

RUTH GLAZZARD

Experienced non-executive director, Board and Committee chairperson with technology expertise and board experience within digital and public sector organisations. Combines strategic, operational and digital experience with a strong understanding of financial oversight, audit and risk management.

Currently holding a portfolio of non-executive roles focusing on delivery of services to millions of customers across health, housing and public services in Wales, including the role of Vice Chair for Digital Health and Care Wales.

A professional background in the governance of large, complex organisations and delivery of services to consumers, gained whilst working in leadership roles in financial services regulation. Experienced in leading senior teams to develop governance and target operating models for regulatory functions of the Financial Conduct Authority, and global HR digital transformation for Standard Chartered Bank.

CURRENT BOARD APPOINTMENTS

CENTRE FOR DIGITAL PUBLIC SERVICES WALES, Non-Executive Director and Chair of Audit Committee

June 2021 – present

An interim role focusing on creation of CDPS as a new arm's-length body of Welsh Government responsible for delivering the Digital Strategy for Wales.

- Responsible for supporting the executive to develop governance structures and set strategy
- Set up and developed new Audit Committee

DIGITAL HEALTH AND CARE WALES, Vice Chair of Board

April 2021 – present

Appointed as Vice Chair of new Board upon the creation of DHCW as a new, national, Special Health Authority focused on the transformation and delivery of digital services for patients and the public.

- Member of Audit Committee and Chair of National Psychological Therapies Management Committee
- Chaired recruitment panels for the appointment of new executives, including CEO
- Supported new Executive Directors and CEO in building effective working relationships at board level

COASTAL HOUSING GROUP, Non-Executive Director and Chair of Audit and Risk Committee

Aug 2020 - present

Coastal is a not-for-profit housing association which delivers social housing and develops property through a commercial property subsidiary.

- Supported Executive Directors and their teams in developing new suite of performance measures and benchmarks for the organisation
- Set up new Audit and Risk Committee following board governance review

GREENSTREAM COMMUNITY INTEREST COMPANY, Chair of Board

Mar 2020 – present

Greenstream is a social enterprise flooring company. It provides free and low-cost flooring to low-income households, giving employment/training opportunities to economically disadvantaged communities.

- Applying board governance and chairing skills outside area of expertise to support the growth of a social enterprise

OTHER APPOINTMENTS

INDEPENDENT REMUNERATION PANEL FOR WALES, Independent Member

April 2021 – present

The IRPW is responsible for determining the level of payments to elected members of councils, national park authorities and fire and rescue authorities in Wales.

- Stakeholder consultation with local politicians across Wales
 - Drafted and published Panel annual report 2022-23
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PREVIOUS BOARD EXPERIENCE

LONDON BOROUGH OF NEWHAM, Chair of Audit Board and Chair of Standards Advisory Committee

Mar 2009 – May 2019

Appointed as an independent member to two of Newham's key governance forums to provide support and challenge to the officers and senior leadership of Newham on governance, treasury management and accounts.

- Gave independent advice and support on different aspects of organisational and financial strategy
 - As Chair of the Standards Committee was responsible for overseeing investigations and hearings of complaints brought against elected members under the Code of Conduct, and with reference to the Seven Principles of Public Life
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PROFESSIONAL CAREER

STANDARD CHARTERED BANK, Head of Governance

Jan 2019 – Jan 2020

Head of Standard Chartered's global governance function within HR, led teams based in UK, India and Singapore.

- Responsible for the global alignment and governance of all people processes
- Responsible for coordinating annual Fit and Proper Certification, built on the use of digital channels to deliver an efficient service for certifying the fitness and propriety of the bank's most senior staff
- Member of the bank's global HR digital transformation steering group

FINANCIAL CONDUCT AUTHORITY, Manager/Senior Manager Strategy and Competition

Jan 2006 – Jan 2019

Held several roles within the financial services regulator, gaining extensive technical experience as a regulator before, during and after the financial crisis of 2008/9.

- Led the research team which delivered the FCA's first flagship consumer research survey, 'Financial Lives' in 2018 <https://www.fca.org.uk/publications/research/understanding-financial-lives-uk-adults>
 - As Operations Manager, delivered new organisational design of Supervision Division (c1000 employees, c£150m budget)
 - Set up central programme management office, responsible for central governance of complex digital transformation across the organisation
 - Operations Manager of FSA Contact Centre
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EARLY CAREER

1999 – 2006

Operational and branch manager roles within banks and building societies, both customer facing and in high-volume processing contact centre environments. Including:

- Telephone Lending Operations Manager, Santander
 - Branch Manager and Mortgage Advisor, Portman Building Society
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RUTH GLAZZARD – SUPPORTING STATEMENT

The WRA is a fascinating organisation, both in terms of the role the organisation plays in funding public services in Wales, and the breadth of opportunity for doing things differently. I am excited by the opportunity to join the WRA at this point in its evolution and use my skills to support the organisation's development, working with executive and non-executive colleagues to set the direction for an organisation that is maturing whilst taking on new challenges and opportunities.

The role of Chair appeals to my board and governance background and the WRA's ethos appeals to my desire to work in organisations which innovate in public services. Throughout my career I have tried to do things differently and bring a different perspective to my work. For example, I did not have a 'traditional' background as a regulator, I was professionally qualified as a mortgage advisor as opposed to degree educated in a relevant field. As a result, I brought a relationships and consumer focused mindset into what was often an academic environment at the regulator. That experience shaped my subsequent career and I now hold a portfolio of non-executive roles which focus on improving outcomes for people across health, housing and public services in Wales.

Essential Criteria

- **Leadership experience in changing or complex organisations**
- **Experience of leading major projects from initiation, through development and to delivery**

I am an experienced non-executive director, board and committee chair with significant experience within digital, public and third sector organisations.

Throughout my career I have worked in complex organisations at various stages in their transformation journeys. I led and delivered successful change programs and major projects in complex environments, whilst in operational management roles with the Financial Conduct Authority, including as a project lead for the development and delivery of new supervisory and risk assessment models for UK banks and financial services firms following the financial crisis. In my final role with the FCA I was responsible for using data and consumer research to make sure the FCA's strategy included the consumer perspective, and I led the research team which delivered the first FCA 'Financial Lives' research survey in 2018.

As a global head of governance with Standard Chartered Bank I was responsible for reviewing the effectiveness of annual Fit and Proper Certification and moving admin of multiple elements to digital platforms. This was across multiple global locations and regulatory jurisdictions.

With Digital Health and Care Wales and the Centre for Digital Public Services, my non-executive career has a focus on organisations that deliver complex change in digital environments. Even in my smaller non-executive role for Coastal Housing there is a focus on leading transformation at board level, working in a systems-thinking environment and exploring new technologies for the innovative delivery of services and improving outcomes for Coastal's housing tenants.

- **An inclusive, collaborative leadership approach**

As I have mentioned, I did not have a 'traditional' background to my career as a regulator and I brought a different perspective into what was often an academic environment at the FCA. Bringing this perspective to my roles since has given me a collaborative leadership approach, which commands the confidence of colleagues and enables me to challenge effectively and constructively.

I began my board career alongside my professional career, gaining over ten years' experience as an independent member and chairperson of local government audit and standards boards with the London Borough of Newham. It was valuable experience in how to manage the differing roles of being both a board member (with Newham) and an executive in my 'day job' - where I had to engage with a different board on a regular basis.

My role on Newham Audit Board required me to hold the officers and executive leadership of Newham to account. As well as building collaborative relationships with fellow board members, the added dimension was negotiating political differences in an environment of political and financial uncertainty. As a result, I have hard won experience of building constructive relationships and being an inclusive chair and board colleague - and I continue to use this experience within my current roles.

- **Experience of risk, performance and financial management**

I have experience and knowledge of risk, performance and financial management at board and executive level in both the public and private sectors. As Vice Chair of DHCW I advise on risk, performance, and the financial management of the organisation, both as a member of the DHCW Board and Audit Committee. Since the creation of the organisation a year ago, I have worked with board and executive colleagues to embed effective governance mechanisms within the organisation. Similarly, at CDPS, I have been responsible for setting up and chairing the CDPS Audit Committee.

As a board member for Coastal Housing, I chair the Audit and Risk Committee. I help decide Coastal's strategy, assess risk, and monitor financial performance. Coastal also has a commercial subsidiary for which the main board provides oversight.

I have over ten years' experience as an independent member and chairperson of local government audit and standards boards. My roles on the London Borough of Newham Audit Board and Standards Committee required me to interpret the Borough's financial information and accounts, identify key issues and take decisions which challenged the officers and leadership of Newham on governance failures, treasury management, organisational and financial strategy.

- **Sound judgement and a high level of integrity, with a commitment to the seven principles of conduct in public life**

My non-executive career began directly because of the Nolan Principles and my wish to contribute to raising standards in public life. As Independent Chair of the Standards Advisory Committee for Newham I oversaw complaints against elected members brought under the Code of Conduct and with reference to the Seven Principles of Public Life. I spoke out about a lack of transparency and integrity amongst elected members and held them to account for their behaviour on behalf of Newham residents.

As a member of the Independent Remuneration Panel for Wales my role is to determine the appropriate levels of remuneration for Councillors and related holders of public office in Wales. This is a visible public appointment in which I make determinations and lead discussions in a manner that is independent of political interference, through open processes that provide transparent rationale and produce fair outcomes to both recipients of the payments and council taxpayers who funded them.

I passionately believe in the importance of openness and honesty in all aspects of public life and continue to challenge the boards I am a member of to conduct business with integrity and high ethical standards.