



Finance Conference

7/8 October 2021

Learn. Connect. Grow.



CHC Finance Conference 2021

The quirks of event scheduling during COVID-19 mean this will be the second opportunity for finance professionals to come together at CHC's Finance Conference in 2021, but the first this financial year, and the pandemic still remains a live consideration for all of our organisations.

While the impressive vaccine rollout in Wales means that we are able to re-acquaint ourselves with family and friends, the day-to-day economic impact of the pandemic is beginning to show. Pressure on supply chains, unease about inflation and real concerns about poverty mean that housing associations face a growing number of strains on their finances.

All the while, a new Welsh Government has put tackling climate change at the heart of its new Programme for Government, with housing at the heart of a new Climate Change Ministry. Housing associations are preparing for the rollout of a new Social Housing Grant regime and the new 20,000 home target, but questions remain over how we will fund the decarbonisation of our existing homes, and how we respond to the ongoing work required to ensure buildings are safe.

Balancing these challenges in a world that is still adapting to a "new normal" will be difficult, but this conference will be an opportunity to explore these themes, and many more, including how both you and your business can build resilience. Colleagues from across the sector, government and the finance industry will find plenty of opportunities to learn, share their experiences and hear from our line-up of high profile experts across a range of topics.

Steve Evans

Assistant Director of Finance & IT

Programme at a glance

Thursday 7th October

[New Social Settlement: A future economic and political outlook. Greg Thwaites, Research Director, Resolution Foundation](#)

[A new social settlement - can we afford it? - Alan Brunt, Chief Executive, Bron Afon Community Housing Group](#)

[Affordability - A European Perspective, David Orr, Co-Chair, #Housing 2030](#)

[Regulatory Framework Update, Ian Walters, Head of Regulatory Strategy, Welsh Government](#)

Friday 8th October

[Economic Black Swans, Sarah Dickins, Economics Correspondent, BBC Wales](#)

[Economic Black Swans – Panel Session, Jai Lakhani, Barclays Bank and Valerie Livingston, Director, Newsdirect Wales](#)

[Best Value for your Local Economy and your organisation, Sarah Longlands, Chief Executive, CLES](#)

[Overcoming Adversity, Fabrice Muamba, Former Footballer and Inspirational Speaker](#)

A wide range of workshops including:

- Green Funding for Decarbonisation
- Building Safety: How does it affect a business' financial capacity?
- Pensions Update
- ESG and Sustainability Linked Loans

Key:

Main Session

Break & Networking

Workshop

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Thursday 7th October

9.00am	Registration, networking and exhibition viewing	
10.00am	Welcome and Scene Setting Simon Jones, Chair of Finance SDG and Executive Director of Finance, Coastal Housing @CoastalHousing	
10.15am	New Social Settlement: A future economic and political outlook Greg Thwaites, Research Director, Resolution Foundation @resfoundation Almost eighteen months on from the start of the COVID-19 pandemic, Wales and the rest of the UK are facing up to the daunting prospect of plotting their social and economic recovery from the virus, whilst dealing with the impacts of an ever growing climate emergency. The political and economic choices we face will define the prospects of future generations, and many have argued that these dual challenges require a radical overhaul of the economy. In this session Greg will explore what a new social settlement might look like, and the political and economic choices we face in getting there. What would our public services look like? How would people benefit? And importantly, can we afford it? Greg joined the Foundation as Research Director in September 2020. Prior to this, he was Head of International Research at the Bank of England, and worked for the United Nations Mission in Kosovo and the Independent Commission on Banking (the 'Vickers Commission'). He has broad theoretical and empirical research interests in remittances and fintech in a development context, the macroeconomics of demographic and structural change, macroeconomic policy, financial stability, and inequality and distribution.	

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10.40am	A new social settlement - can we afford it? - Panel Session <p>Greg Thwaites will be joined by a panel of leading experts to explore the ideas proposed in the keynote session, and look at the implications for the finances of government and public service organisations.</p> <ul style="list-style-type: none"> Alan Brunt, Chief Executive, Bron Afon Community Housing Group @albrunt
11.15am	A chance for a cuppa and a chat - Coffee and Chat room kindly sponsored by Savills
11.30am	Main Session: Affordability - A European Perspective David Orr, Co-Chair, #Housing 2030 @DavidOrrCBE <p>Ensuring that our homes are affordable is one of the key policy challenges we face as housing associations. However balancing the provision of low rents with the need to maintain homes to the highest possible standards and build new homes for those in need is not unique to Wales.</p> <p>The United Nations Economic Commission for Europe (UNECE) and Housing Europe's #Housing2030 project is a joint initiative of housing experts from across Europe, exploring how to support national governments and housing providers to improve the affordability of their homes.</p> <p>This session will reflect on the challenges they've identified from across Europe, and the successful ways in which housing providers and government have responded.</p>
12.15pm	Lunch and Networking
1.15pm	Workshop Sessions

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	<p>Green Funding for Decarbonisation</p> <p>Dr Eurgain Powell, Change Maker, Future Generations Office @futuregencymru</p> <p>Earlier this year, the Future Generation Commissioner released <i>Homes Fit for the Future: The Retrofit Challenge</i>, a report to consider the funding needed to decarbonise homes in Wales. The report made bold recommendations on how to bridge the funding gap, and this session will explore these solutions in more detail.</p>
	<p>ESG and Sustainability Linked Loans</p> <ul style="list-style-type: none">• Peter Lewis, Group Director of Resources, Cartrefi Conwy @CartrefiConwy• James Tattersall, Senior Director, Centrus @_Centrus <p>Over the past two years we've seen interest in environmental, social and governance (ESG) considerations explode in the social housing sector.</p> <p>With the rise of social and sustainable bonds and sustainability linked loans housing providers have access to a raft of ESG related financial products which is bringing new investor interest to the sector. But does the sector need impact investment? What is driving funders and housing providers to start their sustainability journeys? How do you establish a sustainability reporting framework and why is data so important?</p> <p>This session will look at the growth of sustainability linked loans and differing approaches of early adopters from across the UK</p>



	<p>Building Safety: how does it affect a business' financial capacity? Nigel Williams, Director of Housing Valuation, Savills @Savills</p> <p>The housing sector faces some major costs in the coming years. Continued work on building safety, the ramping up of decarbonisation, and increasing costs for new homes, means housing providers will need to take action to unlock additional cash flow capacity if they are to continue increasing investment in existing homes and ensure adequate financial capacity.</p> <p>In this session, Nigel Williams of Savills will set out five main areas where housing providers could improve their cash flow.</p>	
2.15pm	<p>A chance for a cuppa and a chat - Coffee and Chat room kindly sponsored by Savills</p>	
2.30pm	<p>Regulatory Framework Update Ian Walters, Head of Regulatory Strategy, Welsh Government @WelshGovernment</p> <p>Following the recent consultation on a refreshed regulatory framework, this session will provide attendees with an opportunity to hear about the next steps the Regulator is taking and how it will affect housing associations.</p>	
3.00pm	<p>Conference reflections and end of Day One</p>	

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Friday 8th October

9.00am	Registration, networking and exhibition viewing	
10.00am	Welcome and Scene Setting Sophie Taylor, Vice Chair of SDG and Head of Finance & Procurement, Bron Afon Community Housing @SophieTBronAfon	
10.15am	Economic Black Swans Sarah Dickins, Economics Correspondent, BBC Wales @SarahOnTheNews Sarah Dickins is BBC Cymru Wales' first Economics Correspondent and one of the country's most experienced journalists. As supply chains are stretched, and the prospect of inflationary rises grows, how can businesses prepare, and will the Welsh economy ever look the same as it did before the pandemic? In this session today, Sarah will draw on her extensive experience to speak about economic black swans, her views on what next for the Welsh economy and what you can do to build resilience to significant external economic forces?	
10.45am	A chance for a cuppa and a chat Coffee and Chat room kindly sponsored by Savills	

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11.00am	Economic Black Swans – Panel Session Sarah Dickins will be joined by our panellists who will discuss post pandemic risks for housing associations <ul style="list-style-type: none"> • Jai Lakhani, Economist, Barclays Bank @Barclays • Valerie Livingston, Director, Newsdirect Wales @velivingston
12.00pm	Lunch Break and Networking
12:45pm	Best Value for your Local Economy and your organisation Sarah Longlands, Chief Executive, CLES @CLEStinkdo The advocates of local procurement suggest that governments should use their buying power to support local businesses in the hope that this will grow the local economy. This model has received increasing interest in the UK recently, with experiments taking place in Preston, Greater Manchester and Doncaster. In this session, Sarah will explore the moment we are now in for local economic development, how that relates to community wealth building, and the on-the-ground processes that are incrementally turning the dial towards system change.
1.15pm	A chance for a cuppa and a chat Coffee and Chat room kindly sponsored by Savills
1.30pm	Workshop Sessions

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	<p>Pensions Update Stuart Price, Partner, Quantum Advisory @QuantumAdvisory</p> <p>The impact of increasing FRS102 deficits presents significant challenges for housing associations' finances. This session will provide an overview on how corporate bond yields, inflation expectations and movement in actuarial assumptions have impacted balance sheet positions.</p> <p>Quantum Advisory will offer expert assessment on the landscape for SHPS and LGPS, interpret the fallout from the SHPS triennial evaluation and offer valuable insight as to what lies ahead and how risks can be mitigated.</p>
	<p>Insurance Jeff Laidler, Partner & Insurance Risk Consultant, Gibbs Laidler @GibbsLaidlerLLP</p> <p>In this session Jeff will give an overview of what we've seen happening of late in the insurance market, including the effects of covid, building safety, cyber, flood risk and the effect on premiums and terms</p>
	<p>Housing Finance for Board Members Sarah Prescott, Financial Consultant and Trainer @SPrescottWales</p> <p>As the challenges facing housing associations increase in profile and complexity, so too does the financial response. The financing arrangements of housing associations can be tricky to navigate as a board - new and old. In this session, Sarah will use her insight as an FD of numerous housing associations and as a board member to distil the financing challenge into something all board members will find valuable.</p>
2.15pm	<p>A chance for a cuppa and a chat - Coffee and Chat room kindly sponsored by Savills</p>

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2.30pm	<p>Overcoming Adversity Fabrice Muamba, Former Footballer and Inspirational Speaker @fmuamba6</p> <p>Fabrice Muamba is a former footballer who was forced to retire from the game when he suffered a cardiac arrest on the pitch playing against Tottenham Hotspur in the FA Cup. In one of the most distressing scenes in the history of football, Fabrice collapsed on the pitch mid-match against Tottenham, and despite his heart stopping for 78 minutes, thanks to the quick response of the medical team and due to his level of fitness, he went on to make a remarkable recovery, finally being discharged from hospital just over a month later.</p> <p>Today Fabrice is here to tell his story and how he overcame adversity to begin a new career as a TV pundit and coach, and how you can build your own resilience in overcoming your own challenges.</p>
3.15pm	<p>Conference reflections and Close</p>

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