



New Chair appointments to FCA's Smaller Business Practitioner Panel and Consumer Panel

The Financial Conduct Authority (FCA) has appointed Helen Charlton as the Chair of the [Financial Services Consumer Panel](#) ^[1], and Andy Mielczarek as the Chair of the [FCA Smaller Business Practitioner Panel](#) ^[2], succeeding Wanda Goldwag and Marlene Shiels respectively.

The Consumer and Smaller Business Practitioner Panels are independent, statutory panels representing the interests of consumers and those who work in small or medium-sized financial services companies. Their role is to advise and challenge the FCA as it develops policy and its regulatory approach.

Helen and Andy will take up their roles on 1 June 2022 for a three-year term. Both roles were filled following open recruitment.

Welcoming the appointments, FCA Chair Charles Randell said:

'Wanda and Marlene have made a significant contribution as the FCA responded at speed to the pandemic, helped markets navigate the UK's departure from the EU and as we transformed as an organisation. I am incredibly grateful for their advice. I welcome Helen and Andy into their new roles, and I am confident they will continue the Panels' excellent work ensuring our regulation is targeted, effective and delivers for consumers and markets.'

Helen Charlton said: 'The Panel has such an important role in representing the interests of consumers in the financial services sector. This is particularly pertinent now, when consumers are under pressure due to the cost of living. And within the financial services sector, there are important developments such as the FCA's new consumer duty and the challenges and opportunities posed by new technologies. I am pleased to have the opportunity to serve as Chair of the Financial Services Consumer Panel, and at such a critical juncture.'

Andy Mielczarek said: 'I am delighted to take on the role as Chair of the FCA Smaller Business Practitioner Panel. The vast majority of FCA regulated firms are smaller businesses, and the Panel plays a vital role in connecting those firms with the FCA to maintain a constructive dialogue with our regulator and make sure that regulation is fair and effective. With the challenges that we expect in the economy over the coming months, this dialogue will be more important than ever to make sure that we are able to respond in the best way to any challenges that arise. I look forward to continuing the work of the Panel to help the FCA meet its strategic objectives.'

Notes to editors

1. The statutory panels were set up to make and maintain effective arrangements for consulting consumers and practitioners on the extent to which the FCA's general policies and practices are consistent with its general duties, as set out in the Financial Services and Markets Act 2000 (as amended). Further information about the statutory panels can be found [here](#) ^[3].
2. Appointments of the Chairs of the statutory panels are agreed by the FCA Board and approved by HM Treasury.
3. **Helen Charlton** currently holds three roles: Chair of the British Gas Energy Trust; NED on the board of the Retail Energy Code Company; and a longstanding commitment with The Henry Smith Charity which provides grants to reduce social and economic disadvantage. Helen has also served as a member of the Customer Challenge Group for

- Thames Water and a Consumer Advocate at the Consumer Council for Water. In the early part of her career, she qualified and practised as a Solicitor in London. She has a degree in History from the University of Cambridge.
4. **Andy Mielczarek** is the founder and CEO of Chetwood Financial, a UK digital bank focussed on consumer lending and retail savings. Prior to starting Chetwood, Andy worked for HSBC for a number of years in various roles across Product and Proposition, latterly as Head of Distribution for HSBC UK. Prior to HSBC he was CFO of Marks and Spencer Bank. He is a chartered accountant.
 5. **Wanda Goldwag** is an adviser to Smedvig Venture Capital, interim Chair of the Leasehold Advisory Service LEASE and Chair of a panel in the gas industry called the Uniform Network Code Modification Panel. She was previously Chair of the Legal Ombudsman, Civil Service Commissioner, and Chair and non-executive Director, PRS for Music Ltd.
 6. **Marlene Shiels OBE** is Chief Executive of Capital Credit Union. She is also an Adviser on Credit Unions/Financial Inclusion to HRH Duchess of Cornwall, Chair of the Money and Pensions Service Nation of Savers Challenge Group and represents credit unions on the HMT Financial Inclusion Policy Forum.
 7. Find out more [about the Financial Services Consumer Panel \[1\]](#).
 8. Find out more [about the FCA Practitioner Panels \[4\]](#).
 9. Find out more information [about the FCA \[5\]](#).

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