

HOUSING  
FINANCE

CONFERENCE & EXHIBITION

LIVERPOOL | 18-19 MARCH 2020

Embracing the  
speed of change

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# Embracing the speed of change

As national and global economies evolve, the finance function has a critical role to play in increasing transparency, driving innovation and delivering value.

The disruption caused by the current political and economic turmoil presents an opportunity for social housing to reinvent itself. There is a clear shift towards innovative solutions such as offsite construction, AI and analytics, which all require an accelerated change in strategy, risk and technology.

The 38th annual Housing Finance Conference and Exhibition will focus on the search for agility and ways for finance teams to embrace change. We've designed the agenda to cover the most pressing issues including safeguarding financial health and Brexit repercussions, investment and development opportunities, risk mitigation and regulatory updates as well as providing fresh perspectives on digital investments and leadership.

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**Meet our advisory board, a group of leaders in the sector who worked with us to shape the strategic direction of the conference.**

We'd like to thank the board for their collaboration and input:

- David Armstrong, Chief Financial Officer, **Flagship**
- Joseph Carr, Director of Finance Solutions, **Altair**
- Michelle Allott, Group Director of Finance, **Together Housing**
- Nathan Mallows, Director of Finance, **Coastline Housing**
- Penny Foulds, Head of Finance, **Vale of Aylesbury Housing Trust**
- Richard Petty, Director of Affordable Housing, **JLL**
- Susan Hickey, Chief Financial Officer, **Peabody**
- Tom Paul, Director of Treasury and Commercial, **Optivo**

“

**Quite simply the best conference and networking opportunity in the sector. Every single 'player' in social housing finance is there, together, under one roof at the same time.**

Director of Resources, Gloucester City Homes

# We're running eight content streams so you and your team can tailor the conference to your strategy and objectives.



## Strategy and governance

Successful plans are adjusted based on progress against milestones and changing conditions. This stream gives you the opportunity to assess your business within the sector, so you can realign your strategic goals and achieve true value for money.



## Policy and regulation

The future of the function is dependent on how we deal with regulatory changes. This stream will ensure your team stay up to date with all the latest in policy and regulation.



## Investment and development

The resources and delivery mechanisms for housing finance are increasingly diverse. This stream examines what investors are looking for and unravels the complexity around the numerous financing models.



## Technical

Explore the tactical facets required to deliver and achieve your objectives. Experts will delve into the details and clarify the latest on key subjects including pensions, Universal Credit and valuations.



## Risk and compliance

This stream will review the overall health of the sector and discuss what changes might be on the horizon, giving you the insight to capitalise on opportunities and mitigate risks.



## Digital and tech forum

This tech forum will guide you through the next stage in your digital journey to achieve efficiency, while improving customers' experience and reducing strain on internal resources.



## Peer-to-peer roundtables

Sharing good practice, experiences and information not only benefits us, but more importantly supports our customers. Connect with individuals and their different perspectives to crowdsource new strategic solutions.



## Finance fundamentals

Whether you're just starting out in your career, new to the sector, or just need a refresher, we have a dedicated stream providing you with essential housing finance info.

Helping you develop your professional skills and knowledge is important to us which is why this event is CPD accredited. You'll receive a Certificate of Attendance and CPD points after you attend.



08:30 **Registration and exhibition open**

09:00 **Breakfast briefing** **BR1: Financial management: operating in times of change**

The current environment continues to provide many areas of uncertainty and ongoing change management to consider. We'll look back at how previous periods of change were successfully navigated, and discuss good practice financial management for housing associations at this time.



Paul Knight,  
Partner, **Deloitte**



Michael McDonagh,  
Partner, **Deloitte**

In partnership with  
**Deloitte.**

10:00 **Chair's welcome**



Rachel Sylvester,  
Political Journalist, **The Times**

10:10 **Economic update** **The global and UK economy: what are the risks and opportunities?**

The economic environment has changed at an unprecedented pace over the past year. What opportunities and risks lie ahead for the sector, your business plans, and your residents?



Trevor Williams, Visiting Professor, **University of Derby** and Chairman,  
**Institute of Economic Affairs, Shadow Monetary Policy Committee**

10:40 **Debate** **The housing crisis and the consequences of the current economic outlook on sector capacity**

- ▶ Strategic aspirations: unlocking investments, building market resilience and increasing productivity
- ▶ How to overcome the economic challenges ahead and create a cohesive vision for the future
- ▶ Removing barriers and focusing on shared values



Grace Blakeley,  
Research Fellow, **Institute of Public Policy Research**



Lindsay Judge, Senior  
Research and Policy Analyst,  
**Resolution Foundation**



Trevor Williams, Visiting Professor, **University of Derby** and Chairman, **Institute of Economic Affairs, Shadow Monetary Policy Committee**

11:20 **Refreshments and networking in the exhibition** **Digital and tech forum live demos**

Experience cutting-edge solutions from leading suppliers, to help you improve your processes and achieve value for money.

**BREAKOUT SESSIONS PLEASE SELECT ONE OPTION**

12:05

STRATEGY AND GOVERNANCE	POLICY AND REGULATION	INVESTMENT AND DEVELOPMENT	TECHNICAL	RISK AND COMPLIANCE	DIGITAL AND TECH FORUM	PEER-TO-PEER ROUNDTABLES	FINANCE FUNDAMENTALS
<p><b>A1: Delivering change through collaborative partnerships</b></p> <ul style="list-style-type: none"> <li>Understanding the operating environment</li> <li>Embracing the future through new models of joint working</li> <li>Pooling and sharing resources</li> </ul> <p><b>Paul Rickard, Pocket Living</b></p> <p><b>Ken Youngman, Transport for London</b></p>	<p><b>A2: ESG and social impact: an open goal for social housing</b></p> <ul style="list-style-type: none"> <li>How has this trend evolved</li> <li>The potential benefits for the sector</li> <li>What's the view of investors and rating agencies?</li> </ul> <p><b>Adrian Bell, JCRA</b></p> <p><b>Susan Hickey, Peabody</b></p> <p><b>Henrietta Podd, JCRA</b></p> <p><b>Chair: John Butler, NHF</b></p> <p>In partnership with <b>JCRA</b></p>	<p><b>A3: How Moody's looks at political risk for the sector</b></p> <ul style="list-style-type: none"> <li>How we consider political risk and policy stability (or otherwise) in our credit analysis</li> <li>How we look at social risks</li> <li>Comparison across countries: France and Germany's case</li> </ul> <p><b>Zoe Jankel, Moody's</b></p> <p>In partnership with <b>MOODY'S PUBLIC SECTOR EUROPE</b></p>	<p><b>A4: Latest developments and considerations for valuations</b></p> <ul style="list-style-type: none"> <li>Lenders' requirements and equity investments</li> <li>Fire safety and building construction</li> <li>Emerging government policies and how these could affect security</li> </ul> <p><b>Andy Smith, Savills</b></p> <p><b>Richard Petty, JLL</b></p> <p>In partnership with <b>JLL savills</b></p>	<p><b>A5: Housing associations' business model is changing</b></p> <ul style="list-style-type: none"> <li>Efficiency, mergers and off balance-sheet vehicles</li> <li>Liquidity issues</li> <li>The cross-subsidy model and its impact on market sale</li> </ul> <p><b>Felix Ejgel, S&amp;P Global Ratings</b></p> <p><b>Sarah Smith, Optivo</b></p> <p><b>Piers Williamson, THFC Group</b></p> <p>In partnership with <b>S&amp;P Global Ratings</b></p>	<p><b>A6: Digital agenda: creating a road map for tech investments</b></p> <p>We'll explore some of the key opportunities for obtaining value from data transparency and analytics in the sector.</p> <p><b>Corinna Bishop, RHP</b></p> <p><b>Michael McDonagh, Deloitte</b></p> <p><b>Chair: Bethan Buck, NHF</b></p>	<p><b>A7: Value for money metrics and sector scorecards: how is the system evolving?</b></p> <ul style="list-style-type: none"> <li>Does the existing system reflect sector and government priorities?</li> </ul> <p><b>Michelle Allott, Together Housing</b></p> <p><b>Joseph Carr, Altair</b></p> <p><b>Mark Hattersley, Clarion Housing Group</b></p>	<p><b>A8: Understanding the governance and financial expectations of the regulator</b></p> <ul style="list-style-type: none"> <li>Regulator of Social Housing requirements (FFR, FVA, SDR, etc)</li> <li>The Governance and Financial Viability Standard</li> <li>The Rent Standard and VfM requirements</li> </ul> <p><b>Paul Edwards, CHP</b></p> <p><b>Will Perry, Regulator of Social Housing</b></p>

12:50

**Networking lunch in the exhibition Digital and tech forum live demos**

14:05

<p><b>B1: Why diversity matters? The economic impact of diversity</b></p> <p>Explore how diverse composition of top management is expected to bring higher returns and better performance, and learn why it's important to invest now.</p> <p><b>Susan Croft, Housing for Women</b></p> <p><b>Susmita Sen, Tower Hamlets Homes</b></p> <p><b>Kate Dodsworth, Gateway Housing</b></p> <p><b>Chair: Emily Bird, NHF</b></p>	<p><b>B2: Equity, for-profits and new opportunities and risks</b></p> <ul style="list-style-type: none"> <li>Ownership structures and new business models</li> </ul> <p><b>Dominic Curtis, Affordable Accommodation Investment Management</b></p> <p><b>Will Perry, Regulator of Social Housing</b></p> <p><b>Alison Thain, Sage Housing</b></p> <p><b>Tonia Secker, Trowers &amp; Hamlins</b></p>	<p><b>B3: Valuation of MMC: realising the potential of off-site built housing</b></p> <ul style="list-style-type: none"> <li>Financing and refining opportunities</li> <li>Overcoming the funding and valuation challenges</li> <li>What does good quality modular look like?</li> </ul> <p><b>Mark Farmer, Cast Consultancy</b></p> <p><b>Yogeta Partridge, L&amp;Q</b></p> <p><b>Mariam Sani, One Housing</b></p> <p><b>Andrew Smith, Savills</b></p>	<p><b>B4: Sustainable finance: innovative funding arrangements</b></p> <ul style="list-style-type: none"> <li>What's a positive incentive loan?</li> <li>Aligning banking to reward worthy causes</li> </ul> <p><b>Waqar Ahmed, L&amp;Q</b></p> <p><b>David Reynolds, BNP Paribas</b></p>	<p>Given the current political uncertainty we have reserved this session for relevant announcements and policy developments between now and the conference.</p>	<p><b>B6: A digital tomorrow: the risks of today</b></p> <ul style="list-style-type: none"> <li>How well do housing associations understand the outcomes when it comes to AI?</li> <li>What are the opportunities and risks?</li> </ul> <p><b>Alix Bedford, Zurich</b></p> <p>In partnership with <b>ZURICH MUNICIPAL</b></p>	<p><b>B7: Is market sale still the golden goose?</b></p> <ul style="list-style-type: none"> <li>Assessing market sales and other tenures to cross-subsidise</li> <li>Flipping properties to other forms of tenure</li> <li>Risks and mitigation strategy</li> </ul> <p><b>Fiona Fletcher Smith, L&amp;Q</b></p> <p><b>Piers Williamson, THFC Group</b></p>	<p><b>B8: An overview of what housing associations offer</b></p> <ul style="list-style-type: none"> <li>Rental properties: social vs. affordable</li> <li>Shared ownership and staircasing</li> <li>Leaseholders</li> <li>Market sale and market rent</li> <li>Development models: flexibility of tenures</li> <li>Recharges</li> </ul> <p><b>Duncan Brown, Vivid Homes</b></p> <p><b>Joanne Martin, Cornerstone Housing</b></p>
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**BREAKOUT SESSIONS**

**PLEASE SELECT ONE OPTION**

15:00



**STRATEGY AND GOVERNANCE**

Given the current political uncertainty we have reserved this session for relevant announcements and policy developments between now and the conference



**POLICY AND REGULATION**

**C4: THE END OF LIBOR – LESS THAN 2 YEARS TO GO**

- An update on the transition out of LIBOR

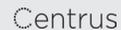
**Jonathan Clarke, Centrus**

**Shaun Kennedy, Associated British Ports**

**Phil Lloyd, NatWest Markets**

**Chair: John Butler, NHF**

In partnership with



**INVESTMENT AND DEVELOPMENT**

**C3: Unsecured funding and direction of travel**

- Market outlook: alternative sources of funding and partnerships

- Investor appetite

**Matt Cooper, Places for People**

**Wendy Wilks, Bevan Brittan**

In partnership with

Bevan Brittan



**TECHNICAL**

**C1: Value for money – the importance of measuring efficiency and effectiveness as well as economy**

Explore the wider aspect of efficiency and effectiveness, with a focus on flagging areas that need improved reporting.

**Keith Ward, RSM**



**RISK AND COMPLIANCE**

**C5: Funding values: how to sweat your assets**

- Getting the most from secured property portfolios

- New ways to improve the security charging process

**Chris Drabble, Devonshires**

In partnership with



**DIGITAL AND TECH FORUM**

**C6: Redesigning a finance function that meets tomorrow's challenges: starting with robotic process automation (RPA)**

- How to harness RPA: what is it and how to use it?

- A game changer: process improvement and cost savings

**David Armstrong, Flagship Group**

**Matt Brazier, Flagship Group**



**PEER-TO-PEER ROUNDTABLES**

**C7: External credit ratings: one, two, three or none?**

- When does it become beneficial to get your first rating? Second? Third?

- What is the correlation between ratings and the RSH Financial Viability judgement?

**Karin Erlander, S&P Global Ratings**

**Tariq Kazi, Optivo**

**Patrick Hawkins, Savills**



**FINANCE FUNDAMENTALS**

**C8: Development appraisals and S106/land-led**

- Valuations of assets

- Business planning

- Securitisation of assets and treasury

15:45

**Refreshments and networking in the exhibition**

**Digital and tech forum live demos**

16:25

**Closing keynote**

**Behavioural economics, innovation and beyond**

We live in an age of incredible technological progress, but the way we harness and adopt these technologies is largely dependent on behavioural change. We'll explore today's data-obsessed culture, the importance of behavioural economics, and how businesses of all sizes can tap into insights, allowing you to thrive in an increasingly disruptive world.



Rory Sutherland,  
Vice Chairman, **Ogilvy UK**

17:05

**Chair's closing remarks and end of the first day of the conference**



Rachel Sylvester,  
Political Journalist, **The Times**

17:10

**Evening entertainment and drinks reception**

20:00

**Housing Finance after dark**

# The networking highlight of the housing finance calendar

**SAVE  
£100**  
book by Friday  
24 January



Tuesday 19:00

## PRE-EVENT WARM UP

Get started making those valuable connections. From 7pm to 9pm, meet the speakers and delegates for a drink and a bite to eat at an iconic Liverpool location.



Wednesday 20:00 until late

## AFTER PARTY

The evening continues from 8pm at a local bar in the iconic Albert Docks, with music until late, this is an evening not to be missed.



Wednesday 17:10 to 20:00

## FINANCE VARIETY SHOW

The finance variety show is not to be missed. Enjoy an eclectic mix of song, skits and acrobatic feats as you journey around the exhibition after a long day of conference. Join over 1,300 fellow finance professionals in the sector's biggest finance event.



Thursday 07:30

## EARLY BIRD JOG

Join us for a morning run to kick start your day with endorphins. Fitness enthusiasts can join a 5km jog taking in the sights of Liverpool from 7.30am.

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The NHF Finance Conference is the premier event for finance professionals in housing associations. It gets better every year.

Group Director of Finance  
& Deputy Chief Executive, YMCA

“

There is nothing as valuable as being able to spend some quality time with other people who are passionate about what we do.

Liverpool Housing Trust

# The Housing Finance Exhibition: the place to be

The highly regarded Housing Finance Exhibition has grown significantly in recent years and offers an unrivalled opportunity to explore the latest offerings and receive valuable advice from organisations who can help you achieve your objectives.

The exhibition forms the networking hub of the event. All refreshment breaks, networking lunches, the popular drinks reception on the evening of 18 March and free to attend exhibitor demos, take place in the exhibition hall. It's the place to be!

## The following companies have confirmed their participation at the time of publication of this brochure.

Aareon UK Ltd, Abovo – consult, AccessPay, Anthony Collins Solicitors, ARK Consultancy, Barclays, BDO LLP, Beever and Struthers, Boston Hale, Bruton and Knowles LLP, CAF Bank, Capsticks, Castle Computer Services Ltd, Castleton Technology, Centrus, CFH Docmail Ltd, CFMS, Civica, Clarke Willmott LLP (bristol), Close Brothers Property Finance, Close Brothers Savings, Clydesdale Bank, Commercial Initiatives, Crowe UK LLP, D E Ford Insurance Brokers, Dexia, DTP, First Actuarial, Gallagher, GB Social Housing plc, Gibbs Laider Consulting LLP, Grant Thornton UK LLP, Hays, Hometrack, Housemark, Housing Insight, Housing Partners, Invu Services Ltd, JCRA, JLL, KPMG LLP, Law Debenture, Link Asset Services, Lloyds, M&G, M3, Marsh, Mazars LLP, Moody's Investors Service EMEA, MUFG, National Housing Federation, Natwest, Omniledger, Orchard, Oxford Data Consultancy, Page Group, PIMSS, Prudential Trustee Company Limited, Quantum Advisory, Real Asset Management, Residential Secure Income plc, Robertson Bell, RSM, Rubixx, S&P, Global Ratings, Santander, Savills (UK) Ltd, SDS, Sellick Partnership, Simpson Associates, Thistle Insurance Services, TIAA, TPT Retirement Solutions, Trade Risks Ltd, Triodos Bank, Trowers & Hamblins LLP, Vantage, Venn Group, Zurich Insurance PLC

To find out more about sponsoring or exhibiting at this event please contact **Julian Hurst** at our partner **Foremarke Exhibitions** on **020 8877 8899** or **housing@foremarke.uk.com**.

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**FREE**

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“

**An excellent opportunity to meet all your past, current and future contacts under one roof.**

Rooftop Housing Group

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“

**Everything housing-related under one roof. There's a good buzz and sense of vibrancy to it, but without any sales pressure and a great opportunity to find out who's doing what.**

PA Housing

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“

**The exhibition was an excellent opportunity to engage with all the key stakeholders in the industry under one roof.**

Watford Community Housing

08:30 **Registration and exhibition opens**

09:00 **Chair's welcome**



Rachel Sylvester,  
Political Journalist, **The Times**

09:05 **Political update** **Making sense of the future political landscape**

Housing continues to be a hot political topic, frequently hitting the headlines. Hear an analysis of the current environment, latest developments and what the future may hold for the social housing sector.

09:45 **Ageing population: are we prepared for demographic change?**

If the population remains stagnant, are we going to have enough resources for supported housing, construction and development? How can we prepare the sector for demographic change? Should we retrain our workforce, reskilling people? What are the financial implications?



Professor Sarah Harper, Founder and Director of the Oxford  
Institute of Population Ageing, **University of Oxford**



**MORNING SUB-PLENARIES** PLEASE SELECT ONE OPTION

**SP1: Future of rent regulation post-2025**

- What should be the aim of future rent policy?
- How can we balance affordability for tenants with funding to build new homes?
- What should rent regulation look like after the end of the current CPI+1 settlement until 2025?
- What difference could providers make to individuals' lives if we had the ability to give significantly lower rents?

Rose Grayston, Policy Manager, **Shelter**

Paul Hackett, Director, **The Smith Institute**

Luke Murphy, Head of the Environmental Justice Commission, **Institute for Public Policy Research**

Susan Hickey, **Chief Financial Officer, Peabody**

**SP2: Housing associations' financial capacity to meet the challenges of the next decade**

- Assessing current and future standard specifications for build-cost assumptions
- Financial modelling: what about it?
- Risk profile and sustainability of financial position (grant availability, rent regime, inflation and interest rates)
- Assessing implications for investor appetite, cost of funds and governance

Patrick Hawkins, Director, **Savills Financial Consultants**

Cathy Osborn, Director, Affordable Housing Consultancy, **Savills**

In partnership with 

**SP3: Climate change: why it matters to finance**

- Assessing the existing 2050 targets and what might happen if these are brought forward
- Responsibility for devolution
- What's the likely demand to improve environmental ability?

Tom Lloyd Goodwin, Associate Director, **Centre for Local Economic Strategies**

Richard Lupo, Managing Director, **Suss Housing**

Sarah McClelland, Environmental Manager, **Great Places Housing Group**

Rick Hartwig, Built Environment Lead, **The Institution of Engineering and Technology**

**Refreshments and networking in the exhibition** Digital and tech forum live demos

Experience cutting-edge solutions from leading suppliers, helping to improve your processes and achieve value for money.

**BREAKOUT SESSIONS** PLEASE SELECT ONE OPTION

STRATEGY AND GOVERNANCE	POLICY AND REGULATION	INVESTMENT AND DEVELOPMENT	TECHNICAL	RISK AND COMPLIANCE	DIGITAL AND TECH FORUM	PEER-TO-PEER ROUNDTABLES	FINANCE FUNDAMENTALS
<p><b>D1: Thinking strategically about your secured and unsecured assets</b></p> <ul style="list-style-type: none"> <li>• Reviewing assets secured against existing debt portfolio</li> <li>• Understanding your unsecured asset pool</li> </ul> <p><b>Sharon Kirkham, Devonshires</b> <b>Yogeta Partridge, L&amp;Q</b></p>	<p><b>D2: Current regulatory priority – findings from the first round of IDA</b></p> <p><b>Gemma Bell, Anthony Collins Solicitors</b></p> <p><b>Jonathan Walters, Regulator of Social Housing</b></p> <p><b>Rachel Challinor, Longhurst Group</b></p> <p>In partnership with </p>	<p><b>D3: Working in partnership with local authorities to increase supply</b></p> <p><b>James Hood, MHCLG</b></p> <p><b>Tina Barnard, Watford Community Housing</b></p> <p><b>Joanne Wagstaffe, Watford Borough Council &amp; Three Rivers District Council</b></p>	<p><b>D4: Discussing the findings from the research into the relationship between Universal Credit and rent payments</b></p> <ul style="list-style-type: none"> <li>• How have housing associations responded to this?</li> </ul> <p><b>Janette Pearce, Together Housing Association</b> <b>Sarah Seeger, Curo</b></p>	<p><b>D5: Prioritising safety while achieving value for money</b></p> <ul style="list-style-type: none"> <li>• Higher investments in existing stock</li> <li>• Increasing safety spend</li> </ul> <p><b>Jamie Ratcliff, Network Homes</b> <b>Gloria Yang, Origin Housing</b></p>	<p><b>D6: Data metrics: seizing the opportunities and insights gained</b></p> <ul style="list-style-type: none"> <li>• How to use data to save costs</li> <li>• The use of data to evidence compliance</li> </ul> <p><b>Laurice Ponting, HouseMark</b></p> <p>In partnership with </p>	<p><b>D7: What does the modern finance team look like?</b></p> <ul style="list-style-type: none"> <li>• Skills diversification: remaining relevant as sector demands become more sophisticated</li> </ul> <p><b>Tracey Barnes, Sovereign</b> <b>James Hedgman, Dolphin Living</b></p>	<p><b>D8: Preparing a set of accounts</b></p> <ul style="list-style-type: none"> <li>• Accounting for arrears and housing benefit due</li> <li>• Accounting for loan costs and premium on issue</li> </ul> <p><b>Julia Poulter, Crowe</b></p>

**Networking lunch in the exhibition** Digital and tech forum live demos

13:35

**BREAKOUT SESSIONS**

**PLEASE SELECT ONE OPTION**

**E1: Mergers opportunities: accelerating the integration process**

- Realising the value of your partnership: defining the organisational structure
- Identifying and capturing synergies

**Anna Catt, Notting Hill Genesis**  
**Maame-Yaa Bempah, Notting Hill Genesis**

**E2: Greening your stock: financial implications**

- Exploring the finance mechanisms behind sustainability
- Making sustainability a business case for associations and local government

**Kai Kai, Great Places Housing Group**  
**Ronan Leyden, Bioregional**  
 Chair: **Amy Simmons, NHF**

**E3: Private placements and overseas investments: reaching a global footprint**

- Changing the mind-set: operating like corporate treasury

**Ebele Akojie, One Housing**  
**Duncan Brown, Vivid Homes**  
**Matt Cooper, Places for People**

**E4: Pensions update**

- An update on the wider developments in the LGPS, including the McCloud case
- SHPS Funding update and the upcoming 2020 valuation

**Steve Simkins, KPMG**  
**Gary Bradley, Scheme Manager, TPT**

**E5: How have we fared as a sector and what will the future bring?**

- The Regulator’s view of the sector and operating environment
- 2019 sector risk profile update

**Jonathan Walter, Regulator of Social Housing**

**E6: Streamlining service charges and leasehold service charge accounts**

- Achieving accurate property data throughout the organisation
- Delivering a successful IT project

**Mark Carter, Hightown Housing Association**  
**David Skinner, Hightown Housing Association**

**E7: Procurement value: a race to the bottom?**

- The role of procurement: financial constraints and pressures
- Lowest cost doesn’t demonstrate best value: a false economy
- Delivering what the internal customer needs, and what the end customer demands

**Mike Williams, Procurement for Housing**

**E8: Tax Update**

- The new tax environment and its impact on effective tax management
- Emerging trends in real time tax reporting
- The latest in tax technology from across the world

**Victoria Cook, Deloitte**  
**Jack Stoakes, Deloitte**

14:20

**Refreshments and networking in the exhibition**

**Digital and tech forum live demos**

14:50

**Visionary keynote**

Speaker to be announced

15:30

**Chair’s closing remarks**



Rachel Sylvester, Political Journalist, **The Times**

15:40

**Conference close**

2019 stats

**99%**

overall satisfaction rate

**1300+**

delegates

**98%**

would attend again

**120+**

exhibitors

# BOOK TODAY

Your booking code:  
**FIN20WEB**

	<b>Early bird</b> (until 24 January 2020)	<b>Standard</b> (from 25 January 2020)
<b>Member</b>	£825	£925
<b>Public sector/not-for-profit</b>	£940	£1,040
<b>Private sector</b>	£1,165	£1,265

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### PHONE

Call **020 7067 1066** to make a card payment over the phone.

## FINANCE FUNDAMENTALS DISCOUNT

We're offering a 50% discount for anyone currently studying to become an accountant or anyone who has qualified since 31 March 2019\*. To take advantage of this offer please email [events@housing.org.uk](mailto:events@housing.org.uk)

\*This offer cannot be used in conjunction with the buy 6 get a 7 place free multi discount

	<b>Early bird</b> (until 24 January 2020)	<b>Standard</b> (from 25 January 2020)
<b>Member</b>	£412.50	£462.50
<b>Public sector/not-for-profit</b>	£470	£520
<b>Private sector</b>	£582.50	£632.50