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# HOUSING FINANCE

Conference and Exhibition 2015  
University of Warwick, 18-19 March

What you can do  
for the **housing crisis**

## Key speakers include:



**MICHAEL  
PORTILLO**  
Journalist and  
Broadcaster



**KATE  
BARKER**  
Business  
Economist



**MARCUS  
BRIGSTOCKE**  
Comedian, Actor  
and Satirist



**CASPAR  
BERRY**  
Professional  
Poker Player

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# What you can do for the **housing crisis**

"A MUST  
ATTEND  
EVENT."

Jones Lang  
LaSalle

In 2003 Kate Barker, then member of the Bank of England's Monetary Policy Committee, published a review of housing supply that concluded "I do not believe that continuing at the current rate of house-building is a realistic option, unless we are prepared to accept increasing problems of homelessness, affordability and social division, decline in standards of public service delivery and increasing the costs of doing business in the UK – hampering our economic success".

Since the report was published, housing completions have decreased by 28%, affordable housing grant levels have fallen by 60% and household numbers have increased to 27 million. Today, the average home in the UK costs over seven times the average salary and the average deposit required is £30,000.

We are calling on all the political parties to commit to end the housing crisis within a generation. We want the next government to publish a long-term plan within a year of taking office, setting out how they will achieve this. But to ensure this happens, we will need everyone to support our campaign and take this message to politicians across the country. Together we can make sure that this is the General Election where housing finally gets the priority it deserves.

"ESSENTIAL  
FOR FINANCE  
TEAMS IN THE  
SECTOR."

Worcester Community  
Housing

## What makes this "the best event for finance professionals in the sector"?

Cestria Community Housing

1. More content than ever with breakfast briefings, exhibitor showcases and the opportunity to access recordings of the sessions you missed
2. The largest housing finance exhibition in the UK where you can meet innovative and dynamic exhibitors showcasing the latest products. There'll be plenty of surprises and prizes on offer and refreshments served all day long
3. The opportunity to debate the hot topics that affect you, your association and your tenants, with top speakers from across the sector, and experts offering an outsider's view
4. Be part of the plan to get every party to commit to ending the housing crisis within a generation and learn what your organisation can do
5. Spend an entertaining evening with old friends and new, kicking off with conference dinner and speaker Marcus Brigstocke

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DINNER



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# Conference highlights



## POLITICS

**MICHAEL PORTILLO**, Journalist and Broadcaster on the parties' priorities and ultimately who he thinks will win the General Election.



## INVESTORS PANEL

**PIERS WILLIAMSON**, THFC, hosts a panel of investors to discuss the different ways of accessing capital markets.



## ECONOMY

**KATE BARKER**, Business Economist, on the current landscape 10 years after she published her housing review.



## US STYLE FUNDING

**VIC O'BRIEN**, GreenSquare Group, **MARTIN ROWLEY**, Deloitte, on whether US style funding for affordable housing is the answer.



## RISK

**CASPAR BERRY**, Professional Poker Player, on the difference between calculated risk and a gamble and how to make the most of opportunities.



## DIVERSIFICATION

**WAQAR AHMED**, L&Q, **PETE REDMAN**, TradeRisks, on assessing the risks of PRS and how they can be mitigated.



## HOUSING POLICY

**GILL PAYNE**, National Housing Federation, on plans to get each party to commit to ending the housing crisis within a generation and how you can be part of the solution.



## MERGERS

**HEATHER ASHTON**, Thirteen Group, **ANDREW COWAN**, Devonshires Solicitors, on what has worked, what hasn't and looking ahead at future developments.



## REGULATION

**JONATHAN WALTERS**, HCA, on the changes to the regulatory regime and what it means for your organisation.



## ACCOUNTING

**JACK STEPHEN**, Thames Valley Housing Association, with the SORP working party, on the main changes in Housing SORP and where you should be in the transition.

## Networking



### CONFERENCE DINNER WEDS 18 MARCH – 18:30

**MARCUS BRIGSTOCKE**  
Comedian, Actor and Satirist

Join a fantastic networking evening, three course meal and be enthralled by comedian Marcus Brigstocke famed for his stand up career, The Now Show and appearances on Argumental, Have I Got News For You and The Late Edition.

### DRINKS RECEPTION WEDS 18 MARCH – 20:45

The only networking event in the sector where over 1,100 finance professionals gather under one roof. Don't miss out on cocktails, music, games, entertainment and much more!

### CONFERENCE PARTY WEDS 18 MARCH – 23:00 TILL LATE

If you have the stamina and are looking to mingle some more, grab a drink on us, let your hair down and enjoy a night of music and dancing until late.



# Programme at a glance



## WEDNESDAY 18 MARCH

**08:30** Conference registration

**09:00 – 09:45** Breakfast briefing

**09:15** Refreshments and exhibition opens

**10:00** Conference icebreaker for finance newcomers and board members

**10:45** Keynote: What are the odds?

**11:30** Exhibition viewing and refreshments

### **12:10** Breakout sessions

- B1:** Global Accounts and the sector's risk profile 2014
- B2:** Higher asset values: A key to unlocking capacity?
- B3:** Fraudulent times – what can the sector learn?
- B4:** Update on employment taxes
- B5:** Share costs and save
- B6:** Building a business case for retrofit
- B7:** Baffled by social housing finance? We're here to help
- B8:** Send three and fourpence we're going to a dance – is that how your messages are heard?

**13:00** Lunch and exhibition viewing

### **14:20** Sub plenary sessions

- S1:** Housing SORP – knee deep in the transition?
- S2:** Universal Credit and the future of welfare reform
- S3:** Fancy nil grant, low loan social housing?

### **15:20** Sub plenary sessions

- S4:** Ambition Possible
- S5:** Regulation: Lessons learned
- S6:** Investors panel – get your questions answered

**16:10** Exhibition viewing and refreshments

### **16:55** Breakout sessions

- B9:** SHPS valuation and other current pension issues
- B10:** Address CCL requirements and money laundering risks
- B11:** Funding for mid-sized and smaller housing associations
- B12:** How to approach value for money
- B13:** Tax consequences of diversification and new forms of funding
- B14:** Accessing NHS estates for new housing supply
- B15:** Excellence in governance
- B16:** Up in the cloud – IT solutions

**17:45** Exhibition viewing and free time

**18:30** Conference dinner

**20:45** Drinks reception in exhibition

**23:00** Conference party

## THURSDAY 19 MARCH

**08:00** Deloitte breakfast budget briefing

**09:00** Conference registration and exhibition viewing

**09:30** Keynote: Housing and the economy – an insider's view

**10:20** Exhibition viewing and refreshments

### **11:05** Breakout sessions

- B17:** Safeguarding your business – regulatory changes
- B18:** Private Rented Sector – the land of honey?
- B19:** Releasing value and cash doesn't have to be taxing
- B20:** Securitisation made simple
- B21:** Making the case for capital investment
- B22:** Utilising strategic assurance
- B23:** Back to the future: Analysing spend to deliver savings
- B24:** Powerful persuasive presenting

**12:05** Lunch and exhibition viewing

### **13:20** Breakout sessions

- B25:** The growing importance of bond finance to the sector
- B26:** Review your service charges approach
- B27:** Mergers – what is success and why do some fail?
- B28:** Exploring the upside of risk management – looking to the future
- B29:** 2013 accounts to be SORPedoed
- B30:** Mirror, mirror on the wall, who's the most efficient of them all?
- B31:** Diversification – non-housing contracts
- B32:** Building compelling relationships

**14:10** Final exhibition viewing and refreshments with prize announcements

**14:50** Keynote: Politics and housing – the future

**15:40** Conference close

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- Medium housing associations (1,000 to 10,000 units)
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#### Best External Professional Advisor

#### Finance Director of the Year

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- Small housing associations
- Medium housing associations
- Large housing association

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# Conference programme

## TUESDAY 17 MARCH

15:00 – 17:00 Conference registration opens

**BEAT  
THE RUSH**

### 18:00 Housing Association National Accountancy Awards (HANA Awards)

Attend a glittering awards ceremony the night before the conference where the most innovative and progressive finance teams and individuals will celebrate their achievements. **Enter by 21 November** at [www.housing.org.uk/hanaas](http://www.housing.org.uk/hanaas) and see the booking form for details on how to reserve your place.

## WEDNESDAY 18 MARCH

08:30 Conference registration

### 09:00 – 09:45 Breakfast briefing

If you're an early bird or arrived the night before, come along to this breakfast session to discuss the latest finance policy hot topic.

09:15 Refreshments and exhibition opens

### 10:00 Conference icebreaker for finance newcomers and board members

Join us at the Federation's stand to meet the team as well as others looking to make new connections at the conference.

## 10:45 KEYNOTE



### What are the odds?

A professional poker player in Las Vegas, hear Caspar's unique insight into the difference between a calculated risk and a gamble, how to balance short and long-term

goals and how to make the most of opportunities. As managing director of a highly successful business, he uses game playing to provide practical insight into risk, uncertainty and the art of decision making.

**Caspar Berry**, Professional Poker Player

11:30 Exhibition viewing and refreshments

## 12:10 BREAKOUT SESSIONS

### B1: Global Accounts and the sector's risk profile 2014

- Find out the results of the Social Housing Regulator's 2014 Global Accounts
- Consider the sustainability of the sector's financial performance in an increasingly risky operating environment

**Mick Warner**, Deputy Director Regulatory Operations, Homes and Communities Agency (HCA)

### B2: Higher asset values: A key to unlocking capacity?

Find out the contribution asset valuation could make to releasing financial capacity in the sector for borrowers, and what challenges this could present for them and valuers. This session will discuss how the valuation debate should be reflected in the financial statements focusing on the accounting implications of FRS 102 and the new Housing SORP.

**Richard Petty**, Lead Director, Affordable Housing, Jones Lang LaSalle

**Jonathan Dwyer**, Senior Consultant, Associate, David Tolson Partnership

**Phil Cliftlands**, Partner, Not For Profit Assurance, BDO

### B3: Fraudulent times – what can the sector learn?

- Examine common frauds associations find themselves exposed to
- Find out what can be done to prevent fraud and which weaknesses to look out for

**Lee Cartwright**, Partner, Mazars

**Stephen Lewis**, Partner, Forensic and Investigation Services, Mazars

### B4: Update on employment taxes

- A focus on the current HMRC hot topics for the sector around compliance including board member status and expenses, travel and subsistence
- A run through of options in relation to employee benefits, including tax and NIC efficient benefit provision and the potential pitfalls to watch out for
- An overview of current consultations and changing approach by HMRC

**David Williams Richardson**, Director, Deloitte

### B5: Share costs and save

Take advantage of HMRC cost sharing legislation to reduce costs.

- Be aware of the joint venture business case
- Ensure compliance with HMRC guidelines
- Understand the Teckal exemption
- Examine how to develop the partnership

**Grant Shipley**, Strategic Consultant, Valueworks

**Andy Howarth**, Executive Director of Finance, Fortis Living

### B6: Building a business case for retrofit

Creating homes that are fit for the 21st century isn't all about new build. It's necessary to look at our existing homes and neighbourhoods to ensure they provide good quality living environments for residents. Is there a clear case for retrofitting homes? Learn what steps you should take to build a business case in your association.

**Ian Hutchcroft**, Head of South, Energy Saving Trust

**Andrew Eagles**, Managing Director, Sustainable Homes

**Steve Drew**, Managing Director of Asset Management, Alliance Homes (invited)



**B7: Baffled by social housing finance? We're here to help**

If you're new to the sector or a board member looking to gain a better understanding of the sector, this session will untangle the financial jargon, giving you a good base to spring board you into the world of social housing finance.

**Anne Turner**, Chief Operating Officer, Orbit Group

**B8: Send three and fourpence we're going to a dance – is that how your messages are heard?**

- How we communicate complex financial messages to people who are experts in their own fields
- How to explain the financial implications of decisions, such as diversification and FRS 102
- How to adapt your approach to different audiences

**Gail Teasdale**, Executive Director, Finance and Corporate Services, Accent Group

**13:00** Lunch and exhibition viewing

**14:20**

## SUB PLenary SESSIONS

**S1: Housing SORP – knee deep in the transition?**

With Housing SORP now published, get a sanity check of where you should be in the transition to FRS 102. Find out about the main changes, how to make the transition and compliance.

**Faye Gordon**, Senior Manager, PricewaterhouseCoopers  
**Jack Stephen**, Finance Director and Deputy Chief Executive, Thames Valley Housing Association

**S2: Universal Credit and the future of welfare reform**

How should housing associations react to the wide scale roll out of Universal Credit? It is time to take stock of the impact of reform so far, anticipate future direction and consider what this will mean for the sector and people on low incomes.

**Lord Freud**, Minister of Welfare Reform (invited)  
 Interviewer: **Carol Matthews**, Chief Executive, Riverside

**S3: Fancy nil grant, low loan social housing?**

The US Low Income Housing Tax Credit (LIHTC) system has supported the development of 2.5 million affordable homes since 1986. It offers grant-free, unsecured lending to fund affordable housing and allows tax credits covering 50 - 60% of development cost. Homes are built to a higher standard, with lower rents and are less debt hungry. Can this system work in the UK and help us develop more homes?

**Vic O'Brien**, Development Director, GreenSquare Group  
**Martin Rowley**, US Corporate Tax Services Partner, Deloitte

**15:20**

## SUB PLenary SESSIONS

**S4: Ambition Possible**

With a General Election looming, we must persuade politicians to make a commitment to ending the housing crisis within a generation. Find out more about the Federation's bold approach and ambitions for this General Election. Hear about our three key priorities and ideas that we think would make the biggest difference to the work housing associations do. And as a key part of the solution, listen to sector leaders set out how they think they can play the fullest role possible in helping to address the local housing crisis in their area.

**Gill Payne**, Director of Policy and External Affairs, National Housing Federation  
 Sector leaders panel

**S5: Regulation: Lessons learned**

Following consultation last year, the HCA is about to bring into effect important regulatory changes that will oblige housing associations to show that they fully understand the risks to which their businesses are subject, and have plans in hand to manage and mitigate these risks. This session will look at these changes, in the context of the developing business environment.

**Jonathan Walters**, Deputy Director, Strategy and Performance, HCA

**S6: Investors panel – get your questions answered**

Join in with this all-encompassing panel to hear:

- risks and return – the investors' views of the sector
- how the capital markets are developing for housing associations
- the different ways that you can access capital markets

**Andrew Dennis**, Investment Manager, Aberdeen Asset Management

**Martin Zdravkov**, Assistant Fund Manager, Aviva Investors

**Al Robinson**, Rothesay Life

**Simon Bond**, Fund Manager, Social Bond Fund, Threadneedle (invited)

**Howard Webb**, Director, Treasury Solutions, Capita Asset Services

**Roshana Arasaratnam**, Vice President, Sub-Sovereign Group, Moody's

Chair: **Piers Williamson**, Chief Executive, The Housing Finance Corporation

**16:10** Exhibition viewing and refreshments

## 16:55 BREAKOUT SESSIONS

**B9: SHPS valuation and other current pension issues**

- Social Housing Pension Scheme (SHPS) valuation
- The pressures on pension costs in both cash and accounting terms
- Understand the impact key issues could have on your association

**James Forrest**, Head of Social Housing Pensions, KPMG  
**Mike Ramsey**, Chief Executive, The Pensions Trust (invited)



# Conference programme

## **B10: Address CCL requirements and money laundering risks**

There are changes in the air for the UK's anti-money laundering and Consumer Credit Licensing regimes.

- Recognise how social housing is being used by criminals to generate funds through tenancy and benefit fraud
- Understand how to move on from Interim Permission and if you need full or limited authorisation for consumer credit activities
- Discover activity audits and anticipate what happens once you are authorised

**Suzanne Benson**, Partner, Trowers and Hamlin  
**Steve Mackle**, Operations Director, QV Forensics Group  
**Kevin Taylor**, AML Consultant, QV Forensics Group

## **B11: Funding for mid-sized and smaller housing associations**

- The economic environment and the subsequent issues that you face when raising finance
- A review of the pros and cons attached to different sources of finance
- An assessment of specialised sources of finance available

**Paul Tyrrell**, Senior Director, Royal Bank of Scotland  
**Michael Leslie**, Director, JC Rathbone Associates  
**Carolyn Sims**, Head of Banking, Charity Bank

## **B12: How to approach value for money**

- What does the second round of value for money self-assessments look like?
- Has the sector improved its approach? Or are many still struggling to understand what the regulator is looking for?
- HouseMark report back on their analysis of year two in this 'warts and all' overview of where the sector is at

**Richard Foster**, Senior Financial Analyst, HCA  
**Steve Smedley**, Associate Consultant, HouseMark  
**Paul Fiddaman**, Chief Executive, Cestia Community Housing

## **B13: Tax consequences of diversification and new forms of funding**

- Get an overview of the risks and opportunities associated with alternative forms of funding of social activities
- Consider from a corporation tax perspective, the impact of increased commercial activities, complex forms of external funding and a change in approach to managing the tax position of groups with HMRC

**Rhys Cartledge**, Director, Deloitte  
**Christopher Barrett**, Director, Deloitte

## **B14: Accessing NHS estates for new housing supply**

- Understand NHS structures and how to initiate dialogue with trusts to use NHS estates for affordable housing
- Explore how we can make the business case to get NHS buy-in
- Demonstrate models for joint ventures between housing associations and NHS trusts

**Susie Rogers**, Partner, Real Estate, Capsticks  
**Dr Sarah Raper**, Executive Director, Community Health Partnership

## **B15: Excellence in governance**

- How do you ensure your board maximises their own effectiveness, so that they are fit for purpose to meet the challenges ahead?
- The launch of Grant Thornton's annual housing governance report for 2015 will help inform the discussion

**Jenny Brown**, National Head of Housing, Grant Thornton UK  
**Tracy Allison**, Group Director of Corporate Services, Hyde Group

## **B16: Up in the cloud – IT solutions**

- How organisations are using the latest technology such as social media and cloud services to transform their business model
- See what new challenges and risks these may bring and how you can effectively address them to help improve services for your tenants

**Frances Hipple**, Associate Director Social Housing and IT Advisory, Baker Tilly  
**Chris Knowles**, Partner IT Risk Advisory, Baker Tilly

**17:45** Exhibition viewing and free time

## REVAMPED FOR 2015!

**18:30**

## CONFERENCE DINNER



**MARCUS BRIGSTOCKE**  
Comedian, Actor and Satirist

All delegates are invited to an evening of valuable networking and top notch entertainment, kicking off with a three course meal and speaker Marcus Brigstocke.

**You must confirm your place in advance – please make sure you tick the relevant box when booking. Places are subject to availability.**

**20:45**

### **Drinks reception in exhibition**

Don't miss out on the networking highlight of the conference as the exhibition comes alive with music, games, cocktails, entertainment and much more!

**23:00**

### **Conference party**

All delegates are invited to carry on the party. Grab a drink on us and enjoy a night of music and merriment into the early hours.



# THURSDAY 19 MARCH

## 08:00 Deloitte breakfast budget briefing

You don't need to miss out on Budget announcements as Deloitte and the Federation provide a briefing over breakfast on its impact to your organisation.

**Ben Powell, Rhys Cartledge** and  
**David Williams-Richardson**, Deloitte  
**Gill Payne**, National Housing Federation

09:00 Conference registration and exhibition viewing

## 09:30 KEYNOTE



### Housing and the economy – an insider's view

Large market swings have benefited some lucky households, many have been left behind. Furthermore, short term policies of successive

governments have failed to alleviate the symptoms. Hear this country's leading housing economist on:

- The state of the nation, a UK economic outlook
- The current and future demand for UK housing
- How Government and housing associations can help turn the tide

**Kate Barker**, Business Economist  
Chair: **Mark Washer**, Group Finance Director, Affinity Sutton

10:20 Exhibition viewing and refreshments

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## 11:05 BREAKOUT SESSIONS

### B17: Safeguarding your business – regulatory changes

Major regulatory changes, taking effect from 1 April 2015, impose new requirements on housing associations. Associations must maintain an up-to-date register of their assets and liabilities and they must subject their business plans to robust, multi-variate stress-testing. Examine these obligations in detail, and look at evolving good practice as associations respond to them.

**Sue Harvey**, Associate Director, Campbell Tickell  
**John Bryant**, Regulation Policy Leader, National Housing Federation

### B18: Private Rented Sector – the land of honey?

- Can PRS cross-subsidise other activities or does it bring more risk?
- How can the risks associated with PRS be mitigated?
- How should you assess your financial capacity for PRS and raise debt and equity finance?

**Pete Redman**, Managing Director Policy and Research, TradeRisks  
**Waqar Ahmed**, Group Finance Director, L&Q  
**Andy Belton**, Chief Operating Officer, Notting Hill Housing

### B19: Releasing value and cash doesn't have to be taxing

This session will consider how groups can reduce tax costs across the business through:

- effective group structures
- updating processes and controls
- tax efficient procurement and development

**Parul Anand**, Director, Deloitte  
**Rhys Cartledge**, Director, Deloitte

### B20: Securitisation made simple

- The challenges with the current system
- Producing a standardised housing association Certificate of Title format
- Introducing best practice for section 106 agreements and mortgagee exclusion clauses
- An update on the progress made by the Securitisation Working Party Group

**Yogeta Partridge**, Legal Counsel, L&Q  
**Sarah Hind**, Partner, Commercial Property, Clarke Willmott

### B21: Making the case for capital investment

- Explore why investing capital subsidy remains the simplest and best way to ensure a good supply of quality affordable homes
- Discuss the G15 and Federation commission for Frontier Economics to undertake a robust Treasury Green Book analysis
- Hear how we position ourselves in comparison to other capital funding and gain insight into the tangible impacts of good housing

**Nick Woolley**, Public Policy Manager, Frontier Economics  
**David Silk**, Deputy Director of Housing and Planning, HM Treasury (invited)



# Conference programme

## **B22: Utilising strategic assurance**

Consider board member responsibilities, how these may be supported and examples of some of the latest thinking in this area, including:

- enabling boards to review and confirm compliance with regulatory reporting requirements
- balancing the role of boards in relation to scrutiny and strategy
- obtaining the assurance necessary to maintain oversight of ongoing operations and strategic planning and development

**Philip Rego**, Partner, Social Housing Sector Services, BDO  
**Nicola Dey**, Senior Manager, Risk and Advisory Services, BDO

## **B23: Back to the future: Analysing spend to deliver savings**

The underlying rationale for a spend analysis project is to gain a clearer understanding of an organisation's expenditure and how it might be managed better. In this session, hear how Orbit carried out a full-scale analysis of their spend and how PfH can help you control your spend and drive procurement efficiency.

**Gary Stephens**, Procurement Director, Orbit Group and Service Matters

**Steve Malone**, Managing Director, CEL Procurement

## **B24: Powerful persuasive presenting**

- Explore the secrets of powerful speaking and develop your own style
- Examine the critical tools of great speaking and speaking with confidence
- Learn how to structure a memorable message
- Build ways to be a more engaged and authentic speaker

**David Willis**, Partner and Leadership Coach, Cmt

**12:05** Lunch and exhibition viewing



## **13:20** BREAKOUT SESSIONS

### **B25: The growing importance of bond finance to the sector**

- An overview of pre-2008 market conditions compared to those that exist now
- Analysis of the drivers behind housing associations' increased activity in capital markets
- A review of the pros and cons attached to different forms of bond finance
- Consideration of potential future trends

**Piers Williamson**, Chief Executive, The Housing Finance Corporation

**Henrietta Podd**, Head of Debt Advice and Origination, Canaccord Genuity

### **B26: Review your service charges approach**

- The importance of leaseholder consultation before embarking on a programme of costly major works
- Getting the consultation process right and considering the relevant case law
- Key distinctions between eligible and ineligible service charges
- Current rules and regulations
- Project planning – service charge accounting and reporting
- Matters of judgment

**Jonathan Pryor**, Partner, Smith and Williamson

**Jonathan Hulley**, Partner, Clarke Willmott

### **B27: Mergers – what is success and why do some fail?**

Mergers can help provide more capacity and drive better value. But not always. The panel will discuss what has worked, what hasn't and look into the crystal ball for future developments.

**Heather Ashton**, Group Director of Resources, Thirteen Group

**Andrew Cowan**, Partner, Devonshires Solicitors

**David Williams**, Associate, Campbell Tickell

### **B28: Exploring the upside of risk management – looking to the future**

- Why risk management is still perceived as mitigating 'down-side' risks
- Risk as a key benefit – how it supports the attainment of an organisation's aims and objectives
- The potential positive changes in the housing sector and wider afield
- Practical guidance on how you can set up and implement mitigation strategies

**Richard Wood**, Head of Housing, Zurich

**Sarah Pearson**, Strategic Risk Practice Leader, Zurich

### **B29: 2013 accounts to be SORPedoed**

Join this interactive session that will review and debate:

- HCA global accounts expressed in current UK GAAP and translated into FRS 102 format
- adjustments to the income statement and balance sheet for
  - financial instruments
  - grants, PPE, impairment assessment and deemed cost
  - SHPS deficits
- Loan covenants compliance

**Philip Brown**, Technical Associate Director, Baker Tilly

**Phil Cliftlands**, Partner, Not For Profit Assurance, BDO

**Robert Griffiths**, Chief Financial Officer, Longhurst Group

**Anna McOwen**, Director of Finance, Operations, WM Housing Group

**Tony Wilson**, Finance Director, Wales and West Housing Association

**Sarah Smith**, Executive Director, Finance and Resources, AmicusHorizon



### B30. Mirror, mirror on the wall, who's the most efficient of them all?

In this session hear how housing associations are earning record surpluses to re-invest in core activity by securing efficiency gains:

- Defining efficiency gains – inactivity and reduced spend or lower costs but greater outputs
- Tracking headline efficiency gains to higher profitability and improved outcomes
- Case studies on securing efficiencies and communicating gains to stakeholders

**Philippa Jones**, Executive Director, Bromford Housing Group (invited)

**Patrick Symington**, Finance, Planning and ICT Director, First Wessex

### B31. Diversification – non-housing contracts

This session will look at the diverse range of activities housing associations are involved in to increase revenue streams from traditional non-social housing contracts including health, care and support and justice.

**Mark Henderson**, Chief Executive, Home Group

### B32. Building compelling relationships

- How to keep your professional relationships alive and productive
- Knowing where you are with your key stakeholders
- Tools for building rapport and listening actively, and recognising when a relationship is under strain
- How to build business relationships based on trust and integrity

**Gordon Raitt**, Senior Consultant and Leadership Coach, Cmt

**14:10** Final exhibition viewing and refreshments with prize announcements

## 14:50 KEYNOTE



### Politics and housing – the future

Michael Portillo is back by popular demand! Just seven weeks before the General Election, he will give his insight on politics, the parties' priorities and who he thinks will win. Our chief executive David Orr joins him to discuss plans to get each party to commit to ending the housing crisis within a generation when elected, and what you can do to help.



**Michael Portillo**, Journalist and Broadcaster  
**David Orr**, Chief Executive, National Housing Federation

**15:40** Conference close

# Publications

**NATIONAL  
HOUSING  
FEDERATION**

## Housing SORP 2014

Get up to date to UK accounting practice following the issue of new Financial Reporting Standards, effective for financial years beginning on or after 1 January 2015.



## Finance demystified

Written to help board members — and senior managers who aren't finance experts — understand financial information and the financial position of their organisation.



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# LEADERSHIP SUMMIT 2015

Leading by design

25 February | St Pancras Renaissance Hotel, London



**Danny Dorling,**  
Social Geographer



**Andrew Neil,**  
Owner,  
The Spectator



**Rita Clifton,** former Vice  
Chairman and Strategy Director  
at **Saatchi & Saatchi**, former  
Chairman of **Interbrand**



**Will Self,**  
Professor of  
contemporary thought,  
**Brunel University**



#summit15  
@natfedevents

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# Exhibiting and sponsorship opportunities

The Federation's Housing Finance Conference and Exhibition has been running successfully for a third of a century and remains the premier finance event in the sector regularly attracting 1,100 senior decision-makers.

The highly regarded exhibition, which forms the networking hub of the event, offers exhibitors the perfect opportunity to engage with finance directors and senior finance professionals from housing associations in the most effective way possible; face-to-face. March 2015 will see the largest ever exhibition with informative, interactive and entertaining exhibits from over 120 leading suppliers to the sector.

"THE BEST EVENT TO CONNECT DIRECTLY WITH THOSE WHO NEED FINANCING."

Gerhard Oberholzer, Partner,  
GB Social Housing

"THE BEST EXHIBITION IN THE SECTOR – GREAT CHANCE TO SPEAK TO CLIENTS AND PROSPECTIVE CLIENTS."

Louise Hughes,  
Marketing Manager,  
Grant Thornton

"A GREAT CONFERENCE FOR NETWORKING AND GAINING NEW LEADS."

Ben Virgo,  
Marketing Manager, M3

## The following exhibitors have already confirmed their participation:

4 Eyes Ltd | Aareon UK | Allen Lane Financial Recruitment | allpay Ltd | Ark Housing Consultancy LLP | Arthur J. Gallagher Housing Ltd | Asprey Management Solutions Ltd | Baker Tilly | BDO LLP | Beever and Struthers | Brixx | Bruton Knowles | BWNL | Capita | Castle Computer Services | Charity Bank | Clarke Willmott LLP | Commercial Initiatives Ltd | Corporate Financial Management Systems (CFMS) Ltd | Countrywide Social Housing | Crowe Clark Whitehill | Deloitte LLP | DEXIA Management Services Ltd | Documotive | Finalysis UK Ltd | First Actuarial LLP | Fitch Ratings | GB Social Housing | Grant Thornton UK LLP | Hays | HouseMark Ltd | Housing Contact | Housing Partners Ltd | Hyman Robertson Services | Boardpad | Inside Housing | Invu | Services Ltd | JC Rathbone Associates Ltd | JLL |

Keystone | KPMG LLP | Kypera Ltd | LAKE Financial Systems | Lloyds Bank | Logic Networks | M&G Investments | M3 | MAZARS LLP | Michael Page International plc | Montal Computer Services | The Monarch Partnership | Moody's Investors Service Ltd | National Housing Federation | Nationwide Building Society | Opus Information Technology Ltd | Orchard | Payden & Rygel | PricewaterhouseCoopers Services | Professional Advantage Ltd | Real Asset Management | Robertson Bell Ltd | Royal London Asset Management | RP Assure | Santander Corporate and Commercial Banking | Savills (UK) Ltd | Service Matters | SDS | Smith & Williamson | The Royal Bank of Scotland | This Housing | TradeRisks Ltd | Triodos Bank | Trowers & Hamlins LLP | XL Print Software | Vantage Business Solutions LLP | Zurich Municipal

THERE ARE A LIMITED NUMBER OF STANDS AVAILABLE STARTING AT JUST **£1,480 +VAT**

**F** Foremarke  
EXHIBITIONS

In addition to exhibiting we are pleased to offer a wide range of powerful, innovative and cost-effective sponsorship opportunities at this event, ideal for organisations wishing to maximise their profile in the sector and make a positive impact at the event.

### Sponsorship opportunities available include:

- High-profile joint overall sponsorship
- Conference drinks reception
- Event website
- Conference plenary sessions

To book or find out about getting involved as an exhibitor or a sponsor please contact Julian Hurst, Phil Keith or Mel Agostini at Foremarke Exhibitions on **020 8877 8899** or [housing@foremarke.uk.com](mailto:housing@foremarke.uk.com)





# How to book



**Online:** [www.housing.org.uk/finance](http://www.housing.org.uk/finance)  
with a credit or debit card



**Email:** Scan and email your booking form  
to [events@housing.org.uk](mailto:events@housing.org.uk)



**Mail:** Complete and return the booking form  
along with your full payment to: Business Sales  
and Support, National Housing Federation, Lion  
Court, 25 Procter Street, London, WC1V 6NY



**Call:** 020 7067 1066 to secure your place with a  
credit or debit card

Places are subject to availability and early booking is advised.  
Please ensure that the names of individual delegates are  
included as you would like them to appear on the delegate list  
and their name badge. You should also indicate each delegate's  
session preferences.

**BOOK 6 DELEGATE  
PLACES & GET A  
7TH PLACE FOR  
FREE!\***  
CALL 020 7067 1066  
FOR MORE DETAILS

## ACCOMMODATION

Residential conference fees include accommodation and breakfast at  
the University of Warwick. There are limited bed and breakfast places  
available on **Tuesday 17 March** – book early to avoid disappointment.

If you would like to book accommodation outside of the University,  
you should book a non-residential delegate place. We have arranged  
some special rates at local hotels which can be accessed at  
[www.phrweb.co.uk](http://www.phrweb.co.uk) using event code: **NHF5**.

## ADVERTISING

This is an excellent opportunity to get in front of 1,100 senior finance  
decision makers. If you would like to include a publicity leaflet about  
your organisation in our delegate packs for £680 +VAT, email  
[marketing@housing.org.uk](mailto:marketing@housing.org.uk).

## PAYMENT

All bookings must be made with full payment prior to the start of the  
conference. Registered delegates who do not attend the event are liable  
for the full delegate fee and will not receive any refund if payment has  
already been made.

**BUS  
STOP**

## Free shuttle bus

The University of Warwick is offering a complimentary shuttle bus service between Coventry train station  
and the University. Look out for more details nearer the time at [www.housing.org.uk/finance](http://www.housing.org.uk/finance)

**DISCLAIMER:** This programme is correct at the time of going to press. In the event of one or more of the advertised speakers being unable to attend, for reasons beyond the control of the conference  
organisers, we reserve the right to make alterations or substitutions to the programme as deemed fit. All timings are provisional and may be subject to change. Views expressed by speakers are their  
own. The National Housing Federation disclaims any liability for advice given or views expressed by any speaker at the event or in notes or documentation provided for the delegates.

**Early booking fee** – book by 23 January to  
save **£100** per delegate

	Members	Associates	Non-members
Residential en-suite	<b>£730</b>	<b>£825</b>	<b>£890</b>
Non-residential	<b>£655</b>	<b>£750</b>	<b>£815</b>

**Standard fee** – book on or after 23 January

Residential en-suite	<b>£830</b>	<b>£925</b>	<b>£990</b>
Non-residential	<b>£755</b>	<b>£860</b>	<b>£915</b>

Registration as a day delegate entitles one named  
person to attend all conference sessions on any one  
day at the following rates:

<b>Day attendance only</b>	<b>£520</b>	<b>£595</b>	<b>£645</b>
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**TO HELP YOU MAXIMISE YOUR TIME AT THE EVENT,  
YOU WILL BE ABLE TO DOWNLOAD THE OFFICIAL  
NETWORKING PLATFORM AND CONFERENCE APP.**



- View speaker presentations
- See who's exhibiting and find them using the interactive floor plan
- View the full programme and your personalised schedule
- Connect with other attendees by sharing messages

As soon as the app is available  
to download, as a delegate,  
you will be sent full details.

# Booking form

HOUSING FINANCE CONFERENCE AND EXHIBITION  
18 – 19 MARCH 2015, UNIVERSITY OF WARWICK, COVENTRY, CV4 7AL

PRIORITY CODE: FIN0315WEB

Please note that any delegates whose bookings are received after 2 March 2015 may not be included on the delegate list.

## ORGANISATION DETAILS

Contact name .....  
Email ..... Tel: .....  
Invoice address .....

### 1st Delegate name

Job title ..... Organisation .....  
Delegate mobile no. ....  
Delegate email .....

[You must supply your email address so you can receive your booking confirmation]

#### My dietary requirements

My other requirements [e.g. wheelchair access] .....

Total delegate fee .....

### 2nd Delegate name

Job title ..... Organisation .....  
Delegate mobile no. ....  
Delegate email .....

[You must supply your email address so you can receive your booking confirmation]

#### My dietary requirements

My other requirements [e.g. wheelchair access] .....

Total delegate fee .....

## SESSION CHOICES

Delegates can only attend ONE session at any time. Sessions are subject to availability and will be allocated on a first-come, first-served basis. Failure to make your choices may result in you being unable to attend fully booked sessions. Please indicate your 1st and 2nd choices:

### 1ST DELEGATE WEDNESDAY 18 MARCH

09:00-09:45

Hot topic breakfast briefing: I will be attending ☐ Yes ☐ No

12:10-13:00 1st choice ..... 2nd choice .....

Choose from B1 B2 B3 B4 B5 B6 B7 B8

14:20-15:10 1st choice ..... 2nd choice .....

Choose from SP1 SP2 SP3

15:20-16:10 1st choice ..... 2nd choice .....

Choose from SP4 SP5 SP6

16:55-17:45 1st choice ..... 2nd choice .....

Choose from B9 B10 B11 B12 B13 B14 B15 B16

THURSDAY 19 MARCH

08:00-09:00

Deloitte breakfast budget briefing: I will be attending ☐ Yes ☐ No

11:05-12:05 1st choice ..... 2nd choice .....

Choose from B17 B18 B19 B20 B21 B22 B23 B24

13:20-14:10 1st choice ..... 2nd choice .....

Choose from B25 B26 B27 B28 B29 B30 B31 B32

### 2ND DELEGATE WEDNESDAY 18 MARCH

09:00-09:45

Hot topic breakfast briefing: I will be attending ☐ Yes ☐ No

12:10-13:00 1st choice ..... 2nd choice .....

Choose from B1 B2 B3 B4 B5 B6 B7 B8

14:20-15:10 1st choice ..... 2nd choice .....

Choose from SP1 SP2 SP3

15:20-16:10 1st choice ..... 2nd choice .....

Choose from SP4 SP5 SP6

16:55-17:45 1st choice ..... 2nd choice .....

Choose from B9 B10 B11 B12 B13 B14 B15 B16

THURSDAY 19 MARCH

08:00-09:00

Deloitte breakfast budget briefing: I will be attending ☐ Yes ☐ No

11:05-12:05 1st choice ..... 2nd choice .....

Choose from B17 B18 B19 B20 B21 B22 B23 B24

13:20-14:10 1st choice ..... 2nd choice .....

Choose from B25 B26 B27 B28 B29 B30 B31 B32

## DELEGATE FEES

The conference fee includes attendance at all sessions, refreshments and lunch on both days. It also includes the conference dinner, drinks reception and party on Wednesday 18 March. For accommodation at the University at Warwick, you should book a residential place.

**Early booking fee** – book by 23 January to **save £100 per delegate**

	Members		Associates		Non-members	
Delegate 1 <sup>st</sup> /2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>
Residential en-suite	£730	<input type="checkbox"/>	£825	<input type="checkbox"/>	£890	<input type="checkbox"/>
Non-residential	£655	<input type="checkbox"/>	£750	<input type="checkbox"/>	£815	<input type="checkbox"/>

**Standard fee** – book after 23 January

	Members		Associates		Non-members	
Delegate 1 <sup>st</sup> /2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>
Residential en-suite	£830	<input type="checkbox"/>	£925	<input type="checkbox"/>	£990	<input type="checkbox"/>
Non-residential	£755	<input type="checkbox"/>	£860	<input type="checkbox"/>	£915	<input type="checkbox"/>

**Registration as a day delegate** entitles one named person to attend all conference sessions on any one day at the following rates:

Delegate 1 <sup>st</sup> /2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>
Day attendance only	£520	<input type="checkbox"/>	£595	<input type="checkbox"/>	£645	<input type="checkbox"/>
Day attending	Wed	<input type="checkbox"/>		<input type="checkbox"/>	Thur	<input type="checkbox"/>

## OPTIONAL EXTRAS

### Conference accommodation on Tuesday 17 March

Accommodation at Warwick on Tuesday 17 March ☐ 1<sup>st</sup> Delegate ☐ 2<sup>nd</sup> Delegate £75

### Conference networking dinner on Wednesday 18 March

I wish to attend the conference dinner: 1<sup>st</sup> Delegate ☐ Yes ☐ No 2<sup>nd</sup> Delegate ☐ Yes ☐ No

### HANA Awards on Tuesday 17 March

Awards dinner tickets:

Full table of 10 ☐ £1250 + vat Half table of 5 ☐ £675 + vat

☐ Accommodation at Warwick inc return travel to Awards £80 + vat

## PAYMENT

☐ I understand that payment must be made at the time of booking

**Total payment £**

☐ I enclose a cheque payable to the National Housing Federation

☐ I have paid by BACS and attach the remittance advice

(Please quote **FIN0315** on all BACS transmissions)

National Housing Federation bank account details are:

LloydsTSB, Kings Cross Branch, 344 Grays Inn Road, London, WC1X 8BX

Sort Code: 30-94-73 Account No. 00113238

☐ Please debit my debit/credit card: Visa / Mastercard / Maestro / Solo / Electron (We do not accept Diners Card or AMEX)

Card number

Start date

Expiry date

Issue no (debit cards only)

3 digit security code

Name on card: .....

Card holder's signature: .....

Date: .....

### Where did you hear about the conference?

- |   |  |
|---|--|
| <input type="checkbox"/> Direct mail    | <input type="checkbox"/> Employer                            |
| <input type="checkbox"/> Email          | <input type="checkbox"/> Federation external affairs manager |
| <input type="checkbox"/> Web            | <input type="checkbox"/> 24housing                           |
| <input type="checkbox"/> Telephone      | <input type="checkbox"/> Other (please specify)              |
| <input type="checkbox"/> Inside Housing | .....  |

### ALL CANCELLATIONS MUST BE MADE IN WRITING.

Cancellations will be charged a £100 administration fee. The full fee is payable for any cancellations received after 4 March 2015.

**\* Group discount:** When you book 6 or more places you will get the 7th place free. The free place will be non-residential only and applies to the lowest rate purchased. Does not apply to day delegates.

### DATA PROTECTION

The National Housing Federation gathers personal data in accordance with the Data Protection Act 1998. This information may be forwarded to third parties to be used for marketing purposes or for mailing information about goods and services that may be of interest. ☐ Please tick the box if you do not wish to receive information about existing and future products and services provided by the National Housing Federation. ☐ Please tick the box if you do not wish to have your details passed to third party organisations.

The National Housing Federation is the voice of affordable housing in England. We believe that everyone should have the home they need at a price they can afford. That's why we represent the work of housing associations and campaign for better housing.

**NATIONAL  
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Our members provide two and a half million homes for more than five million people. And each year they invest in a diverse range of neighbourhood projects that help create strong, vibrant communities.

## Forthcoming events **2015**

**15 JANUARY**

Risk Conference, The REP, Birmingham

**13 – 14 FEBRUARY**

Board Members' Conference and Exhibition, Lancaster Hotel, London

**25 FEBRUARY**

Leadership Summit, St Pancras Renaissance Hotel, London

**17 MARCH**

Housing Association National Accountancy Awards (HANA Awards),  
National Motorcycle Museum, Birmingham

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For a brochure on any of these events visit **[www.housing.org.uk/events](http://www.housing.org.uk/events)** or email **[marketing@housing.org.uk](mailto:marketing@housing.org.uk)** stating the event name and we will send you information.



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