



SHARON SPARKES

Moderator Board Member, Canadian Investor Protection Fund (CIPF)

With more than 30 years' experience as an executive in both the private and public sectors primarily in the consumer packaged goods industry, Sharon has provided financial and operational leadership for retail, wholesale, regulatory and manufacturing operations. Most recently, Sharon served as interim President and Chief Executive Officer of the Newfoundland and Labrador Liguor Corporation from 2018 to 2020, following eight years as Senior Vice President and Chief Financial Officer of the organization. She is currently an independent corporate director serving on the Boards of CIPF, Purolator Holdings Ltd. and Provident 10. Sharon previously served on the Boards of Canada Post Corporation and the Newfoundland and Labrador Liquor Corporation. She is also a past member of the Audit Committee of the Province of Newfoundland and Labrador, a former director on the Board of the Canadian Association of Liquor Jurisdictions, and is a past Chairperson of the Association of Liquor Licensing Authorities of Canada. A Fellow of the institute of Chartered Professional Accountants (FCPA, FCA), Sharon holds a Master of Business Administration (MBA) and a Bachelor of Commerce (Hons.) from Memorial University of Newfoundland. She is also a member of the Institute of Corporate Directors and is an institute-certified director (ICD.D).



KAREN GIBBONS

Speaker

Head of International Liaison and Research, Financial Services Compensation Scheme (FSCS).

Karen has been with the FSCS since its inception in December 2001. During her time with the FSCS, she has worked in the Customer Services Team, as Head of the Deposit Section and on secondment to the UK Financial Services Authority (FSA) dealing with regulatory and policy matters. Before her current role she worked in the Chief Executive's department and worked closely with the FSCS Executive during the banking crisis of 2008/09. The role of Head of International Liaison and Research is responsible for leading any international policy work which may impact FSCS or the wider UK financial sector. Karen is a member of the International Association of Deposit Insurers' (IADI) Executive Committee and currently acts as the Vice-Chair of the IADI Training and Technical Assistance Council Committee Council and the Capacity Building Technical Committee, as well as being recognized as an assessment expert for IADI's Core Principles for Effective Deposit Insurance Systems. Karen is also a member of the EFDI Board and Chairperson of the EFDI Fintech Working Group. Karen's background is in retail banking and she worked for a major UK Bank across a range of departments for 16 years. Karen has a degree in Politics, Philosophy and Economics.