

WHY THE CIGB?

Established to provide effective governance of credit information for all consumers and other stakeholders

INTRODUCTION FROM OUR CHAIR

Welcome to the first newsletter from CIGB to all our valued stakeholders in the credit information ecosystem.

The fine work you have done as part of the Interim Working Group has given us a blueprint to build a well-governed self-regulatory body, with outcomes for consumers and the good of the market, and the work we must now do on behalf of, and with, you all depends upon your active engagement and support.

This newsletter is the first of many in which we will keep you abreast of what we are working on. We know that without transparency, your trust and support is hard to maintain. We are committed, even in week two, where there is less substantive information, to start as we mean to go on. So, in this first edition let's introduce ourselves - the initial team that has been receiving an extensive handover from the IWG. In future we will also list the events we are attending / have attended to engage with you.

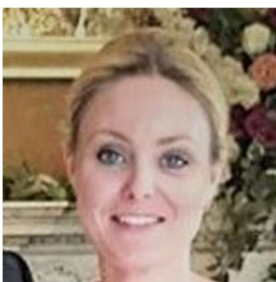
Finally we will also shortly be going live with our website: www.cigb.co.uk, which will give you access to all relevant reports and papers and will add more information to our [LinkedIn](#) profile as yet another communication channel.

Best wishes

Kevin Ludwick
Chair

SAY HELLO TO THE CIGB TEAM

Catherine Routh, General Manager
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About Me

I'm a proud veteran who came into Financial Services after a career as an Arabic Interpreter and Intelligence Operator/ Analyst in the Intelligence Corps. A Level 6 in Investment Operations with CISI and holding qualifications in Global Operations and Risk I have a breadth of experience having held roles as COO, Deputy COO and Ops Director in Financial Services firms in the UK and EU.

I am a self-confessed data geek and have had data running as a core thread throughout my career. With a keen interest in analysis, I've routinely used data to identify and implement improvement strategies, problem solving and corporate development. I bring a wealth of hands-on management experience and believe in supporting my team to achieve their potential and deliver best in class results for all stakeholders.

In my spare time, I'm a fitness enthusiast, love attempting to cook, going to live music events, reading and spending time with my family and 2 dogs. I also volunteer for the youth charity MCR Pathways and mentor young people facing challenges in my local area.

Q: What have I been working on?

A: Since joining the organisation in the middle of August, which seems much longer than 3 weeks, there has been a lot of the non-glamorous side of start-up life - getting the laptops, getting them to work and reading up as much as possible on everything that has been done to date. From reviewing the suppliers, websites, IT, payroll, HR, project planning, handover meetings, policy and process drafting to understanding what has already been agreed and lots more besides, my time has been fully occupied. My current favourite author has changed from Jo Nesbo to Rosie Mahoney and IWG Secretariat. I can't thank everyone enough for all the work that has been done so carefully and meticulously documented. This has meant that we have a solid track to run on, and boy have we hit the ground running! It has also meant that any spare minute has been filled with background reading.

“...we have a solid track to run on and boy have we hit the ground running!”

Q: What am I working on over the next few weeks?

A: The priorities for the next few weeks for myself and the team are getting our operational environment stood up so everyone in the team is equipped to deliver on the objectives of CIGB, in tandem with a smooth and successful handover from the IWG Secretariat. There is a lot to hand over and a lot to learn, as this team have become SMEs on this project which has created the CIGB embryo. We've done a lot of the preparation work over the last few weeks in taking this forward to a proper, functional organization, ready to deliver, and now just need to see it through for the usual new business infrastructure (mainly IT, software, systems and processes), which I will be supporting Liz in delivering.

This foundation work should be completed in quite short order which leaves us free to start establishing lines of communication with you all, be that the various councils, the board appointments or the calls for input or simply meeting you all. I will be supporting Kevin and Alison in these pieces of work. I'm sure we'll be reaching out to each of your organisations at some point and your patience while we play catch up is appreciated. Our key priority, however will also be developing the subscriber contracts and the supporting policies.

Finally, our website will be a key part of our communications, and we are working on making it as functional as possible. We are also working on our social media so please hit 'Follow' on our [LinkedIn](#) page. Unlike the many influencers out there, we don't get any extra pay but it will promulgate all of the amazing work that you are all doing.

Kevin Ludwick, Chair
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About Me

I spent the bulk of my career in leadership roles in financial services either in compliance or as a regulator. I was privileged to sweat my way through Black Monday, Barings, the Tech stock crash, the Lehman shock, Libor, FXWMR and, post 9-11, the rise of Financial Crime regulation as a national security mechanism. We and our regulators have been through a lot! My time was capped by 5 years working in Singapore and Tokyo; an experience for which I remain profoundly grateful.

Since then, I've served on a variety of boards as a Chairman/INED and as a treasurer for two churches. More importantly, my wife and I have two sons and a beautiful granddaughter to enjoy. I still play music like it matters (these days only to me), although sadly my enthusiasm for fitness is hardly matched by any discernible health outcome

Q: What have I been working on?

A: Currently Chairing CIGB does not seem to be a part-time role! But that's to be expected in the first few months and the project to deliver a new self-regulatory body, working with such a committed and diverse group of stakeholders is a joy. So, my first week has been spent reading, questioning, listening and thinking about our workplan. I am grateful to everyone from both the industry and consumer interest stakeholders that have reached out and helped me and the executive team understand better the great work that has been done so far. That work is to be found carefully documented in the IWG reports which together with other working papers we are publishing on this website.

We are hugely indebted to Jackie and the IWG team for the way they supported these stakeholders to build a consensus on what CIGB would do and how it would be governed. Their support to us in this handover period has been exemplary: I'm reminded of the love and energy of parents sending a teenager off to university for the first time.

“Currently Chairing the CIGB does not seem to be a part-time role!”

Q: What am I working on over the next few weeks?

A: Working with the executive team to make sure we have a clear workplan and finances in place; ensuring we communicate properly with you, our stakeholders, and building our governance arrangements - your Board and its Advisory Councils.

I'd like to focus here on communication and governance believing the first point to be self-explanatory. Whether working in a self-or statutory regulatory structure, there are fundamentals that have to be in place for a new scheme. No organisation such as the CIGB can operate effectively without consulting, and indeed closely involving, the regulated community in the creation of standards to which they will be held. Good communication and governance ensure that all those affected by the regulator have visibility of what is being built and the ability to influence it appropriately. This communication with you is therefore the first of our efforts to give you that visibility.

Getting on with recruiting our Board who will govern our work and the Councils that will work on our detailed standards will enable you all to continue to have your voices heard.

Liz Maine, Head of Business Support
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About Me

I come from a background predominantly in the tech space having worked for many years in the software and telecoms industry as an Executive Assistant and Business Support Manager. Prior to this, I worked for a car insurance company, setting up their finance and operational systems and was part of a management team that grew the business from 15 employees to well over 120 within five years.

One of my proudest achievements was studying for a BA in Language Studies through the Open University, whilst working full-time, supporting my family and volunteering for a local Christian Women's charity. I graduated in 2017 with a 2:1 BA (Hons) in French and German.

Outside work I am a committed Christian and, with my husband, run a Christian website for business owners. Having recently moved back to the North, I also love hiking in the Peak District, landscape and street photography and am a frequent visitor to my local library to indulge my love of reading.

Q: What have I been working on?

A: I joined the CIGB on 1st September along with Kevin and Alison. Since then, it's been non-stop in terms of coming up to speed with the extensive reports and documents produced over the last 20 months, and spending time with Jackie Keogh and her team to bring to fruition the IWG's vision for the organisation.

We've been organising our IT (never an easy job, made a little more challenging as we all work remotely), getting together a communications plan so we can keep the industry informed on our progress, and working with our appointed Payroll providers to make sure we all get paid at the end of each month.

"It's an exciting challenge...that brings into being all the hard work of the IWG."

Q: What am I working on over the next few weeks?

A: There is also much work to be done in sourcing the right providers who will be able to partner with the CIGB in the long term. I'll be working closely with Catherine to ensure our systems are fully operational, ensuring we deliver, and meet, the expectations of all our stakeholders for driving the organisation forward. It's an exciting challenge and I personally look forward to creating an infrastructure that brings into being all the hard work of the IWG.