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Virgin Money Chief Executive delivers inspirational lecture at Northumbria University

The Chief Executive of [Virgin Money](#) has given an inspirational public lecture at Northumbria University, Newcastle, focusing on the need for innovation and positive change.

Jayne-Anne Gadhia CBE delivered the [North East Chamber of Commerce's \(NECC\) 200th Anniversary Lecture](#) at the University's [Newcastle Business School](#). She outlined the opportunity to bring a new, fresh and distinctive approach to UK banking, based on a virtuous circle of support through which

businesses, customers and communities help one another to flourish.

Jayne-Anne also spoke about how Virgin Money is supporting communities in the North East and further afield, and of the importance of breaking down competitive barriers in banking to benefit consumers in the UK. As part of this she considered how the Northern Powerhouse can present new opportunities for the finance sector and the North East.

Jayne-Anne, the first female Chief Executive of a publicly-listed UK bank, said: "I was delighted to have been invited to share my thoughts on the responsibility that banks and businesses more generally, have to make a real and positive difference to society.

"Business can be a force for good and I passionately believe that great things can happen when people come together to create a positive outcome for everyone."

[Lucy Winskell](#), Pro Vice-Chancellor, Business and Engagement, at Northumbria University, added: "The opportunities for businesses to work with Northumbria are numerous, and the benefits can be significant. With the research strengths of our leading academics and the creativity of our students, we can solve problems and unlock value. As the region moves with plans to drive forward the Northern Powerhouse, we were delighted to welcome Jayne-Anne to Northumbria for what proved to be an insightful and very timely public lecture."

The event was one of the highlights of the NECC's 200th anniversary celebrations this year.

NECC Chief Executive James Ramsbotham said: "Virgin Money is one of our longest standing NECC200 Patron members, having previously been a loyal member as Northern Rock, so it's very fitting that it shares its own success story. The Northern Rock to Virgin Money story celebrates everything that is great about our people; their dedication, determination and innovation.

"We were thrilled to have Jayne Anne in the North East. She gave a fascinating insight into her story in the banking sector and gave NECC members and Northumbria University students an inspirational message about innovation and the need for positive disruption to change the world."

Jayne-Anne is a chartered accountant who has worked for companies including Ernst and Young and Norwich Union. In 1995 she became one of the founders of Virgin Direct before launching the market-leading Virgin One account in 1998. That business was acquired by RBS in 2001, after which Jayne-Anne went on to lead a number of RBS business units, ultimately joining the RBS Retail Executive Board where she was responsible for the RBS Group's mortgage business.

Jayne-Anne re-joined Virgin Money in March 2007 and led the bid to acquire Northern Rock and was awarded a CBE in 2014 for her services to banking and the voluntary sector.

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