



TTF's Advisory Group Meeting Notes

2nd September 2025, held on Zoom from 3:00PM to 4:00PM

Attendees - all are members of TTF's Advisory Group, see [here](#)

- John Howard, Chair
- Mark Bishop
- David Pitt-Watson
- Martin White
- Dr. Ian Foxley (new member)
- + Andy Agathangelou, Founder of TTF

Apologies:

- Roger Mullin
- JB Becket
- Steve Kenzie
- Lou Dolan
- Mark Falcon
- Lou Baxter-Scott
- Steve Conly
- Stephen McPartland

CONFLICTS OF INTEREST

- Checked; no conflicts of interest were reported.

NOTES FROM PREVIOUS MEETING

- Agreed; to be published

UPDATE ON PREVIOUS ACTIONS

1) An intro to somebody at Times Radio

- AA to follow up.

2) The idea of TTF becoming a charity

- Application process being progressed.
- Be aware of significant donors becoming trustees; may have too much influence on what we focus on.
- Best to have an odd number of trustees

2) TTF Ambassadors

- Project to overhaul [TTF Ambassadors](#) on hold given intention to create new charity entity; to be reactivated thereafter.

3) What is the Purpose of the Financial Services Sector?

- This is, in many ways, the 'primary question' and is a topic we will return to when bandwidth allows.

KEY TALKING POINTS IN TODAY'S MEETING

Note: areas requiring action are highlighted in yellow.

1. Welcome to Dr. Ian Foxley, as a new member

- To Dr, Ian Foxley, as a new member of the Group.

2. Media spokespeople initiative

- Questionnaire to be circulated.

3. Input to Pensions Commission

- AA to circulate a note regarding the Open Letter produced by Pension PlayPen that TTF has been involved with.

4. Upcoming event TTF involved with

- A meeting to bring together pro-industry and pro-consumer stakeholders.
- Taking place on 5th November, in London.
- About the Trust Deficit and related matters e.g. the tension between 'regulate for growth' and 'protecting consumer protections.'

5. BBC TV programme regarding alleged frauds impacting footballers

- <https://www.bbc.co.uk/programmes/m002d2kp>
- TTF involved, our April 2025 march in London is featured.
- We have had recent dialogue on related issues with the key stakeholders, plus the Pensions Minister.

6. Next TTF march

- Discussed the pros and cons of protest marches:
 - A good way to avoid being ignored.
 - Good for attracting media coverage; our last London one was on GB News, and in a documentary.
 - Must not just be a ‘rabble.’
 - Must have a reasonable number; can be counter-productive if small.
- AA concluded marches can be very worthwhile, if done in an organised and orderly way
- Should we have one on the same day as the FCA’s Annual Public Meeting, 9th October? - later decided to have a roundtable meeting instead.

7. Upcoming consultations we will respond to

- There are two that we feel we need to respond to, to speak up for the consumer interest, as consumer protections are in jeopardy:
 - HM Treasury’s Consultation on [Financial Ombudsman Service](#).
 - FCA and FOS consultation CP 25/2 on [Modernising the Redress System](#).

8. Upcoming APPG summit

- November 13th
- ‘Protecting Consumer Protections; for the sake of Society and The City’
- To take place in Parliament

9. Our Strategy for Driving Change

- A continuation of recent dialogue.
- “The more you focus, the further you can go.”

10. FCA Consumer Panel Vacancies

- Those working for pro-consumer organisations are not allowed to apply for any of the vacancies, as explained by this paragraph:

All applicants are required to demonstrate that they do not have other interests likely to conflict with their responsibilities as an appointment by the FCA. Any potential conflict of interest should be declared as early as possible in the selection process. As such, these positions are not suitable for those who are currently employed in FCA regulated firms, the financial regulatory family or consumer lobbying organisations.

...taken from [here](#).

NEXT TTF ADVISORY GROUP MEETING

- Always the first Tuesday of the month 3:00PM to 4:00PM UK time, on Zoom.
- So that makes Tuesday 7th October 3:00PM to 4:00PM UK time, on Zoom.