hong Kong and London. Quentin is the founder of financial literacy charity City Pay It Forward, the author of an award-winning Year 6 UK primary school textbook, and lead contributor to financial literacy programmes that are used by some of the largest school groups in America.



Rhiannon Byers, Director of Adult Financial Wellbeing Programme, oversees The Money Charity's adult Financial Wellbeing work in Workplace and Community settings, and leads on various special projects including research with ClearScore into the impact of Financial Education. Before moving to the third sector, Rhiannon worked at the Financial Conduct Authority, ensuring that customers of the UK's banking, credit and debt sectors were treated fairly, and has also conducted academic research into Financial Education. Rhiannon is passionate about breaking down taboos around money, building individuals' Financial Capability, regardless of background, and using front-line insights to advocate for structural change to the UK financial system and society.



Sarah Brenig-Croft is a Policy and Propositions Manager at the Money and Pensions Service, leading their policy work on financial education for children and young people, with a particular focus on those in vulnerable circumstances and digital financial literacy. Drawing on her background in youth service design and delivery, she advocates for inclusive, needs-based support and evidence-informed approaches. Sarah is committed to amplifying young people's voices in policy and practice, working closely with stakeholders to ensure insights and young people's views shape service design, policy development and funding decisions.

OUR SPEAKERS



Sarah Dryden is Director of Research at The London Foundation for Banking & Finance, where she is responsible for The London Foundation for Banking & Finance financial capability research programme. Sarah has a decade's experience in financial services, advising asset managers on their ESG approaches, as well as wider strategic agendas. Sarah is also an alumnus of Bayes Business School, where she specialised in Philanthropy, Grant-making and Social Investment



Shelley Doorey-Williams is the Chief Executive Officer of The London Foundation for Banking and Finance, leveraging over 30 years of experience in business management and corporate governance to advance the foundation's mission of raising awareness of and knowledge in Financial Services. A Fellow of the Chartered Governance Institute and the Royal Society for the Encouragement of Arts, Manufacturers and Commerce, she also has a background in entrepreneurship, having previously founded and sold her own business. She has a multi-sector background from television to oil & gas, but has spent 25 years of her career in Financial Services. She has an executive MBA from Bayes Business School.



Sophie Macnair leads the Financial Inclusion, Financial Capability and Consumer Debt Unit at HM Treasury. This includes responsibility for delivering the government's Financial Inclusion Strategy and the Advice Guidance Boundary Review.

OUR SPEAKERS



Stephen Mann is the Chair of Trustees of the London Foundation for Banking & Finance. Stephen is an insurance specialist. He also sits on the Council of Cardiff University and has served as CEO of the Institute and Faculty of Actuaries (IFoA), Group CEO of Police Mutual Group and Strategy and Business Services Director at Aviva UK Life. His previous Board roles include the Police Arboretum Memorial Trust, the College of Policing, the Association of Financial Mutuals, Alico UK, Aviva Life and Norwich Union. Stephen has served on the City of London's Socio-Economic Diversity Task Force, on the then Prime Minister's Future York Group and as a key contributor to an HM Inspectorate of Constabulary Review.



Steve Darrington is the Chair of the Audit and Risk Committee of the London Foundation for Banking & Finance and is a qualified Chartered Certified accountant and a specialist in risk and private equity. He is currently Chair of the Private Equity Advisory Board at Mactavish, a specialist risk management consultancy and was a Partner and Chief Financial & Risk Officer at Phoenix Equity Partners, one of the UK's leading mid-market private equity investors for 23 years. During his career Steve has had direct involvement in raising over £1.75 billion of venture and development capital.

YOUR HOSTS THE LONDON FOUNDATION FOR BANKING & FINANCE



The London Foundation for Banking & Finance is a registered charity incorporated by Royal Charter. We were founded in 1879 by a group of City-based bank workers who came together to establish leadership and professional practice principles for the industry. Today, our charitable purpose is the advancement of knowledge of and education in financial services, and the conduct and publication of research for public benefit.

We achieve this in a number of ways, including by supporting financial services professionals, nurturing diversity, innovation and professional excellence and awarding Chartered status to individuals who demonstrate the highest level of professional competence; producing research and thought leadership in financial capability; fostering new ideas through our think-tank, the Centre for the Study of Financial Innovation; working directly and also through sponsorship and partnerships to reach individuals across the UK, empowering them with the skills they need to become financially capable. www.lfbf.org.uk

Our Venue: The Brewers' Hall

The Worshipful Company of Brewers, or Brewers' Company, is one of the ancient Livery Companies of the City of London. Once responsible for governing the beer trade in London, the Company today remains closely connected to the brewing industry through its members.

The Brewers' Company has been housed on the same site since 1403 and Brewers' Hall, has been destroyed and rebuilt twice. Company records reveal that by 1422 Brewers' Hall was regularly let out for use by other City Livery Companies, Guilds and other groups including the 'footballplayers', one of the earliest known references to football in English.

The first Hall was destroyed by the Great Fire of London in 1666. A second was funded by donations and by pawning most of the Company's silver; sadly never redeemed. The second Hall, together with much of the area around it, was destroyed on 29 December 1940 during the Blitz. Today's venue, the third Hall, was completed in 1960 and officially opened on 13 October of that year.



We are The London Foundation for Banking & Finance, a charity incorporated by Royal Charter. Our history dates back to 1879 and we have an ambitious vision for building financial capability across the UK.

The London **Foundation** for Banking & Finance

CSFI

Centre for the Study of
Financial Innovation

Discover more www.lfbf.org.uk

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