

**Community  
Housing  
Cymru  
Events**



# **Finance Conference 2019**

**Metropole Hotel, Llandrindod Wells,  
Powys**  
*11/12<sup>th</sup> July 2019*

Welcome to CHC's Finance Conference 2019. This conference is a long standing 'must attend' event for finance professionals, board members and leaders across the social housing sector. We are pleased to be back at Llandrindod Wells this year with an event that seeks to inform and inspire whilst encouraging networking and sharing of best practice with fellow sector professionals.

The programme has been compiled following feedback from CHC members on topics you wish to learn more about which add value to you, your organisation and stakeholders. Speakers and workshops will provide insight on many subject areas including the political and economic environment, risk, regulation and governance, and next steps following the Affordable Housing Review.

We look forward to welcoming you over the two days for what promises to be an exciting and thought-provoking event.

**Clarissa Corbisiero-Peters**  
**Director of Policy/Deputy Chief Executive**

**Steve Evans**  
**Assistant Director, Finance  
& ICT**

**Conference dinner kindly sponsored by Lloyds Bank:**



# Finance Conference 2019

## Metropole Hotel, Llandrindod Wells, Powys

11/12<sup>th</sup> July 2019

9.00am	<b>Registration, Refreshments and Exhibition Viewing</b>
9.45 am	<b>Welcome and Introductions</b>
	<i>Conference Chair -</i>
	<i>Room - Powys</i>
9.55am	
	<i>Trevor Williams</i>
	<i>Room - Powys</i>
	<p>Trevor Williams is the former Chief Economist at Lloyds Bank Commercial Banking, a position he held for well over 10 years. During this time he established a highly-regarded, award-winning, team of economists analysing global and domestic data to support clients ranging from financial institutions to large corporations and SMEs with bespoke insight.</p> <p>Hear his thoughts on the economic picture across the UK and will try to decipher what leaving Europe means to the UK and Wales.</p>
10.45	<b>How the land lies</b>
	<i>Rhodri ab Owen, Positif</i>
	<i>@rhodriabowen</i>
	<i>Room - Powys</i>
	It have been a time of upheaval and turmoil in all parties, Rhodri will give his views on the current political landscape for Wales and the UK,

	looking at the First Ministers first 6 months in power and what is on the horizon for Welsh and UK Governments.
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<b>11.15 am</b>	<b>Refreshments and Networking</b>
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<b>11.45 am</b>	<b><u>Workshops</u></b> <b>Valuations and Increased Pressure on Margins</b>
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	<i><b>Nigel Williams, Director, Savills</b></i> <i><b>@Savills</b></i>
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	Nigel will explain to delegates the current position of valuations and how adverse rent settlements can impact on margins. He will also discuss the importance of maintaining margins for borrowing to build new homes.
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<b>11.45 am</b>	<b><u>Workshops</u></b> <b>Treasury Management and Funding</b>
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	<i><b>Andrew Stirling, Lloyds Bank</b></i>
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	This session will give a view and insight on funding in the Welsh Housing Sector, what are the key trends and what will be the outlook on Treasury management & funding for the sector.
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<b>11.45 am</b>	<b><u>Workshops</u></b> <b>Pensions Landscape</b>
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	<i><b>Stuart Price, Quantum Advisory and Gary Bradley, The Pensions Trust</b></i>
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	Gary will cover the recent Social Housing Pension Scheme (SHPS) valuation, changes to the allocation of deficit contributions and the latest Scheme funding update. Stuart will provide his experience of how the Housing Sector in Wales reacted to the results for the SHPS valuation and what have they done as a consequence. In addition, with the 1 April 2019 Local Government Pension Scheme (LGPS) valuations well underway, Stuart will give his views as to what the results could look like and what are the implications for Housing Associations that participate in the LGPS.
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<b>11.45 am</b>	<b><u>Workshops</u></b>
	<b>Anti Bribery &amp; Corruption</b>
	<i>Andrew Chainey, Tantrwm and John Walsh, C-S-I.online</i>
	<p>Anyone who has a role within the company where they influence the awarding of contracts, have fiscal responsibility at any level. In short anyone who is susceptible to bribery and corruption or who may be affected by the legislation.</p> <p>This workshop will highlight the controls HA's need to put into place to mitigate loss, how to recognise bribery &amp; corruption risk factor and make informed ethical decisions protecting the organisations integrity and reputation.</p>
<b>11.45am</b>	<b><u>Workshops</u></b>
	<b>Finance 101 - Inside the Black Box</b>
	<i>Joseph Carr, Altair</i>
	Joseph gives an introduction to Housing Association Finance and Risk.
	<b><u>Workshops</u></b>
	<b>Tax 101 – An Introduction</b>
	<i>Nick Comer, Director, Deloitte</i>
	This session will give delegates an introduction to world of Tax and what items should they be aware of in Social Housing. The current factors impacting the sector and what future considerations should the sector be aware of.
<b>12.45 pm</b>	<b>Lunch, Exhibition Viewing and Networking Room – The Ballroom</b>
<b>1.45pm</b>	<b>Rethinking Housing in a disruptive world</b>
	<i>Lee Sugden, Chief Executive, Salix Homes</i>
	<i>Sharon Jones, Creating Enterprise C.I.C</i>

	<i>Room - Powys</i>
	The world has changed. Housing has not. At least not enough. While the housing sector is struggling to get to grips with the digital revolution, with all organisations on a journey to ‘rethink housing’ and become a housing associations of the future. Our panel will share their experiences on how their organisations are evolving ways of working in order to face these challenges head-on and how the sector needs to change to meet customers’ needs and expectations in a modern and digital world.

**2.45 pm**

## **Workshops**

### **Regulatory Update**

	<i>Helen White, Chair of Welsh Regulatory Board</i>
	In May 2019 the Regulatory Board for Wales published their Annual Report to the Minister advising not only the retrospective performance of the sector but also some of the future challenges that lie ahead and the possible implications for regulation. Helen will talk about these challenges and share her thoughts about how the sector can engage positively with the Regulatory Framework requirements in Wales. Helen will draw on good practice and the lessons to learn from other regulated sectors in Wales and further afield.

**2.45 pm**

## **Lessons Learnt from Grenfell**

	<i>Marc Bates, JLT and Chris Tarrier, Thistle Insurance</i>
	The tragic events at Grenfell Tower sent shockwaves through the Housing and Insurance sectors. Marc and Chris will discuss the effect on the insurance industry and how this effects HA’s and Tenants.

**2.45 pm**

## **Workshops**

### **Welfare Reform – The impact of Universal Credit**

	<i>Sarah Seegar, and Emma Owens, Curo Housing</i>
	Curo, a Bath based Housing Association are in a Universal Credit (UC) pathfinder area. They have had the UC “full service” since May 2016.

	<p>Emma and Sarah will be able to explain the relative impact of various welfare reforms and how this affects customers financial resilience.</p> <p>They will share the financial planning that Curo did, what they invested and where and show the outcomes, including rent arrears and the impact on Bad Debt and tenancy turnover.</p>
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<b>2.45 pm</b>	<p><b><u>Workshops</u></b></p> <p><b>Digital transformation and Why Housings Associations should embrace it:</b></p>
	<p>Conor O’Flynn, Managing Director, Centrus</p>
	<p>With the ever-increasing pace of change, the remit of a treasurer is now much wider, having responsibility for risk management, corporate finance and financial control.</p> <p>These responsibilities by definition equate to a higher workload with the same level of human resources. Therefore it is only sensible for these departments to search for solutions to lighten this load.</p> <p>Treasurers look to leverage technology and connectivity that can integrate treasury and risk management processes start-to-end. All that without losing sight of minimising operational risk, increasing operational security and automating many manual processes. This empowers treasury departments to focus on value rather than automatable tasks.</p>

<b>2.45 pm</b>	<p><b><u>Workshops</u></b></p>
	<p><b>Pensions 101 -</b></p>
	<p><i>Gary Bradly, The Pensions Trust</i></p>
	<p>Gary will provide a whistle stop tour of the two main types of occupational pension benefits, Defined Benefit and Defined Contribution, the pros and cons of each from both the employer and member viewpoint.</p>

	<b><u>Workshops</u></b>
	<b>A guide through Board Assurance</b>
	<i>Gordon Perry, Ark Consultancy</i>
	The session will cover risk management, and give a better understanding of Board responsibilities for all aspects of regulatory compliance in this new riskier and ambitious world of housing. The session will be as relevant to staff who report to boards as it will be to Board members themselves.
<b>3.45 pm</b>	<b>Refreshments and Networking Room – The Ballroom</b>
<b>4.15 pm</b>	<b>Surviving Disruption – Being More Pirate</b>
	<i>Sam Coniff</i>
	<p>Pirates didn't just break the rules, they rewrote them. They didn't just reject society, they reinvented it. Pirates didn't just challenge the status-quo, they changed everything. Pirates faced a self-interested establishment, a broken system, industrial scale disruption and an uncertain future. Sound familiar?</p> <p>Pirates stood for MISCHIEF, PURPOSE and POWER. And you can too. Sam with guide you through the tempestuous seas on how your organisation can survive the disruption of the workplace and the world by being more pirate.</p>
<b>5.00pm</b>	<b>End of Day One</b>
<b>7.30pm</b>	<b>Pre Dinner Drinks Reception</b>
<b>8.00pm</b>	<b>Conference Dinner kindly sponsored by Lloyds Bank</b>



# Friday 12<sup>th</sup> July

<b>9.00am</b>	<b>Registration</b>
<b>9.15am</b>	<b>Developing resilience for finance functions</b>
	<i>Ian Rothwell and Paul Chudleigh, R W Learning</i>
	As the pace of change continues to increase and the need for a strong resilient workforce has never been greater. Performing at your best is not down to a single entity, it is a balance of your state of mind, the environment in which you operate, the skills and behaviours you demonstrate, Ian and Paul will equip you with methodology and tips to focuses the mind, body, the business issues and skills necessary to deliver excellent results.
<b>10.00pm</b>	<b>Affordable Housing Review – The Next Steps</b>
	<i>Lynn Pamment, Chair of Affordable Housing Review Panel</i>
	Lynn will outline the key findings from the review and its impact on the social housing sector in Wales. What have been the lessons learnt from the review and what are the next steps for the sector.
<b>10.45 am</b>	<b>Refreshments and Networking kindly sponsored by Hugh James Solicitors</b>
<b>11.15am</b>	<b><u>Sub plenary</u></b>
	<b>Grants</b>
	<i>Helga Warren, Welsh Government</i>
	Helga will share the current situation regarding grants for the sector and what will be the impact on grants regime following the affordable housing review

Or

<b><u>Sub Plenary</u></b> <b>Affordability</b>	
	<i>Sioned Hughes, Altair</i>
	Sioned will present to delegates findings from Altair's report commissioned by CHC on what defines affordable and how can organisation adapt their approach to affordability in the context of rent setting and the findings of the Affordable Housing Review.
<b>12.00 pm</b>	<b>Risk – Being Bold</b>
	<i>Ruth Murray Webster</i> <i>@rmurraywebster</i>
	<i>Room - Powys</i>
	<p>Every business is faced with challenges on how to embrace and address emerging trends. The Social Housing sector in Wales is no different! Ruth will identify the emerging trends and issues identified in the Housing Horizons report and will outline an approach to look at the potential to exploit opportunities whilst accurately calculating risks. This will be shared as a practical way of managing the uncertainties posed by the near and more distant future.</p> <p>Within this session delegates will be invited to consider:</p> <ul style="list-style-type: none"><li>• What 'being bold' with risk management might mean in practice – how this links to risk appetite.</li><li>• Practical steps you can take back at work to ensure that it is clear what risks are opportunities to be seized and which are threats to be defended.</li></ul>
<b>12.45pm</b>	<b>Conference Conclusions</b>
<b>1.00pm</b>	<b>Lunch and Depart</b>