

Speaker Biographies

Elaine Morton

Elaine began her career as a commercial property solicitor, and moved into the building society sector in 2001. During her 15 years in the sector, she held a variety of senior roles, leading legal, compliance, conduct risk, governance and secretariat functions. After a spell in the banking sector, she joined the BSA in January 2020.

Elaine lives in Northumberland and enjoys walking its stunning beaches, and playing golf.

Robin Fieth

Robin Fieth joined the Building Societies Association (BSA) as Chief Executive in December 2013. He spent the first 10 years of his career with PwC before taking senior board positions in quoted and listed technology companies. Robin joined the Institute of Chartered Accountants in England and Wales ICAEW in 2002 as Director of Finance, later becoming the ICAEW's Executive Director, Members and Operations.

The BSA is the voice of building societies in the UK, speaking out on issues relevant to building societies and their members (savers and borrowers). Together, building societies serve over 25 million customers across the UK; have total assets of over £480 billion and have a 23% market share of the residential mortgage market, and 18% share of the savings market.

Robin is a fellow of the ICAEW, a non-executive director of Co-operatives UK, a member of the General Assembly of the European Association of Co-operative Banks, and of the CBI's Trade Association Council. He is married with three grown-up children.

Dele Adeleye

Dele Adeleye leads a division within the UK Deposit Takers (UKDT) directorate of the Prudential Regulations Authority, overseeing the supervision of mutually owned financial institutions. Dele also leads UKDT's work on climate related financial risks, digital currencies, recovery planning, and resolution planning. During his career, he has spent time working on financial stability issues, financial institutions and systems, and the post - crisis policy reform agenda including issues such as cross border crisis management, prudential policy, and resolution. Prior to roles in supervision, Dele held roles in the Markets and Financial Stability directorates of the Bank. Dele held a range of roles in the private sector before joining the Bank of England.

Pauline Hawkes-Bunyan

Pauline has spent 20+ years in the Financial Services industry, a Chartered Accountant, bringing a multi-dimensional view: former partner at Deloitte, senior industry participant at Aviva; and executive committee member and senior director at the Investment Association (IA). Attendee and presenter at a number of senior boards, CEO Working Groups and established several senior strategic COO / CRO forums. At the IA she was responsible for people, firm and financial resilience. She pioneered their work on Culture and EDI and led the work on Consumer Duty both at a strategic and practical level including establishing a network for Consumer Duty Champions. She has worked extensively with iNEDS / NEDs launching the IAs NED Forum to provide practical resources on a wide range of topics including governance, ESG and risk as well peer to peer networking.

She is currently supporting WB Directors (part of Women on Boards) with its Bespoke NED Search and is an advisor on governance.

Joanne Hindle

Joanne trained as a lawyer specialising in commercial law. She has worked in a variety of roles in the financial services industry for over 30 years ending her executive career as Corporate Services Director for the disability insurer, Unum. Until 2022 she was chair of Shepherds Friendly Society. She now also chairs the board of Cooperative Funeral Plans.

Lisa Lee Lewis

Lisa specialises in financial services regulation and financial crime prevention and provides a unique blend of legal, risk and compliance advice to a spectrum of financial services firms and unregulated institutions. She has a depth of expertise across a number of financial crime areas including anti-money laundering, market abuse, anti-bribery and corruption, sanctions, and fraud. She continually works at Board and senior management level to help them navigate complex regulatory issues and regulatory change requirements including delivering bespoke training at all levels. Lisa collaborates closely with firms to implement and enhance compliance frameworks, map and mitigate risks, assess governance structures, as well as lead authorisation, variation of permission and change in control applications, and shadow 166 and assurance reviews.

Lisa advises on all aspects of compliance with PRA and FCA requirements and supports a number of industry bodies. She also helps firms manage their relationships with regulators by providing pragmatic ongoing BAU legal, risk, compliance, and financial crime advice.

She has previously worked in-house at a global brokerage firm and held internal compliance and financial crime roles at international organisations.

David Ellis

David's deep expertise lies in the creation of reward and broader people strategy to support business success. To bring that to life a little, he spends much of his time engaged in:

- Executive compensation consulting for management teams and remuneration committees
- Strategic reward reviews for larger private or listed organisations – looking at pay and grading, job evaluation and the cascade of reward strategies throughout a business.
- Helping founders/majority shareholders/family business owners pay senior professional management teams. Essentially, brokering a deal between the two parties to reach a happy medium of upside versus protecting the business for the long term.
- Transactions – including retention arrangements, the treatment of variable pay and equity arrangements on a deal and any related investment and exit terms, harmonisation of conditions and post deal incentivisation.
- Performance management systems and processes including linkages to reward, learning and talent strategies.

Specialties: reward, employee experience, performance management, transactions, communication, executive compensation, governance, future of work.

Sasha Molodtsov

Sasha is a Financial Services' Partner, leading the Diversity & Inclusion advisory team, which sits within BDO's Financial Service's ESG and Regulatory Advisory practice. Sasha has recently returned from secondment with the Bank of England.

Sasha supports firms' C Suite and Board decision makers to understand, monitor and report ESG related matters as they relate to regulation and industry expectations. She also leads BDO's Financial Services' Non-Executive Director's community, which delivers timely technical, regulatory and thematic thought leadership to enable NEDs to successfully deliver their Director duties.

Sasha is a mentor with The 30% Club, The Prince's Trust and Women in Banking and Finance, and co-lead the Diversity Project's Ambassador programme. Alongside her technical role at BDO, she is also involved in BDO's Diversity and Inclusion working groups and employee networks. She sits on BDO's CEDAR (formerly BAME) Executive, LGBTQ+ network and co-leads the Financial Services' Culture & Inclusion Group.

Zahra Ellahi

Zahra is a Senior Manager in BDO's Financial Services Advisory team and joined in March 2019. Prior to joining BDO, Zahra worked as a Manager at both the Financial Ombudsman Service and Financial Conduct Authority. During her time at the FCA, Zahra was responsible for the authorisation of firms and individuals in Consumer Credit, Change in Control, Approved Persons (including Non Routine Individuals and Senior Manager and Certification Regime) and most recently Payment Services and EMoney. She worked with a variety of businesses including lenders, considering business model, operational risks and governance matters in the regulatory space.

Zahra has supported a wide range of clients, including banks, consumer credit providers and payments firms in areas linked to governance, conduct and culture, particularly when it comes to regulatory change, expectations and intervention.

Harinder Chohan

Harinder is a Mortgage Policy Manager at the BSA, his role includes chairing the BSA arrears & possessions panel. Harinder was a key figure in discussions with the FCA on their response to the pandemic. Prior to joining the BSA, he worked at a number of high street lenders across a variety of mortgage related roles.

Rameez Zafar

Rameez is a business leader with 15+ years of experience in investment banking, portfolio management, and structured credit trading across the EMEA region.

In 2016, he co-founded a fintech, Eligible.ai - who were the 2018 and 2020 winners of the Moneyfacts "Innovation in Personal Finance" award. Eligible is the UK's largest independent consumer engagement and servicing engine, handling over GBP 15 billion of loans.

We don't believe technology replaces what consumers actually want: A real person to help them make financial decisions, someone they can trust.

We DO believe, there aren't enough hours in the day for any one person, to offer every consumer a 'best-in-class' relationship management experience, which is why we built a solution.

At Eligible, our core purpose is making clients love their financial institution.

Rachael Hunnisett

Having started out her career as a mortgage advisor before working for a mortgage lender within business development, national accounts and new build, Rachael has a decade of experience working in the mortgage intermediary sector. Her recent move to the Green Finance Institute sees her combining her passion for sustainability with her career. Rachael is responsible for the GFI's Green Mortgage Campaign as part of their Built Environment Programme and is working to create a green mortgage market which is scalable and plays a significant role in improving the energy efficiency of UK housing stock.