

Mr Lyndwill Clarke

Financial Sector Conduct Authority (FSCA) HOD: Consumer Education

Lyndwill Clarke was born and raised in the Western Cape Province, South Africa. He matriculated at Athlone High School. He holds a Senior Teachers Diploma, Bachelor of Science, Bachelor of Education and Master of Education degrees from the University of the Western Cape, South Africa.

After university, he taught Mathematics to Grade 12 learners in the Cape Flats for 10 years. He was then appointed as a curriculum adviser for the Western Cape Education Department for seven years.

In 2004 he moved to Gauteng Province, South Africa where he was promoted to the Ministry of Education to manage the implementation of the White Paper on e-Education.

He later joined the FSCA previously known as the Financial Services Board (FSB) of South Africa in 2006 as a Senior Project Manager responsible for incorporating Financial Consumer Education into the Formal Education Sector. After serving for six years, Lyndwill was appointed as the Head of Consumer Education at the FSCA in 2011. Lyndwill is a member of the Advisory Board of the International Network on Financial Education (INFE) and co-chaired the INFE Expert Sub-group on National Strategies. He is also the current Chairperson of the Consumer Financial Education Technical Committee of the Committee for Insurance, Securities and Non-banking Authorities (CISNA). CISNA facilitates the development and implementation of a harmonised, risk based regulatory framework for member states in Southern African Development Community (SADC).



Ms Caroline Da Silva

Financial Sector Conduct Authority (FSCA) Divisional executive: Regulatory Framework

Prior to this appointment, Caroline worked in the insurance industry for 27 years holding various positions in both the broking, and underwriting disciplines as well as being the Deputy CEO of The South African Insurance Association. She resigned as an Executive of Mutual and Federal Insurance company where she headed up Sales, to join the then Financial Services Board (FSB). Throughout the 27 years in the industry has always been actively involved in Regulation and sat on a number of Board and Advisory Committees appointed by various Ministers. She was appointed to the FSCA, previously known as the FSB FAIS Advisory Board 10 years ago and is not new to the FAIS environment.



Caroline also served as:

South African Law Commission task team for the drafting of POPI – appointed by the Minister of Justice

The Board of SASRIA – Appointed by the Minister of Finance

Manager and later Chair of the South African Nuclear Pool

Road Safety Board – Appointed by the Minister of Transport

Various other Insurance Company Boards

Mr Nicky Lala Mohan

The Credit Ombudsman

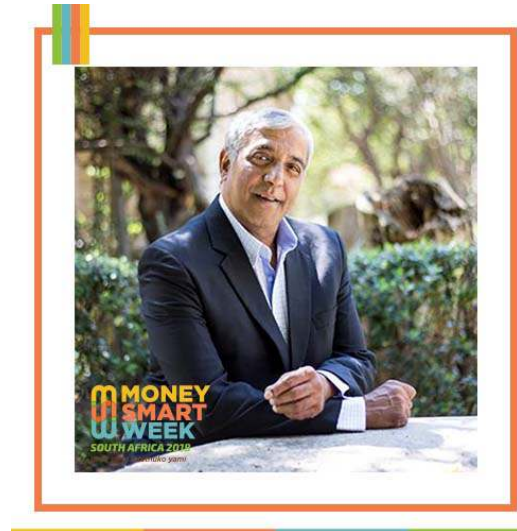
Nicky is an accomplished legal professional with a wealth of experience in the legal, banking and credit industry. He first stepped into the banking and credit industry over two decades ago, joining Standard Bank, South Africa and holding various positions during his 12 year stay at the organisation.

During his wide-ranging career, he joined the Banking Association of South Africa (BASA), where he held the position of General Manager Legal and Regulatory Affairs until his appointment as the Credit Ombud. He was instrumental in contributing to the shaping of the National Credit Act and the Consumer Protection Act from its early drafts to its current status. Nicky continues to play a pivotal role in the shaping of the regulatory framework within the credit industry, and is consistently invited to speak at local and international conferences.

Role on MSW:

Mr Nicky Lala Mohan, The Credit Ombudsman, is a member of the MSWSA Steering Committee.

With one of the Credit Ombud's values being that of consumer education, Nicky has brought with him strategic insight and on the ground knowledge to assist with financial inclusion, consumer protection and financial education.



Ms Janete Nel

Association for Savings & Investment South Africa (ASISA)

Janete Nel is currently employed as the Marketing Manager for the Association for Savings & Investment South Africa (ASISA) and has held this position since the formation of ASISA in October 2008.



At ASISA, Janete manages the marketing initiatives, events, stakeholder communications and maintenance of the website. She is the Point Person for the ASISA Consumer Financial Education (CFE) Standing Committee which has a mandate to focus on promoting consumer financial education within the savings and investment industry. The committee aims to positively influence the CFE agenda and narrative in the industry and in South Africa at large, in order to facilitate greater financial inclusion and social transformation. It promotes a holistic and coordinated approach to CFE for ASISA and its members and will work together with its members, the ASISA Foundation and suitable stakeholders identified in the execution of its work.

Janete serves on the ASISA Foundation, whose mission it is to foster the future of South African society and the savings and investment industry through effective, objective and targeted consumer financial education to facilitate greater financial inclusion.

She also serves on the ASISA Transformation Skills Development & Education Board Committee and the ASISA Marketing & Distribution Board Committee. She represents ASISA on the National Consumer Financial Education Committee (NCFE) and on the BUSA Social and Transformation Committee. As part of her participation in the NCFE Committee she serves on the Money Smart Week South Africa 2018 Steercom and on the monitoring and evaluation subcommittee. Before ASISA she was the Marketing Manager for the Association of Collective Investments (ACI) which was later incorporated with other trade associations to form ASISA.

Mr David Kop

Financial Planning Institute (FPI)

David has been in the financial services for over 20 years. During this period, he has fulfilled many roles from humble beginnings as a personal assistant to an Independent Financial Advisor. David is a Certified Financial Planner CFP® professional, a Business Accountant in Practice and Certified Financial Educator Instructor.

For the past four years David has been with the Financial Planning Institute where he is currently the Head of Public Policy and Consumer Affairs. His daily activities involve engaging with changing legislation and the impact on the financial planner and consumers whom we serve.



Ms Prem Govender

Chair: The Financial Services Consumer Education Foundation (FSCEF)

Prem chairs the board of Trustees of the Financial Services Consumer Education Foundation (FSCEF) set up by the Financial Services Conduct Authority (FSCA). She previously served as a member of both the FSCA's Long Term Insurance and FAIS Advisory Committees.



She also chairs the Board of the South African Savings Institute, an organisation set up by National Treasury, dedicated to improving the culture of savings among South Africans.

She has served as a non-executive director of the Financial Planning Institute of Southern Africa and chaired the organisation from 2007 to 2008, and again from 2012 to 2014. She is a former Board director of the Financial Planning Standards Board and owner of the CFP® mark outside the United States. During her three years term of office she chaired the Audit and Risk Committee.

A Professional Accountant in private practice, Prem runs her own company, Mosswick Investments (Pty) Ltd, an accounting and tax firm, established by her late father in 1962.

She is a CFP® professional and holds a BCom (Accounting) and a MCom (Taxation) degree as well as an Advanced Post Graduate Diploma in Financial Planning in Investments and Estate Planning.

As the Foundation is always looking for innovative ways to expand the reach of its funded consumer financial education projects, Prem firmly believes that Money Smart Week is one of those initiatives and the Foundation is proud to have provided funding for this initiative and is looking forward to being involved in this important project.

Ms Zanele Gigaba

The South African Insurance Association (SAIA)

I am the Transformation Manager of the South African Insurance Association responsible for Consumer Education, Procurement & ESD and other Financial Inclusion for the non-life industry.



I have over 20 years' experience in the non-life industry with a Bachelor of Commerce Degree from the University of KwaZulu-Natal & a Masters in Business Administration from Wits University.

My role in the MSW Steering Committee has been representing the non-life industry and participating in the Monitoring & Evaluation sub-committee.