

Eloise Duncan CMC, MA
CEO and Founder, Financial Resilience Institute



Eloise Duncan is CEO and Founder of the non-profit Financial Resilience Institute, a leading authority globally on financial health and resilience. Dual nationality Canadian and British, she has lived and worked in six countries and is a leading global expert on consumer and small and medium-sized enterprise (SME) financial health and resilience, financial inclusion, financial empowerment and financial well-being, helping to advance economic resilience, targeted interventions and quality of life. The Financial Resilience Institute is based in Vancouver, Canada and leads and supports projects internationally.

Eloise is a Global Reviewer and Advisor to United Nations Environment Programme Finance Initiative (UNEP-FI) on financial health and inclusion measurement for banks, and on advancing equity and financial health for women and women-led SMEs. She also serves as a Global Reviewer and Partner to United Nations Secretary-General's

Special Advocate (UNGSA), Consultative Group to Assist the Poor (CGAP) and the World Bank on financial health and well-being measurement. She and her team have led a dedicated financial health and resilience practice for more than 15 years. As a Certified Management Consultant (C.M.C.) and leading global financial health expert, Eloise has 20 years of experience in inclusive finance, strategic consulting, strategy development, Index creation and analytics, and social enterprise innovation. She holds a First-Class Master's degree in Spanish and Business from the University of Edinburgh (UK).

Eloise is the creator of the world-leading, peer-reviewed Financial Resilience Index Model (Seymour Financial Resilience Index®), the Business Financial Health and Resilience Index, a proprietary Index based on transactional banking data created for a major financial institution (FI), the open-source Financial Well-Being Index Model and additional tools that enable evidence-based policy development, strategy, financial empowerment and resilience.

A leading global expert on consumer and SME financial health and resilience, financial inclusion, customer-centric innovation, customer experience strategy, and enterprise transformation, Eloise and her team advise CEOs, boards, governments, regulators, financial institutions, employers, and international organizations on financial health and resilience strategy, target setting and evidence-based decision-making, program and policy development.

Eloise and her team lead high impact engagements and transformational programs that improve financial resilience, customer outcomes, organizational performance, and measurable social and business impact, while fostering innovation and sustainable growth. She is an expert speaker and facilitator, presenting at global summits and conferences, including the Bank for International Settlements-UNGSA Financial Health Workshop in Basel, 2026 conferences led by FSMA South Africa, and other international forums.

She has led numerous impact projects to support policy development for more financially vulnerable households, and the Institute's data and evidence have led to major federal government investments for more vulnerable populations. The Institute's team have led major international financial health studies and strategic initiatives in markets including India, for leading organizations such as Standard Chartered Bank. A high-energy, collaborative executor, Eloise leads country-level financial health and resilience projects and programs, advises on financial health and resilience target setting, strategy execution and program development. She is also a world expert in SME business financial health and resilience and Employee Financial Wellness.

Previously, Eloise was CEO and Founder of Seymour Consulting (2009–2022), where she led financial health research and measurement through the Financial Well-Being Studies (2017 to 2026) and major strategic projects. Prior to that, she held Director-level positions with two major FIs and two leading management consultancies in Canada and Europe. A member of the Association of Certified Management Consultants of British Columbia, Eloise received the 2021 Distinguished Achievement Award from CMC Canada in recognition of her impact work, and gains pride in serving and supporting leaders across the globe to catalyze positive change.