

SFHA Finance Conference

The Future of Finance

12–13 November 2019 | Crieff Hydro Hotel

Delegate Joining Information

With thanks to our sponsors:



SFHA Finance Conference 2019

Delegate Joining Information

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Contact Information

For an queries or more information about the conference, please contact Karen Devin, SFHA Events Producer, on **0141 567 6086** or email at **kdevin@sfha.co.uk**

If your enquiry regards delegate bookings, please contact the event administrators on **0141 332 8113** or email **events@sfha.co.uk**

Delegate Joining Information

We are delighted you are attending the SFHA Finance Conference 2019. We hope that the following information will provide attendees with all the necessary information for the conference before you arrive in Crieff.

Getting to Crieff

For those travelling by car, we have enclosed directions to Crieff and the hotel.

The nearest train station is Dunblane and onward transport would be by taxi to the hotel. Please contact National Rail Enquiries for details of train times: www.nationalrail.co.uk or 08457 484950.

Upon Arrival

When you arrive at the venue, please make your way to the SFHA Registration and Information Desk which will be located in the area outside the Drawing Room and Ballroom, through from the hotel reception area. Registration for the conference is 9.00am on Tuesday 12 November and 8.45am on Wednesday 13 November for day delegates. Please do not register before this time as SFHA staff will be setting up for the conference and may be unable to issue any materials.

When you register, you will be given the rest of your conference documentation. Please note that your delegate badge must be worn at all times within the hotel. Tea and coffee will be served during registration in the exhibition area in the Melville Hall, so please make your way to this area once you have completed the registration process.

Day Delegates

The day delegate fee covers all teas, coffees and lunch as well as attendance at the conference sessions on the relevant day(s). Your confirmation will have informed you whether you have been booked to attend the drinks reception and conference dinner. If you are not booked for dinner and wish to do so, please contact the Events Team at events@sfha.co.uk

Dress code for dinner is casual.

NB – please note that extra places at the conference dinner must be booked in advance. We will be unable to accept bookings at the conference.

Residential Delegates

You can check in to the hotel for your room after arrival. Rooms will be available from 3.00pm, although some may be available before this time. The hotel will tag and store your luggage until your room is ready.

Your conference fee covers attendance at all conference sessions, lunch on both days, teas and coffees at programmed breaks on both days, and attendance at the drinks reception and conference dinner as well as bed and breakfast accommodation. All extras such as bar bills, newspapers etc must be paid for before departure. In order to charge items to your room, you will be asked for your credit or debit card details when you check in to the hotel.

On the day of departure, you must vacate your room by 11am at the latest. If you have not checked out by this time, the hotel may levy a charge which you will be liable to pay. Luggage can be left with the hotel until you leave.

Conference Sessions

All plenary sessions during the conference will be held in the Drawing Room, located next to the registration area.

There are four blocks of workshops during the conference. Delegates who have pre-booked their workshops will be able to check what they have booked onto at the workshop desk next to the registration desk. Places are still available at some of the workshops, and we have increased the number of places at some workshops due to demand. Any free or additional places will be allocated on a first come, first served basis.

Delegate Joining Information

SLIDO - Join in the conversation at this year's conference using your smart device

Once again you will be able to ask questions using an online tool. It is free for all conference delegates with features to make conference sessions more interactive. SLIDO is an interactive online platform which you can use before and during the conference to ask questions, answer polls and give general opinions straight from your smart phone or tablet.

So, how does it work?

Using your smart device:

1. Go to: **www.slido.com**
1. Type in: **sfhafinance19**
2. Select the session/speaker you want to ask a question
3. Ask YOUR question or answer the poll

And that's it! Your questions and results will appear for the conference to answer. It's anonymous and monitored by us, so feel free to ask anything you think would be useful.

We are excited about members joining in the conversation. Should you have any queries, please email events@sfha.co.uk.

Conference Meals

All meals will be served in the Meikle Restaurant at the following times:

Tuesday 12 November

Breakfast* (*residential delegates only)	7.30 – 9.30
Lunch	13.15 – 14.15
Drinks Reception	18.30 – 19.00
Dinner*	19.00
After Dinner Entertainment in The Ferntower Suite	21.00

*Dress code for dinner is casual.

Wednesday 13 November

Breakfast* (*residential delegates only)	7.30 – 9.30
Lunch	14.15

Exhibition

Exhibition Opening Times

Tuesday 12 November	9.00 – 16.45
Wednesday 13 November	8.45 – 12.15

The conference is once again delighted to host an exhibition, which will be held in the Melville Hall and forms the networking hub of the conference. The exhibition offers delegates an excellent one-stop opportunity to explore the latest innovations, products and services from over 30 leading suppliers to the housing sector. Full details of the exhibiting companies are listed later in this programme.

The exhibition is an important part of the conference and we hope that delegates will support it by taking some time to visit the stands and speak to the personnel on duty.

Wi-Fi

Complimentary Wi-Fi is provided in the conference areas.

Connect to the **Crieff Hydro Wi-Fi** network and accept the terms and conditions – no password required.



Delegate Joining Information

Leisure Facilities

During your stay, you can make use of the hotel's Leisure Club. This includes a fitness gym, heated swimming pool, sauna and steam room. Full details of the facilities on offer (and costs where applicable) can be obtained from the hotel on 01764 657609 or by visiting their website at www.crieffhydro.com

Messages

Messages will be taken by hotel staff and left at the SFHA Registration and Information Desk. Please check regularly for messages as they will only be passed onto delegates during conference sessions in cases of emergency.

The hotel's telephone number is 01784 655555.

We're Here to Help

To help make your time at the conference as enjoyable as possible, the following members of SFHA staff will be on hand to assist you with any queries you may have:



Karen Devin
Events Producer



Sally Thomas
Chief Executive



Mollie Stephen
Events Assistant



Sara Jackson
Head of Business Services



Nicola Adams
Business Services Assistant



Polly Jones
Head of Membership and Policy Services



Gemma Connell
Business Services Assistant



Craig McMillan
Business Development Officer



Michael Donnelly
Finance Manager



Shona Mitchell
Policy Lead

Conference Sponsors

The SFHA are delighted to have the support of the following organisations:



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Lunch sponsor



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Lanyard sponsor

SFHA Finance Conference 2019

Day one programme: Tuesday 12 November 2019

09.00 Registration and Exhibition Viewing

10.30 Welcome

Sally Thomas, Chief Executive, SFHA

10.45 Opening Plenary

Adrian Webster, Inspirational Speaker

To start your day the right way, we are delighted to welcome one of Britain's most in-demand motivational speakers. Adrian Webster tells it like it is, drawing on his own varied experience in corporate life and the public sector. Witty, engaging and energetic, Adrian inspires individuals, transforms teams and electrifies entire organisations with his simple but highly effective philosophy based on Tiny Noticeable Things (TNTs) and the Shape of Integrity.

11.30 Tea/Coffee and Exhibition Viewing

12.15 Workshops – Block A

- A1 Cybercrime
- A2 Lending Latest: Tales from the Frontline
- A3 Financial Risk and Stress Testing
- A4 Taxation Update
- A5 Social and Economic Impact

13.15 Lunch and Exhibition Viewing

14.15 Plenary: Scottish Housing Regulator

Ian Brennan, Scottish Housing Regulator

In the weeks before this conference, Scottish social landlords will submit their first assurance statements to the regulator. This marks a significant change in the way regulation works in the country. This plenary session will see Ian Brennan, Director of Regulation, give his regular conference overview of the sector from the perspective of the regulator including initial thoughts on the first assurance statement process.

15.15 Tea/Coffee and Exhibition Viewing

15.45 Workshops – Block B

- B1 Financial Return on Digitalisation
- B2 Get to Grips with Value for Money
- B3 Financial Risk and Stress Testing
- B4 Sustainable People Practices (formerly Accounting Update)
- B5 Preparing for New Data Collection

16.45 End of Sessions

18.30 Drinks Reception

19.00 Dinner and After Dinner Entertainment – The Ultimate Game Show

This year's after-dinner entertainment will be the Ultimate Game Show. You and your team will become the stars of your very own game show as you take on some of the most popular and famous rounds from a range of classic TV game shows.

Day two programme: Wednesday 13 November 2019

07.00 Pre-Breakfast Yoga

Book at information desk, places are limited

08.45 Registration and Exhibition Viewing

09.30 Plenary: Economist Post-Brexit Update

John McLaren, Economist

The economic and political future of the UK is uncertain. The UK is scheduled to leave the EU by 31 January 2020. To share his views on the future of the UK economy and its impact on the social housing sector, we welcome economist John McLaren. John has worked as an economist at both HM Treasury and at the Scottish Office and previously worked at the Centre for Public Policy for Regions at the University of Glasgow, where he remains an Honorary Professor of Public Policy at the Business School.

10.30 Workshops – Block C

C1 Maximising Value through Procurement

C2 Update on the Scottish Housing Associations' Pension Scheme (SHAPS)

C3 FOI – Freedom of Information

C4 Treasury Management & Funding

C5 Legal Clinic

11.30 Tea/Coffee and Exhibition Viewing

Your last opportunity to visit the Exhibition for this year's conference.

12.15 Workshops – Block D

D1 Learning Across Sectors

D2 The Cost Benefits of Collaboration

D3 Balancing Social Purpose and Value for Money

D4 How Finance Can Add Value to Other Areas of the Business

D5 Rapid Rehousing and the Impact on the Bottom Line

13.30 Closing Panel Session - The Future of Finance Post 2021

Piers Williamson, The Housing Finance Corp
Polly Jones, SFHA

The Scottish Government have started work on their post 2021 housing programme which they state will allow the country to re-imagine a housing system and create a vision for housing between now and 2040.

This panel session will discuss progress with the current housing programme as well as what work has been done so far on creating a vision for how our homes and communities should look and feel in 2040 and the options, choices and investment required to get us there. Hear a range of views on what we might see in future when it comes to financing the sector.

14.15 Lunch and Depart

GDPR and your privacy

Due to the new laws coming into effect for GDPR the SFHA has updated our privacy policy to ensure it meets these new standards. You can view it at www.sfha.co.uk/privacy-policy

Important notice

This programme is correct at the time of going to press. We reserve the right to make alterations or substitutions if necessary. All timings may be subject to change. Views expressed by speakers at the event or in documents or notes provided are their own and may not necessarily be the views of SFHA.

Notice of filming

Throughout the conference, there may be photography, and the photos will be used for SFHA promotion and publicity and on social media. By your attendance at the conference, you acknowledge that you have been informed that you may be photographed or asked for comment as part of the release in promotional material. If you do not wish to be photographed as part of this event, you should inform SFHA staff immediately. Thank you for your co-operation.

Workshops day one

Workshop bookings

Delegates who have pre-booked their workshops can get a reminder of their booking at the workshop desk next to the registration desk.

Places are still available on some of the workshops and we have increased numbers in some workshops due to demand. Any free or additional places will be allocated on a first come, first served basis at the workshop desk.

1215 Block A

- A1 Cybercrime**
Alison Stone, SCVO
As organisations online services evolve, the risk of disruption and reputational damage can increase. In this informative session, speakers will address what constitutes a 'cybercrime', what an association's legal position is regarding cyber risks and what you can do about it.
- A2 Lending Latest: Tales from the Frontline**
Alan Brown, Eildon Housing Association
Housing associations are borrowing more than ever to help the Scottish Government meet their current 50,000 homes programme as well as funding other priorities such as improving energy efficiency and fire safety in existing homes. In this session we will hear from Alan Brown, Director of Finance at Eildon Housing Association, about the organisations' recent private placement journey. Alan will offer helpful tips on what to do – and what not to do – for those looking to borrow in this way.
- A3 Financial Risk and Stress Testing**
Paul McNeil, HRC
Paul McNeil will tackle one of the big topics for the sector in this workshop. Come along to learn more about how financial risks materialise, how to quantify financial risk and how to conduct appropriate stress testing and analysis.
- A4 Taxation Update**
Colin Brow & David McKinlay, RSM UK Audit LLP
A conference regular, RSM will provide a view and annual update of the practical and commercial tax and VAT issues they are working on with housing association clients, their subsidiaries, other stakeholders and trading partners. There will also be an opportunity to ask questions and discuss any issues you may have.

A5 Social and Economic Impact

Lorna Wilson and members of SFHA Innovation Community

Social housing providers are social purpose organisations. Social value is part of everything we do. Measuring and understanding our social and economic impact can inform investment decisions, demonstrate value for money, improve services, drive growth, and influence stakeholders. At this workshop you'll meet the cross-sector team who are developing a common approach to measuring impact, as part of SFHA's Innovation and Future Thinking Programme. And you'll have the chance to test the first prototype of the new framework.

1545 Block B

B1 Financial Return on Digitalisation

*Derek Adam, Cairn Housing Association;
Rob Wray, HACT*

Technology is transforming how housing associations deliver services to their tenants and is enabling housing associations unprecedented levels of engagement with their tenants. This sessions' speakers will discuss how they are using digital technology to deliver more inclusive, efficient and cost-effective housing services. They will set out the business case for delivering services online, how to measure the return and what cultural changes were required to ensure operational agility.

B2 Get to Grips with Value for Money

Kirsty Wells, House Mark; Ian Thomas, Trivallis
This session will cover the findings of the recent Scottish Sector Scorecard and what the next steps are for value for money work in the sector. The second speaker will discuss their value for money journey including how their new Value for Money Strategy delivers efficiencies for customers and for the business. You'll also hear more about the lessons learned from that journey so far.

Workshops day one and two

Day one – Block B workshops continued

- B3 Financial Risk and Stress Testing**
Paul McNeil, HRC
 Paul McNeil will tackle one of the big topics for the sector in this workshop. Come along to learn more about how financial risks materialise, how to quantify financial risk and how to conduct appropriate stress testing and analysis.
- B4 Sustainable People Practices (formerly Accounting Update)**
Jude Lean, RSM UK Audit LLP
 People are central to business delivery and there are a number of changes taking affect within the employment landscape, in order to support and strengthen this view, creating modern working practices as supported by the good work plan. We will be taking a look at key people challenges including diversity, engagement, talent management and cultural development, in order to minimise risk and deliver effectively. Several government initiatives are aimed at large organisations such as gender pay gap reporting, employee engagement and the impact on the sustainable development of the company however these are pertinent to all companies.
- B5 Preparing for New Data Collection**
Stuart Eglinton, SE Training
 Data gathering is an important component to identifying inequality, initiating activity and evaluating progress as required to meet equality legislation. Collecting data on the protected characteristics of tenants will become a requirement in 2020. This data collection will often fall to housing association finance teams who are now commonly responsible for IT and corporate services. How should you prepare for this new data collection? Attend this session to find out.

Workshops – Day two

1030 Block C

- C1 Maximising Value through Procurement**
Colin Taylor, Scotland Excel; Lynette Lees, Clydebank Housing Association
 Interested in hearing practical tips for improving your association through procurement using finance as the focus? This is the session for you. Come along to hear from Colin Taylor on how to ensure you are getting the best value for the communities you serve through your procurement processes. Lynette Lees will also outline her own experiences and answer any questions you might have.
- C2 Update on the Scottish Housing Associations' Pension Scheme (SHAPS)**
Rachel Holmes and Ron Watson, TPT
 Hear the latest updates on SHAPS including the results of the 2018 valuation and experiences following the accounting changes introduced in 2019.
- C3 FOI – Freedom of Information**
Eileen Barr, TC Young
 At the time of the conference, FOI extension will have just taken place. This session will have experts on hand to answer any questions you may have about the requirements.
- C4 Treasury Management & Funding**
Alistair Berwick and Richard Murphy, ATFS
 This session from Treasury specialists ATFS will provide an overview of what's happening in treasury management within the sector. With continued focus by the SHR on Governance and Financial Management what should you be doing to ensure you are complying with the regulations and keeping your members up to speed. Alistair and Richard will also look at the latest funding structures being offered by lenders/investors to the sector along with the latest update on market rates.

Workshops day two

C5	Legal Clinic <i>Paul McMahon, McMahon Employment Law; Lauren Little, TC Young</i> In this session, legal advisors will be on hand to not only outline the main emerging issues over the past year, but also to answer any questions you may have about these and any other issues you'd like to highlight.
1215	Block D
D1	Learning Across Sectors <i>David Hourston, Brewin Dolphin</i> What can we learn from other sectors? Our speaker works with clients across several sectors including housing and David will discuss learning across sectors and allow a chance for discussion between attendees on their own hints and tips.
D2	The Cost Benefits of Collaboration <i>Shirley Robison, Barrhead Housing Association; Stephen McAvoy, Muirhouse Housing Association</i> Collaboration is a housing sector buzzword, but what does it mean in practice? A speaker from FLAIR (the Federation of Local Associations in Renfrewshire and East Renfrewshire) will highlight their successes over 30 years of collaboration as well as share any tips for those considering a similar venture. While a speaker from ARCHIE (The Alliance of Registered Co-operatives and Housing Associations, Independent in Edinburgh) will discuss the aims of this new partnership, formed in early 2019.
D3	Balancing Social Purpose and Value for Money <i>Helen Forsyth, Chief Executive, Berwickshire Housing Association</i> Social purpose and value for money can be considered two sides of the same coin, but how does this work in practice for housing associations who need to run a sustainable business and wish to transform the communities they operate in at the same time? Our speaker will explore what practical steps your organisation can take to achieve this.

D4	How Finance Can Add Value to Other Areas of the Business <i>Gillian Houston, Arneil Johnston</i> The role of finance staff goes beyond accounting, but how can the finance function add value to other areas of the business? Examples of this added value include modelling, streamlining operations and providing comprehensive analysis of strategic initiatives. Learn from those who do it best in this session.
D5	Rapid Rehousing and the Impact on the Bottom Line <i>Pamela Newey, South Lanarkshire Council; Stewart Gibb, West of Scotland Housing Association</i> The move to Rapid Rehousing for people who are chronically or episodically homeless, combining rapid access to permanent housing with community-based, integrated treatment, rehabilitation and support services has started in Scotland. Overall costs of services used by people experiencing homelessness can be considerable, suggesting the potential for significant cost offsets with rapid rehousing. However, this approach requires a significant 'spend to save' investment. Join this session to learn more about costs – and savings – associated with the shift to rapid rehousing.



Exhibition

Don't forget to take time during the conference programme to visit the exhibition stands.

SFHA's commercial partners, voluntary organisations and housing associations are represented in the exhibition. We appreciate the continued support of these organisations, many of whom return each year to support SFHA events. We hope you will introduce yourselves and let them tell you about the products and services they have to offer.

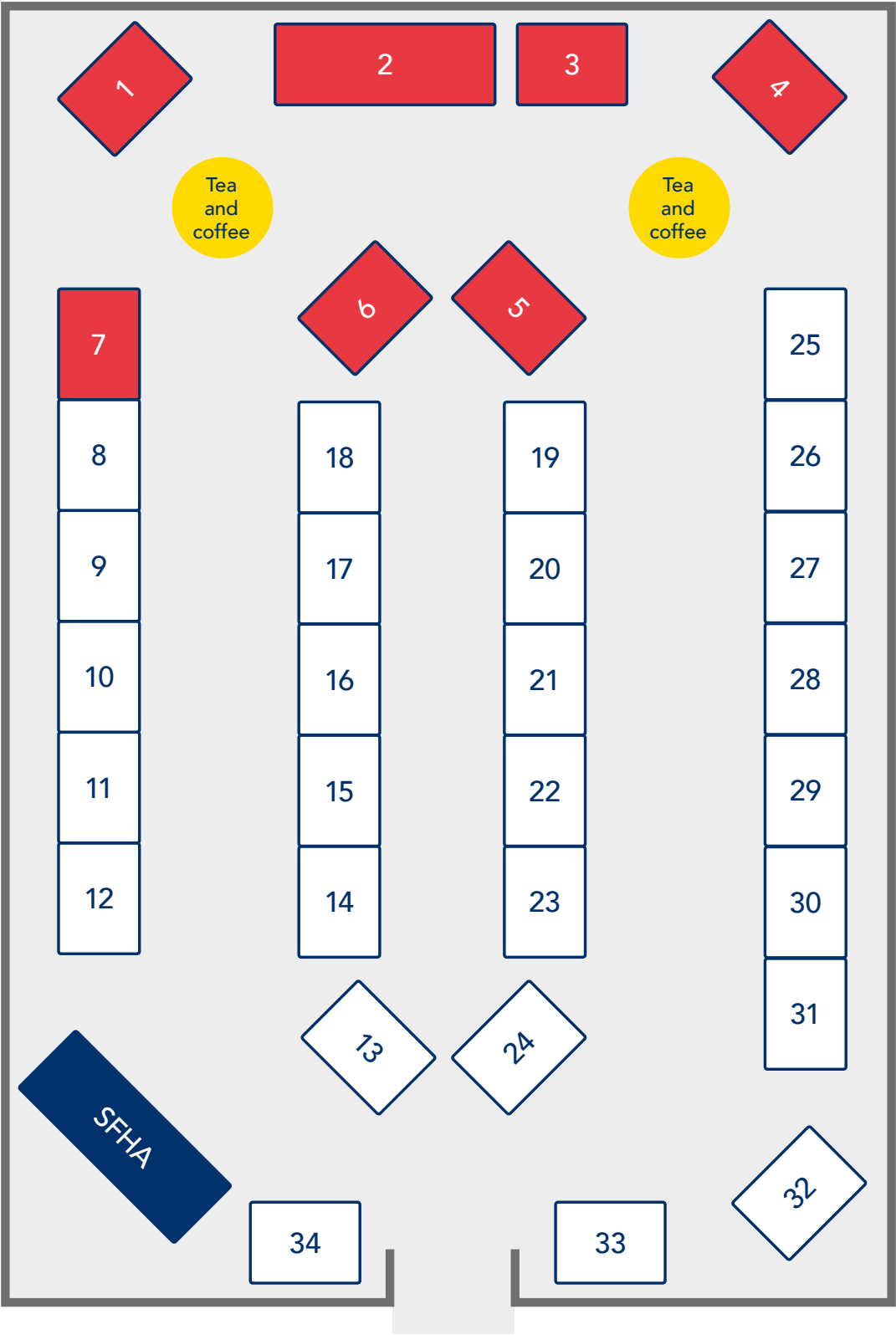
The conference exhibition gives you the opportunity to:

- Meet with housing professionals from a range of organisations
- Consider the diverse range of products and services available
- Initiate contacts which may lead to worthwhile partnerships
- Learn about the work of other housing associations/co-operatives

1	Zurich Municipal Delegate bag sponsor
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34	RSM

Exhibition plan



Exhibitor listings

1 Zurich Municipal Delegate bag sponsor

Zurich House, 1 Gladiator Way,
Farnborough, GU14 6GB
0800 335 500
info@zurichmunicipal.com



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2 ATFS Main sponsor

Tempus Wharf,
29a Bermondsey Wall West,
London, SE16 4SA
07789 914508
Contact: Alistair Berwick
alistair.berwick@atfsltd.co.uk



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3 Utility Aid Tea and coffee sponsor

Savoy Tower, 77 Renfrew Street,
Glasgow, G2 3BZ
0141 319 849
Contact: Louise Duffy
lduffy@utility-aid.net



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- Software provided to view your consumption data and historical bills
- Bureau Service – Invoice validation, energy monitoring, void management services.

4 Thistle Insurance Drinks sponsor

Southgate House,
Southgate Street, Gloucester GL1 1UB
0113 398 4011/07954 142371
Contact: Dean Seager/Matthew Cooke
Dean.Seager@thistleinsurance.co.uk
Matthew.Cooke@thistleinsurance.co.uk



Your housing provider does not insure your furniture, belongings and other personal items within your home against theft, fire, vandalism, burst pipes and other household risks. The Thistle Tenant Risks scheme can offer tenants and residents the chance to insure the contents of their homes in an easy and affordable way.

Thistle Tenant Risks home contents insurance scheme is a special insurance scheme for social housing tenants living in Scotland. It is provided by Thistle Tenant Risks in conjunction with Allianz Insurance plc.

SFHA Finance Conference 2019

5 CAF Bank Lanyard sponsor

25 Kings Hill Avenue, Kings Hill,
West Malling, Kent ME19 4JQ
03000 123 444

Contact: Stuart Niven
clientrelations@cafonline.org



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6 Gallagher Lunch sponsor

27-30 Railway Street,
Chelmsford, CM1 1QS
01245 341201

Contact: Martin Crowe
gallagherhousing.development@ajg.com



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7 Castleton PLC Dinner sponsor

Douglas House, 1 Emmanuel Court,
Reddicroft, Sutton Coldfield, B73 6AZ
0845 241 0220

Contact: Jimmy Rogers
marketing@castletonplc.com



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8 Capital Document Solutions

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0131 550 9676

Contact: Emma Pedersen
epedersen@capital-solutions.co.uk



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9 Bank of Scotland

Level 1, New Ueber House,
11 Earl Gray Street,
Edinburgh, EH3 9BN
07789 745928

Contact: Douglas Spowart
douglas_spowart@bankofscotland.co.uk



Bank of Scotland, as part of the larger Lloyds Banking Group, is a leading provider of banking services to the Social Housing sector. We are committed to building long and lasting relationships with our clients and work closely with them to understand their individual needs. We have a dedicated Social Housing team that can provide support in order to help clients both established and new to the Bank succeed.

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Bank of Scotland is committed to helping Scotland and Britain prosper.

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10 Wylie Bisset

168 Bath Street, Glasgow, G2 4TP
0141 566 7000

Contact: Stephen Pringle
& Eilidh Templeton
development@wyliebisset.com



Wylie & Bisset LLP is a 10 partner, independent firm of Chartered Accountants based in Glasgow, providing our clients with a full range of services including audit, business advisory, taxation, payroll and insolvency.

We currently provide external and internal audit services to over 40 Housing Associations across Scotland and Northern Ireland, which provides us with invaluable knowledge of the sector and the current challenges they are faced with.

We believe that our partner and manager led service allows us to provide an efficient and high-quality audit service while adding value to our clients.

Further details can be found at www.wyliebisset.com

11 Bruce Stevenson Insurance

144 West George Street,
Glasgow, G2 2HG
07787 577540

Contact: Richard McDonald
Richard.McDonald@BruceStevenson.co.uk



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BORDERS: 79 High Street, Galashiels, 01896 209 353
ABERDEEN: 3 Main Street, Turriff, 0131 553 2293

12 GB Social Housing

The Future Business Centre,
Kings Hedges Road,
Cambridge, CB4 2HY
01223 909 602

Contact: Gerhard Oberholzer
gerhard.oberholzer@gbsocialhousing.com



GB Social Housing is a finance company with the sole purpose of providing fixed rate, long term loans to the UK social housing sector. We offer flexible financial covenants, efficient asset charging and competitive pricing.

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0845 300 3333
enquiries@tiaa.co.uk



TIAA is one of the UK's leading business assurance providers. Established in 1995, we have over 20 years' experience within the housing sector. Our specialist staff understand the issues faced by housing associations and registered social landlords, including the legislation that they are governed by and the regulatory bodies and agencies they work with.

Our objective is simple: we want to assist each social housing client to become an exemplar provider. To achieve this, we offer internal audit services tailored to your specific needs.

We also specialise in providing counter-fraud, security management, digital forensics and data analytics services.

www.tiaa.co.uk

14 Arthur Online

Unit 2, 3 Bridge Approach,
Iron Bridge House, London, NW1 8BD
0207 112 4860
Contact: Elina Sergienko
Elina.sergienko@arthuronline.co.uk



Arthur is a cloud-based award-winning property management software, that brings property managers, agents, tenants, owners and contractors together on one platform. The Arthur integration with Xero and QuickBooks is a 'best of breed' approach to ensure powerful and comprehensive accounting. Arthur puts all property related financial transactions in one place including rents, contractor invoices, payments, agency fees, portal fees and owners' income. Arthur places the property manager at the centre and maximises efficiencies at every stage of the tenancy journey, from finding and onboarding tenants, to managing the property during the rental period and much more.

15 Alexander Sloan

180 St Vincent Street,
Glasgow, G2 5SG
0141 204 8989
Contact: Phil Morrice
rsl@alexandersloan.co.uk



Alexander Sloan accountants and business advisers were formed in 1867 and are based in Glasgow and Edinburgh. We have provided services to RSLs for over 30 years and we are currently engaged by over 50 Scottish RSLs to provide either external or internal audit services. In addition to audit and assurance we provide other services to the sector including business advisory, consultancy, training for staff and governing body members, payroll bureau and tax compliance and advisory.

16 Law at Work

Kintyre House,
205 West George Street,
Glasgow G2 2LW
0141 271 5555

Contact: Lauren McQuade



As trusted experts in employment law, HR and health & safety, we offer a range of flexible employee relations services under one roof. By delivering top quality, all-inclusive fixed-fee advice, we enable RSLs to take quick, confident and decisive action.

For more information, please visit us at www.lawatwork.co.uk

17 Castle Computer Services

Solias House, 19 Phoenix
Crescent, Strathclyde Business
Park, Motherwell, ML4 3NJ
01698 844 600

Contact: George Strathie/Paul Sutherland
George.Strathie@kickict.co.uk/Paul.Sutherland@kickict.co.uk



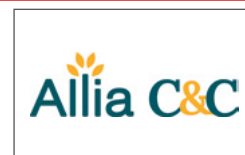
We support housing associations of all sizes throughout the UK where we combine 35 years' sector experience with market-leading software to help transform organisations.

We're passionate about delivering and supporting powerful financial management software and visual analytics solutions to social housing providers who use this technology to empower their teams and tenants, streamline processes and ultimately transform their organisation in a digital world.

We're also helping to give time back to their IT teams who trust us to support the day to day running of their infrastructure - cloud or on-premise, allowing them to focus on what they do best.

18 Allia C&C

Cheyne House, Crown Court, 62-63
Cheapside, London, EC2V 6AX
020 3039 3453
Contact: Daniel Carrico
daniel.carrico@alliacc.com



Allia C&C's Scottish Charitable Bond programme supports the vital development of affordable homes across Scotland by providing loans to housing associations using Scottish Government investment. Interest on the loans is re-used by Scottish Government as grants for further social housing benefit.

The bonds offer competitive fixed rates on an unsecured basis for up to 15 years. There are no loan or interest repayments until maturity and, with just light covenants in place, it's simple and uncomplicated.

Allia C&C also offer a range of debt advisory and arrangement services to help you find the optimal funding solution – whether through a bank loan, private placement or bond.

alliacc.com/scotland

19 Marsh JLT – (JLT Specialty Ltd)

1st Floor, Columbia Centre,
Station Road, Bracknell, RG12 1LP
01344 381696

Contact: Marc Bates/Charlotte Telling
Marc – 07766 603115/01344 381696
Charlotte – 07880 738683/01344 381643



The Marsh JLT Housing team has extensive experience in working with Social Housing providers of all sizes across the UK for over 25 years. The team brings together a combined experience of the JLT Housing team with Marsh's Public Sector expertise to provide a breadth of knowledge and resource to support the Housing sector. We understand the idiosyncrasies of the housing sector and focus on providing bespoke insurance solutions to each individual organisation. One of our specialists would be more than happy to discuss your insurance arrangements and explain the benefits the Marsh JLT offering could bring to your organisation.

20 Chiene + Tait LLP

61 Dublin Street, Edinburgh, EH3 6NL
0131 558 5800

Contact: Kerry Manton
kerry.manton@chiene.co.uk



Chiene + Tait LLP is a leading, independent provider of audit, tax and finance agency services to Registered Social Landlords. We also assist RSLs with business planning, loan funding negotiations, VAT and tax planning, financial modelling, treasury management, cashflow advice, forecasting, payroll bureau and IT support across Scotland. Our clients range from community based to national organisations, including stock transfer associations. For more information, please visit us at www.chiene.co.uk.

21 Rubixx

Beacon House,
Beacon Business Park,
Stafford, ST18 0WL
0333 050 7156
Contact: Simon Reay
contactus@rubixx.co.uk



Rubixx is an Advanced TruePartner of OpenAccounts and eBIS, supporting Social Housing Organisations ranging from 500 to 33,000 customers. With some of the country's most experienced implementers and support staff, we're focused on long-term customer relationships.

Building on our success, we're now launching contractor and supplier portals, along with data warehousing which fully integrates into OpenAccounts and selected HMS's, giving a 360° view of your organisation.

Visit our stand for live a demonstration on how your suppliers can self-register their own invoices, manage their accounts and view their payment history, helping you reduce administration and improve service.

22 INVU

Blisworth Hill Farm,
Stoke Road, Blisworth,
Northamptonshire, NN7 3DB
01604 878 010

Contact: Steve Rhodes/Hugh Bell
Hugh.Bell@invu.net
Steve.Rhodes@invu.net



Invu are an established provider of Document Management and Business Process Automation solutions to housing associations. These solutions improve efficiency, visibility and control over processes throughout the entire organisation.

Particular focus for Finance Teams has been the efficiencies and controls achieved using our Purchasing, Document Capture and Workflow tools.

Invu already provides solutions to a large customer base including many Scottish Housing Associations.

We look forward to meeting with existing customers and potential new customers to discuss developments that will benefit your associations.

23 Highlander Security Shredding

7-10 Linwood Avenue,
East Kilbride, G74 5NR
01355 241088

Contact: Sarah Kilgour
shredding@highlanderinternational.co.uk



Highlander Security Shredding are able to provide guidance to ensure that your business is GDPR compliant.

Don't take ANY chances with your records – Our security shredding service is proven to be "More destructive than a Great White!" so your documents will "NEVER come back to BITE you!"

Our shredding operations are fully accredited, with the business holding ISO 9001, ISO 14001, ISO 27001, ISO 45001, and EN15713, as well as being members of the United Kingdom Security Shredding Association, which involves strict external auditing.

We can assist with any size of collection throughout Scotland and guarantee to beat your current supplier!

SFHA Finance Conference 2019

24 Designer Software

Suite 2, 548-550 Elder House,
Eldergate, Milton Keynes, MK9 1LR
0141 567 4500
Contact: Craig Brock
info@designersoftware.co.uk



Designer Software has been founded by a team of housing professionals with the clear vision to deliver pioneering software solutions to Housing Providers. The Company is harnessing the unrivalled knowledge and experience of its team members, with leading edge technological advances to deliver systems which are robust and fit for purpose for the digital age.

HomeMaster is a web based, hosted solution developed using the latest technology. HomeMaster is the next generation of housing & finance system delivering significant operational efficiencies and providing a truly mobile application with one solution across all devices.

HomeMaster's Software as a Service transforms the way in which Housing Providers access and maintain their housing systems. HomeMaster customers only pay an annual subscription, which includes licence fees, implementation costs, ongoing support and future upgrades. The system is cloud based and requires no on-premises server investment and associated maintenance charges. Customers can be confident in HomeMaster's hosted 27001 Accredited platform which has been penetration tested to exacting standards, ensuring data is both secure and resilient

Product: Web Based Housing Management & Finance Solution (HomeMaster by Designer Software)

www.designersoftware.co.uk

25 Workflo Solutions

Workflo House,
15 Shairps Business Park,
Livingston, EH54 5FD
01506 441188
Contact: Michael Field
michael@workflo-solutions.co.uk



Workflo Solutions is one of Scotland's leading managed service providers. With extensive expertise in Managed Print Services, Digital Workflow Solutions, Electronic Document Management Software, Cloud Computing and IT Infrastructure Support.

We believe our service offering is unrivalled. We have won various industry and business awards, including business growth & innovation from WLCC for our progressive approach to managed services.

We take our customers reputation and infrastructure seriously and their operational performance is paramount. With an exemplary record of delivering solutions across the UK, we can demonstrate the experience, expertise, enthusiasm & resource to deliver the right solution in a low risk, professional and timely manner.

26 SDM Housing Software

Lawrence House, Stoak,
Chester, CH2 4HP
07785 920260
Contact: Scott Drever
scott@sdmhousing.co.uk



SDM Housing Software is once again delighted to support the SFHA Finance Conference 2019.

Developing software solutions exclusively for the social housing sector since 1987 the SDM software product suite continues to evolve and is used by more Scottish Housing Associations than any other competitive product.

Our strong customer user group enables us to continue developing our software to assist Registered Social Landlords in the various areas of their work whether that be Housing Management, Asset Management or Finance and the SDM customer/staff web Portal – My Home developed in conjunction with Housing Online continues to ensure that SDM remains at the forefront of technological innovation.

For more information relating to our products and services please come and visit us at our exhibition stand.

27 JLL Ltd

7 Exchange Crescent
Conference Square,
Edinburgh, EH3 8LL
Contact: Allan Briggs/Geoff Ferguson
allan.briggs@eu.jll.com/0131 243 2207
geoff.ferguson@eu.jll.com/0131 301 6707



JLL can help you realise your social and business objectives by unlocking the value in your homes. Working with you, your funders and stakeholders, we deliver trusted advice and assurance so that your property assets work for you and your social purpose.

28 Scott Moncrieff

25 Bothwell Street, Glasgow, G2 6NL
0141 567 4500

Contact: Jennifer Alexander
jennifer.alexander@scott-moncrieff.com



For over 25 years, Scott-Moncrieff has provided internal and external audit to over 50 Scottish associations, co-operatives, ranging from small associations managing as few as 28 units, to large organisations with over 12,000.

In addition to our role as auditors and accountants to RSLs, we assist with the preparation of internal policies, VAT and tax planning, production of business plans, provision of payroll services, completion of returns to regulatory authorities and setting up accounting systems.

We have delivered governance training and facilitated workshops on risk management and developing a risk management strategy. We undertake Best Value reviews, Performance Audits and Benchmarking reviews.

It is important that you have a professional advisor that has extensive experience in the RSL sector but also has the track record of delivering a high quality service. We fully understand RSL organisations, have a huge amount of experience in assisting RSLs to successfully address their key issues and are passionate about the sector.

29 Resource Telecom Group

Unit 1, Nasmyth Building,
Nasmyth Avenue, East
Kilbride, G75 0QR
08451 800 400

Sales@resourcetelecomgroup.com



Resource Telecom Group is one of the UK's most trusted names in business telephone systems, specialising in; communications, connectivity, software solutions, IT support and utility services for all your business needs.

At Resource Telecom Group, we are at the forefront of the latest telecommunication developments. With that in mind we can offer our customers unbiased advice on the best communications solutions for their business choosing from a wide selection of business class products and services.

30 Quinn Internal Audit

55 Lady Place, Livingston, EH54 6TB
07884 454793

Contact: Alex Cameron
alex@quinn-internal-audit.co.uk



Quinn Internal Audit & Business Support Services is the leading provider of bespoke internal audit and business support services to the Scottish Social Housing Sector – we were engaged by the SFHA to develop the 'Internal Audit Guidance' document, which was published in March 2018. What makes us different? Members of our team have been social housing practitioners. Our Managing Director is on the Board of Southside Housing Association and Chair of their Audit Committee. Another Director is the Chair of Melville Housing Association. This gives us a unique perspective on the challenges and opportunities faced by RSLs on both a strategic and an operational level. For more information please contact Alex Cameron, Managing Director on 0795 7117 913, via cqaudit.com, or email: alex@quinn-internal-audit.co.uk.

31 Royal Bank of Scotland

3rd Floor, Kirkstane House,
139 St Vincent Street, Glasgow, G2 5JF
07789 396424

Contact: Ian Sillars
ian.sillars@rbs.co.uk



Helping the housing sector build for the future.

We've supported the social housing sector for 30 years, establishing a large and wide-ranging customer base across Scotland and the rest of the UK. It's given us a real insight into and appreciation of what you do and what you need from your bank.

We have a significant investment in the housing association sector in Scotland through maintaining a dedicated Housing Finance relationship team consisting of ten experienced bankers based in Glasgow with the sole aim of helping our housing association customers build for the future. We work with customers to understand their specific business needs so that we can offer guidance and tailored support to help them achieve their strategic goals.

32 Brewin Dolphin

Sixth Floor, Atria One,
144 Morrison Street,
Edinburgh, EH3 8EX
0131 225 2566

Contact: David Hourston
david.hourston@brewin.co.uk



Brewin Dolphin are a leading provider of investment management services. The dedicated Scottish Charity & Institutional Team offer a specialist service to a variety of charities, including a number of Housing Associations. The Team has an in depth understanding of the requirements of Housing Associations and provides advice on investment and reserves management which is tailored to each individual organisation. In the current low interest rate environment, protecting reserves against inflation is not easy, and the Team are well positioned to discuss the various options which are available to Housing Associations to make the most of their reserves.

33 Pay360 by Capita

30 Berners Street, London, W1T 3LR
0333 313 7160

Contact: Andrew Marshall
Pay360digitalsales@capita.co.uk



Pay360 by Capita is a leading provider of payment collection and income management solutions to both the public and private sectors. Our portfolio includes a range of fully modular, secure payment solutions tailored to your specific needs so however your customers prefer to pay, we've got it covered.

34 RSM

First Floor, Quay 2,
139 Fountainbridge,
Edinburgh, EH3 9QG
0131 659 8300

Contact: Kelly Adams
kelly.adams@rsmuk.com



RSM is a leading advisor to the RSL sector both in Scotland and UK wide. Working with more than 40 Scottish housing associations and over 150 RSL clients across the UK, you can be confident that our specialist team understand your sector, bringing real value and offer insightful and practical advice.

We work closely with a wide range of social housing clients and know the pressures you face to meet demanding stakeholder requirements. We understand the regulatory landscape you work within and have specialists who are advisers to sector regulators and trade bodies, including lead advisers to the SFHA.