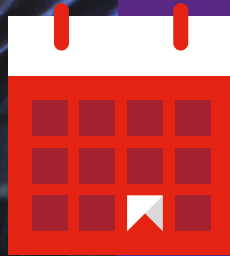




SAL

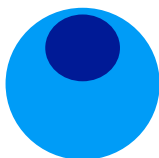
SCOTTISH ASSOCIATION
OF LANDLORDS



SCOTTISH LETTING DAY

SCOTTISH GAS MURRAYFIELD
WEDNESDAY 8 NOVEMBER

CONFERENCE PARTNER



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SAL

SCOTTISH
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Welcome

ON BEHALF OF THE SCOTTISH ASSOCIATION OF LANDLORDS (SAL), I EXTEND A WARM WELCOME TO EVERYONE ATTENDING OUR SCOTTISH LETTING DAY CONFERENCE AND EXHIBITION

We are delighted to welcome a record number of delegates as we meet in a new venue with the aim of bringing to you an even bigger and better conference experience and look forward to you having a fantastic day - learning, collaborating, and sharing experience as a community of landlords and letting agents.

Our flagship Scottish Letting Day has grown over the years, building upon the success of previous conferences, and I am proud to say remains the largest landlord and letting agent event in Scotland.

We are heartened to hear that for many landlords and agents this conference is the must-attend event of the year. Meeting the needs of our members, is the main priority for SAL, and we are grateful to the conference team who work hard to produce an event that we hope you will find both informative and enjoyable.

Our mission at SAL is to empower our members to provide the best homes for rent, as we all strive to provide a good home for everyone. Our conference aims to provide you with everything you need to know about topical issues and more. We hope you will enjoy the wide choice of sessions and be able to tailor your day to

your own interests. Finding solutions to help make letting easier is a must for today's landlord and letting agent. We hope that you will take time to listen to and talk to our exhibitors who are only too pleased to help.

Scottish Letting Day is all about members sharing their ideas and experiences from all over Scotland, meeting new people and, for us, catching up with long-standing members and welcoming our many newer members and guests to their first conference.

We are very grateful for the generosity of our conference partner SafeDeposits Scotland and conference sponsors, Aspray, Pay-Prop and TC Young Solicitors. It is only with their valuable presence that such a high-quality event can be staged at an affordable delegate rate. As always, we welcome your ideas and feedback from the conference, and we will try to incorporate as many as possible into our future plans.

I trust you will enjoy the day and hope to meet as many of you as possible.

John Blackwood
SAL chief executive

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SRUGuest
Hashtag for today is
[#LettingDay](https://twitter.com/hashtag/LettingDay)

**SCOTTISH ASSOCIATION
OF LANDLORDS**
Hopetoun Gate
8b McDonald Road
Edinburgh
EH7 4LZ
0131 564 0100
conference@scottishlandlords.com

Speakers

WE HOPE YOU WILL GAIN NEW INFORMATION,
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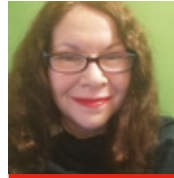
John Blackwood
Scottish Association of Landlords

John has worked in the private rented sector (PRS) for nearly 30 years and is widely recognised as a leading voice in private letting in Scotland. He represents SAL on Scottish Government committees working to inform and influence housing policy. John is chief executive of SAL, managing director of Gladstones and chairman of SAL sister organisation Landlord Accreditation Scotland (LAS). John is also a non-executive director of SafeDeposits Scotland, holds a judicial appointment as a member of the First-tier Tribunal (FTT) for Scotland (Housing and Property Chamber) and a Fellow of the Chartered Institute of Housing (CIH).



Will Bleasdale
Azets

Will Bleasdale is a director in Azets Wealth Management. He has worked in wealth management for over a decade and is qualified as both a Chartered Financial Planner and a Fellow of the Personal Finance Society. Will is passionate about providing high quality, bespoke financial advice to individuals and businesses. He has expertise in cashflow planning and works with his clients to build and implement financial plans, helping them to meet their objectives. Will has expert knowledge in succession planning and the complexities around passing wealth to future generations in a tax-efficient manner.



Gail Bowden
Scottish Association of Landlords

Gail is the SAL compliance manager and with a passion for lettings and legislation she helps members to understand these for their day-to-day work and planning. Gail is also a tutor with LAS. Having worked in lettings for over 25 years, she has been a landlord and has held several senior management roles in large letting agents, concentrating on property management, compliance and learning and development. Gail has a post graduate diploma in Human Resource Management and is a chartered member of the Chartered Institute of Personnel and Development. When Gail is not doing lettings, she can be found in the battlefields as a Viking re-enactor.



Elspeth Boyle
Landlord Accreditation Scotland

Elspeth is LAS director and staunch advocate of providing those working in the PRS with the knowledge they need to deliver the highest standards of property and tenancy management in the industry. With over 20 years of industry experience, Elspeth has been with LAS since 2008. With a background as both letting agent and landlord, she believes it's possible to deliver best practice in all aspects of the PRS as long as those who need it have access to the highest quality learning options. Elspeth works with landlords, letting agents, local authorities and housing organisations to help them achieve excellence and loves nothing more than talking about all things learning.



Tracy Bradley
Haversley Group

Tracy Bradley, the managing director of Haversley, brings over a decade of unrivalled experience as a business transfer agent specialising in lettings, estate agencies, and block management businesses. Tracy's extensive network and market insight, combined with her ability to accurately value businesses and assist in meticulous sales preparation, makes her an indispensable resource for property agents looking to sell their business. With a database of over 4,500 potential buyers and a knack for guiding sellers through due diligence, Tracy excels in maximising sale prices through expert negotiation and deal structuring.



Neil Cobbold
PayProp UK

Neil Cobbold is the managing director of PayProp UK. Prior to that, he was involved in housing reform and social housing, culminating in him running a large housing association and software development firm. He is a member of The Lettings Industry Council and is frequently consulted by the property media and government. Neil has sat on investor panels, and is a regular fixture on the PropTech speaking circuit, with appearances on Sky's Property TV channel and at conferences hosted by Safeagent, Propertymark and others.

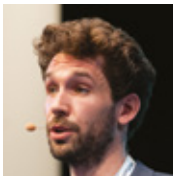
Speakers

WE HOPE YOU WILL GAIN NEW INFORMATION,
HEAR FROM AND QUESTION
A VARIETY OF EXPERTS



Steve Cox
Alan Boswell Group

Steve started working for the Alan Boswell Group when he left school back in 1991. He started on the youth training scheme and learned the ins and outs of the company. After steadily working his way around the company picking up knowledge in all departments including claims and commercial, he was promoted to business account manager in the property owners' team. Steve now looks after the large portfolio clients to ensure that they are dealt with in the correct manner, and also letting agents and landlord associations all over the UK.



Louis Daillencourt
Novoville Shared Repairs

Louis Daillencourt is the creator of Novoville Shared Repairs, the app designed to make common repairs a breeze for homeowners, landlords and agents of flats in tenement blocks. The app was created in collaboration with the City of Edinburgh Council with support from Scottish Government and is now available in most urban centres in Scotland. It offers a streamlined journey for common repairs from start to finish, including connecting with other owners, gathering and voting on quotes, managing payments from a digital account, and much more. The app is suitable for landlords or agents with many properties under management.



Rob Duncan
Quinnergy Ltd

Rob Duncan joined Quinnergy three months ago but started his property journey at the age of 12 working for his dad's property maintenance business. Having worked in both the rental and serviced accommodation sectors and with a strong background in software development in each, it was the perfect fit for this fast-growing company. Quinnergy is a market leader in certificate compliance, a main contractor for some of Scotland's largest letting agents and leads the way in providing valuable solutions to property owners.



Phil Eldridge
Shackleton Technologies

Phil's career in information technology (IT) started in 1992 as a programmer analyst but he has since moved on through support and projects to consultancy. With valuable prior experience in the oil and gas, transport, business process outsourcing and call centre industries he has for the last 14 years been providing support to hundreds of small and midsize business companies throughout Scotland. His role now consists of aligning clients to IT best practices helping them with processes, infrastructure and security frameworks.



Caroline Elgar
Scottish Association of Landlords

Caroline joined SAL as policy manager in 2014 with 15 years' prior experience working in the lettings industry, primarily in senior letting agent roles. During her time at SAL, Caroline has played a key part in SAL's policy work on tenancy reform, minimum EPC proposals, covid and the cost of living legislation. She represents SAL on parliament and government working groups as well as heading up the advice helpline and overseeing the online member resources. Working at SAL is a welcome break from her other job as mum to two growing boys. In any spare time she can be found tending to her allotment.



Anna Evans
Indigo House Group

Anna is a founding director of Indigo House and specialises in housing research and strategy development to achieve transformational change in local and national housing policy. She is leading a 5-year independent research programme 'RentBetter' funded by the Nationwide Foundation to examine changes in the Scottish PRS since the introduction of the private residential tenancy. The purpose of the research is to learn lessons in Scotland, and for wider stakeholders across the UK. She has an economics and social research background, MBA, and is a qualified housing professional, with career experience across the public, private and third sectors.

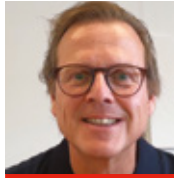
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Kate Faulkner
Designs on Property

Kate is a leading consultant and property market commentator. She is chair of the Home Buying and Selling Group and helped set up and run The Lettings Industry Council. Kate's business provides accurate and independent research, content and analysis about the property market and key issues of the day. Kate has written eleven books on property, including four for Which? She has produced the UK's only buy-to-let online TV show and is a regular contributor to the media including BBC News Channel, Breakfast, R4's You and Yours and MoneyBox as well as ITV's This Morning and provides regular commentary to major newspapers and magazines.



Mike Frankhuizen
Inducoat BV

Mike Frankhuizen is the managing director of Inducoat BV, the only paint manufacturer with an exclusive focus on antimicrobial coatings. Mike is a regular speaker at international events focusing on anti-mould coatings. He is chairman of the Antimicrobial Network of Excellence and member of Dutch and international policy committees focusing on the latest generation of anti-mould coatings.



Doug Hall
3mc

Doug is a director of 3mc, a distributor and brokerage within the mortgage sector. 3mc has been established for over 25 years, working with lenders, mortgage intermediaries and various landlord associations including SAL, providing all types of mortgage solutions. In 2015, 3mc was appointed as the preferred mortgage partner for members of SAL and operates the SAL Mortgages brand. 3mc provides an advice service to members; the broker fees are cheaper and reduced by £200 for members compared to the standard broker fees. In June 2020, 3mc launched a new member online portal assisting members to process their mortgage applications.



Mike Heffron
Under One Roof

Mike Heffron is the chief executive of Under One Roof, Scotland's only charity dedicated to supporting landlords and owner-occupiers with organising common repairs in tenements. He acts as secretariat for the Scottish Parliament's Tenement Maintenance Working Group.



Matthew Irwin
Home Energy Scotland

Matthew has worked for Home Energy Scotland for 18 months, most recently as their technical administrative advisor, providing advice to customers and colleagues on renewable technology installations and funding. He also manages customer journeys and supports with technical reports. Matthew has a BEng (Hons.) in Chemical Engineering and a Diploma Level 2 in Plumbing. He also has City & Guilds qualifications and is SQA Renewables trained.



John Loudon
Auction House Scotland

John Loudon has been involved in the property industry for 13 years and currently works as the business development manager at Auction House Scotland. With nine years dedicated to this prominent member of Auction House UK, the country's largest residential property auctioneer, John boasts a profound understanding of the auction market. His journey began with a pre and post residential tenancy business, and today John plays a pivotal role in forging strategic partnerships with landlords, letting agents, property deal packagers, estate agents, solicitors, and other organisations holding opportunities that align with auction buyers' interests.

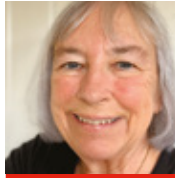
Speakers

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Hugh Meechan
The Mortgage Lender

Hugh is the chief operating officer at The Mortgage Lender (TML) and sits on its executive committee and board: he was one of the original founders of TML. He previously held senior management positions at Mortgages Plc. and Barclays Partner Finance. Hugh is responsible for the operational, functional, and administrative aspects of the business. A seasoned financial services professional and career tenure of over 36 years, Hugh has experience in UK mortgage and consumer lending markets. Hugh is married with two grown-up children and an extended family. He enjoys most sports, more watching now, spending time in his garden, travelling and socialising.



May Millward MBE
Scottish Mediation

Following a career in human resources, May became interested in mediation as a way of avoiding time consuming grievance and disciplinary processes and set up and managed a UK wide team of workplace mediators. Currently a project officer with Scottish Mediation, in partnership with LAS and funding from Safedeposits Scotland, she has developed and delivered highly successful online and face-to-face workshops for letting agents and landlords to help them use mediating skills to avoid and resolve housing issues. She has also set up a neighbour mediation project to provide free professional mediation for neighbour disputes in the PRS.



David Morrison
EQ Accountants

David is a partner with EQ Accountants LLP, where he heads up EQ Taxation. He is both a chartered accountant and chartered tax adviser. With offices in Forfar, Dundee and Glenrothes, EQ act for a large number of individuals and businesses in the property sector, from management companies and family investment companies to private landlords, SIPPs and furnished holiday let owners. Property taxation is a crucial area and requires proactive, long-term planning. David lives in Broughty Ferry with his wife, children, and their springer spaniel Bolt.



Claire Mullen
TC Young Solicitors

Claire is a senior associate at TC Young Solicitors. She leads their PRS/FTT team and is an accredited specialist in housing and residential tenancy law. Claire advises both landlords and letting agents in connection with evictions, actions for payment, anti-social behaviour, repairs, debt recovery and sequestration. She also supports clients in preparing tenancy agreements and letting agent management agreements for the PRS. Claire provides advice and representation for tribunal hearings in connection with code complaints and is also a trustee of SafeDeposits Scotland Trust, funding projects which promote and facilitate education, training and best practice for landlords, letting agents and tenants in the PRS.



Alan Partridge
SafeDeposits Scotland Charitable Trust

Alan is marketing manager at SafeDeposits Scotland and joined the scheme in 2018. He has 20 years of experience in marketing, from his early days as a public relations assistant for a major tour operator to his multi-faceted role overseeing communications, events and other aspects of marketing at Scotland's biggest tenancy deposit protection scheme. On behalf of its trustees, Alan also administers the SafeDeposits Scotland Charitable Trust, which recently marked the milestone of having awarded over £1 million in grants to projects promoting education, training and best practice in Scotland's PRS.



Dougie Robertson
Ariston

Dougie Robertson is a dedicated heating professional with over 30 years of experience in the heating industry. Most of you know him as a former professional footballer, spending the majority of his career at Greenock Morton and scoring the amazing number of 149 goals in 173 appearances! Nowadays, he has been one of Ariston's sales' most valuable players for the past eight years with many successes and personal achievements in his biography.

Speakers

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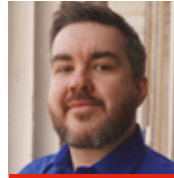
**Jamie
Seabridge
Cooper**
*Home Energy
Scotland*

Jamie has worked for Home Energy Scotland for the past year as their PRS landlord specialist, covering the South East, providing advice and helping landlords to explore energy efficiency, replacement heating and renewables options. He also assists landlords to meet proposed minimum standards and identifying funding and financial support they can access. Jamie has a BA (Hons.) in Interior Architecture, an MSc in Architectural Conservation and has a particular interest in the historic built environment. He is a fully qualified domestic energy and retrofit assessor.



**Louisa
Sedgwick**
Paragon Bank

Louisa has been working in the financial services industry for over 30 years, primarily in mortgages, with a real focus on buy to let. She has held a number of senior roles and is currently commercial director at Paragon Bank, where she is responsible for mortgage products and distribution. Paragon Bank are a specialist buy-to-let lender; helping landlords to invest in and build valuable businesses that deliver flexibility for those who choose to rent their home, for over 30 years.



**Mike
Smith**
*SafeDeposits
Scotland*

Mike has been head of SafeDeposits Scotland since 2019, having joined the Glasgow-based tenancy deposit protection scheme two years prior. During his time leading the scheme, SafeDeposits has achieved Customer Service Excellence accreditation and launched new initiatives such as SDS Resolve and the extension of opening hours, as well as reaching the milestones of protecting its 500,000th and then 750,000th deposits. Outside of SafeDeposits, Mike sits on the Rapid Rehousing Transition Plans PRS steering group and is a trustee of housing association charity Lintel Trust.



**Norma
Stewart**
Azets

Norma is a partner at Azets, the UK top 10 accountancy and business advisory firm. She has over 30 years' experience advising family businesses and their owners on their business and personal tax and financial planning requirements. She has worked with a wide range of businesses both in Scotland and across the UK and has developed a particular expertise in the areas of generational succession planning, the design and implementation of governance structures, the resolution of conflicts and the management of development plans for the next generation.



**John
Strange**
Aspray

John Strange began his property career as a buy-to-let investor before joining Aspray as the director of Aspray Glasgow West. Along with his dedicated team, John helps policyholders when they have experienced damage to their properties, handling all aspects of their insurance claim and reinstatement. With a strong background in all things property related and his drive to excel, John has been credited for the outstanding service he and his team provide. Beyond business, John is a community advocate. In 2022 he won the British Franchise Association Community Focus award for the work he does with various charities and businesses across his local community.



**Morag
Watson**
Azets

Morag is a Partner at Azets, the UK top 10 accountancy and business advisory firm, with nearly 30 years' private client tax experience in the legal and accountancy professions. Her private client tax work spans from annual tax compliance requirements, through to specific tax planning. She has experience working with high net worth individuals, providing capital gains tax and inheritance tax planning. Morag also focuses on succession planning for owner managers of commercial clients and for families. Clients include landlords, either deliberate or accidental, ensuring they understand the implications of owning, running and selling or passing on property.

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	Average Letting Agent	C~urb PSL
Management fee	10-15% (incl. VAT)	No charge
Rent guaranteed	No	Yes
Rent arrears and legal costs	Not covered	Covered
Tenant damage	Not covered	Covered
Advertising fee	Up to £200	No charge
Inventory fee	Up to £150	No charge

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Programme

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08:45 - 09:45 REGISTRATION, REFRESHMENTS AND EXHIBITION

CAP & THISTLE

PRESIDENT'S 2

MONCRIEFF

THISTLE 2

CENTENARY

09:45 - 09:50 CONFERENCE INTRODUCTION

09:50
10:30

What are the current
tax issues impacting
property letting?

David Morrison
EQ Accountants



Employee retention
for letting agents

Elsbeth Boyle
LAS



Insurance - the power
of protection

Steve Cox
Alan Boswell Group



Judicial review
update: win or lose -
what's the point?

Claire Mullen
TC Young Solicitors



09:50 - 10:10
Property compliance – a
necessary evil?

Rob Duncan
Quinnergy Ltd



10:10 - 10:30
Mediation in housing

May Millward MBE
Scottish Mediation



10:30 - 10:40 CHANGE OVER

10:40
11:20

Energy efficiency update

Matthew Irwin
and
Jamie Seabridge Cooper
Home Energy Scotland



Cyber security in the
modern workplace

Phil Eldridge
*Shackleton
Technologies*



Going, going, gone!

John Loudon
Auction House Scotland



Market updates
and forecasts

Kate Faulkner
Designs on Property



10:40 - 11:00
Funding promotion of
education, training and
best practice in Scot-
land's PRS

Alan Partridge
*SafeDeposits Scotland
Charitable Trust*



11:00 - 11:20
Aspray: insurance claims
management for letting
agents and landlords

John Strange
Aspray



11:20 - 11:30 CHANGE OVER

11:30
12:10

Buy-to-let market panel
discussion

Doug Hall
3mc

Hugh Meechan
The Mortgage Lender

Louisa Sedgwick
Paragon Bank



Talking Deposits LIVE

Mike Smith
SafeDeposits Scotland

John Blackwood
SAL



Your voice CAN make
a difference to future
policy

Anna Evans
Indigo House Group



Don't despair about
repair

Gail Bowden
and **Caroline Elgar**
SAL



11:30 - 11:50
Embracing change: the
key to growth in Scot-
land's rental market

Neil Cobbold - *PayProp*



11:50 - 12:10
Ariston UK: our product
and services

Dougie Robertson
Ariston



12:10 - 13:15 LUNCH AND EXHIBITION

Key  Landlord Session  Letting Agent Session



Programme

PLEASE NOTE SESSIONS ARE ON A FIRST COME, FIRST SERVED BASIS



	CAP & THISTLE	PRESIDENT'S 2	MONCRIEFF	THISTLE 2	CENTENARY
13:15 13:55	Talking Deposits LIVE Mike Smith <i>SafeDeposits Scotland</i> John Blackwood <i>SAL</i> 	Selling your lettings / estate agency – preparing and process Tracy Bradley <i>Haversley Group</i> 	Succession: passing on wealth efficiently in lifetime and on death Will Bleasdale Norma Stewart Morag Watson <i>Azets</i> 	Judicial review update: win or lose - what's the point? Claire Mullen <i>TC Young Solicitors</i> 	13.15 - 13.35 Solve mould problems. Learn from best Dutch practice using Dutch anti-mould paint Mike Frankhuizen <i>Inducoat BV</i> 13.35 - 13.55 Managing and maintaining tenement buildings Mike Heffron <i>Under One Roof</i>

13:55 - 14:05 CHANGE OVER

14:05 14:45	What are the current tax issues impacting property letting? David Morrison <i>EQ Accountants</i> 	Employee retention for letting agents Elsbeth Boyle <i>LAS</i> 	Insurance - the power of protection Steve Cox <i>Alan Boswell Group</i> 	Energy efficiency update Matthew Irwin and Jamie Seabridge Cooper <i>Home Energy Scotland</i> 	Demo of Novoville Shared Repairs: a technology solution for landlords' and agencies' common repairs duties Louis Dailencourt <i>Novoville Shared Repairs</i>
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14:45 - 15:15 AFTERNOON REFRESHMENTS AND EXHIBITION

15:15 15:55	Buy-to-let market panel discussion Doug Hall <i>3mc</i> Hugh Meechan <i>The Mortgage Lender</i> Louisa Sedgwick <i>Paragon Bank</i> 	Cyber security in the modern workplace Phil Eldridge <i>Shackleton Technologies</i> 	Market updates and forecasts Kate Faulkner <i>Designs on Property</i> 	Don't despair about repair Gail Bowden and Caroline Elgar <i>SAL</i> 	Judicial review update: win or lose - what's the point? Claire Mullen <i>TC Young Solicitors</i>
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15:55 - 16:05 CHANGE OVER

16:05 16:45	Going, going, gone! John Loudon <i>Auction House Scotland</i> 	Selling your lettings / estate agency – preparing and process Tracy Bradley <i>Haversley Group</i> 	Succession: passing on wealth efficiently in lifetime and on death Will Bleasdale Norma Stewart and Morag Watson <i>Azets</i> 	Your voice CAN make a difference to future policy Anna Evans <i>Indigo House Group</i> 	
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Programme

PLEASE NOTE SESSIONS ARE ON A
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ROOM:

CAP & THISTLE MAIN SPEAKER PROGRAMME

Key

 Landlord Session

 Letting Agent Session

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50 CONFERENCE INTRODUCTION			
09:50 - 10:30 	What are the current tax issues impacting property letting?	David Morrison <i>EQ Accountants</i>	To ensure landlords are aware of the latest tax issues and financial requirements in order to remain compliant and areas that should be considered to ensure optimal tax planning. David will cover the current issues in property taxation with particular emphasis on capital gains tax, inheritance tax and getting the most out of your property company. David will also host a Q&A at the end of the session.
10:30 - 10:40 CHANGE OVER			
10:40 - 11:20  	Energy efficiency update	Matthew Irwin and Jamie Seabridge Cooper <i>Home Energy Scotland</i>	This session will discuss the free and impartial service for landlords offered by Home Energy Scotland, and the reports produced from property assessments which will help you improve the energy efficiency of your properties. It will also cover some measures you can do to improve your properties, how EPCs work, the latest on minimum standards and funding provided by the Scottish Government for landlords.
11:20 - 11:30 CHANGE OVER			
11:30 - 12:10 	Buy-to-let market panel discussion	Doug Hall, 3mc Hugh Meechan <i>The Mortgage Lender</i> Louisa Sedgwick <i>Paragon Bank</i>	The buy-to-let panel will share their views on the immediate impact of the September 2022 mini budget and how this affected lenders, brokers, and landlords, both from an operational and mortgage interest rate point of view. The panel will also be discussing and sharing their views on both the current state of the mortgage market and their thoughts on what the future might hold.
12:10 - 13:15 LUNCH AND EXHIBITION			
13:15 - 13:55 	Talking Deposits LIVE	Mike Smith <i>SafeDeposits Scotland</i> and John Blackwood <i>SAL</i>	Talking Deposits online sessions with SAL chief executive John Blackwood and Head of SafeDeposits Scotland Mike Smith have been popular with members in recent years. Talking Deposits Live at Scottish Letting Day will take the format in-person for the first time, with an opportunity to hear John and Mike in conversation and put your tenancy deposit questions to them.
13:55 - 14:05 CHANGE OVER			
14:05 - 14:45 	What are the current tax issues impacting property letting?	David Morrison <i>EQ Accountants</i>	To ensure landlords are aware of the latest tax issues and financial requirements in order to remain compliant and areas that should be considered to ensure optimal tax planning. David will cover the current issues in property taxation with particular emphasis on capital gains tax, inheritance tax and getting the most out of your property company. David will also host a Q&A at the end of the session.
14:45 - 15:15 AFTERNOON REFRESHMENTS AND EXHIBITION			
15:15 - 15:55 	Buy-to-let market panel discussion	Doug Hall, 3mc Hugh Meechan <i>The Mortgage Lender</i> Louisa Sedgwick <i>Paragon Bank</i>	The buy-to-let panel will share their views on the immediate impact of the September 2022 mini budget and how this affected lenders, brokers, and landlords, both from an operational and mortgage interest rate point of view. The panel will also be discussing and sharing their views on both the current state of the mortgage market and their thoughts on what the future might hold.
15:55 - 16:05 CHANGE OVER			
16:05 - 16:45  	Going, going, gone!	John Loudon <i>Auction House Scotland</i>	Delve into the unique speed and security of auction. This session highlights how Auction House Scotland can benefit landlords and letting agents in the current market, and demonstrates how auctions can offer a more suitable avenue for buyers and sellers, particularly with tenants in-situ, portfolios and commercial property. Learn how letting agents can partner with Auction House to achieve better sales for their clients.

Programme

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ROOM:

PRESIDENT'S 2 MAIN SPEAKER PROGRAMME

Key

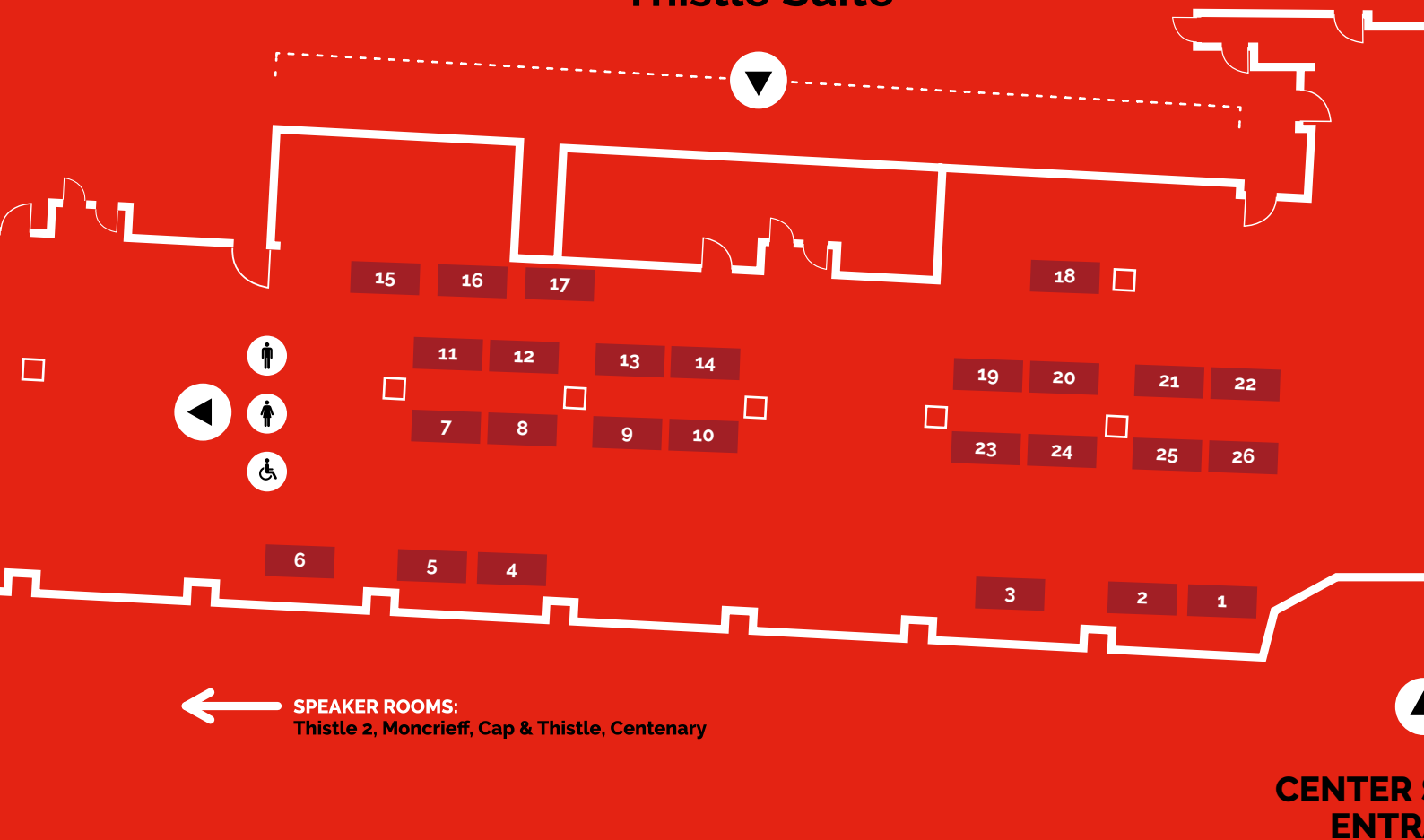
 Landlord Session

 Letting Agent Session

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50 CONFERENCE INTRODUCTION			
09:50 - 10:30 	Employee retention for letting agents - how to avoid high employee turnover and the financial strain of recruitment cost	Elsbeth Boyle <i>Landlord Accreditation Scotland</i>	A business with high employee turnover can struggle to establish a strong culture and may suffer financially from the constant need to recruit and train new employees. Employers who prioritise employee engagement through learning and development can lift employee morale, build loyalty and escape the cost of high turnover rates.
10:30 - 10:40 CHANGE OVER			
10:40 - 11:20 	Cyber security in the modern workplace	Phil Eldridge <i>Shackleton Technologies</i>	How changes to the way we operate in the modern workplace mean that the security you used to have in place may no longer be enough to protect you from current threats.
11:20 - 11:30 CHANGE OVER			
11:30 - 12:10 	Talking Deposits LIVE	Mike Smith <i>SafeDeposits Scotland</i> and John Blackwood <i>SAL</i>	Talking Deposits online sessions with SAL chief executive John Blackwood and Head of SafeDeposits Scotland Mike Smith have been popular with members in recent years. Talking Deposits Live at Scottish Letting Day will take the format in-person for the first time, with an opportunity to hear John and Mike in conversation and put your tenancy deposit questions to them.
12:10 - 13:15 LUNCH AND EXHIBITION			
13:15 - 13:55 	Selling your lettings / estate agency – preparing and process	Tracy Bradley <i>Haversley Group</i>	The session will cover getting ready, getting set and going to sale!
13:55 - 14:05 CHANGE OVER			
14:05 - 14:45 	Employee retention for letting agents - how to avoid high employee turnover and the financial strain of recruitment costs	Elsbeth Boyle <i>Landlord Accreditation Scotland</i>	A business with high employee turnover can struggle to establish a strong culture and may suffer financially from the constant need to recruit and train new employees. Employers who prioritise employee engagement through learning and development can lift employee morale, build loyalty and escape the cost of high turnover rates.
14:45 - 15:15 AFTERNOON REFRESHMENTS AND EXHIBITION			
15:15 - 15:55 	Cyber security in the modern workplace	Phil Eldridge <i>Shackleton Technologies</i>	How changes to the way we operate in the modern workplace mean that the security you used to have in place may no longer be enough to protect you from current threats.
15:55 - 16:05 CHANGE OVER			
16:05 - 16:45 	Selling your lettings / estate agency – preparing and process	Tracy Bradley <i>Haversley Group</i>	The session will cover getting ready, getting set and going to sale!

Exhibition Floorplan

Thistle Suite



← **SPEAKER ROOMS:**
Thistle 2, Moncrieff, Cap & Thistle, Centenary

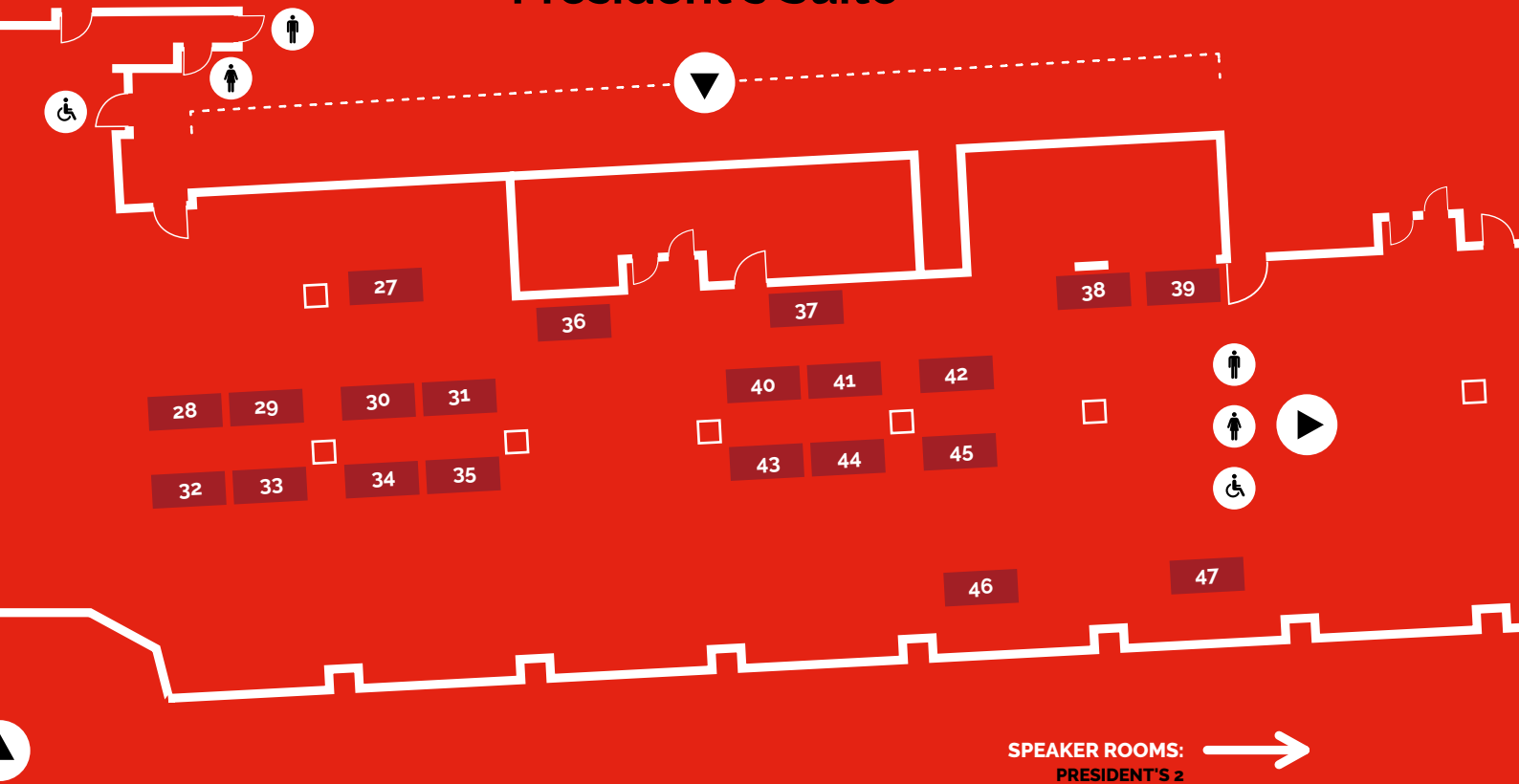
CENTER ENTRANCE

- 1 Alan Boswell Insurance Brokers
- 2 Quinnergy Ltd
- 3 PayProp - **Conference sponsor**
- 4 Howden
- 5 UK Insurance Claim Services
- 6 Pacitti Jones
- 7 Green Home Systems
- 8 Tay Letting
- 9 Inducoat BV and Hamill Decorating Services
- 10 Northwood (Scotland)
- 11 Indigo House Group
- 12 Deaf Action

- 13 Under One Roof
- 14 Chapmans
- 15 Gilson Gray Property Services
- 16 SME Professional
- 17 Aspray - **Conference sponsor**
- 18 SafeDeposits Scotland - **Conference partner**
- 19 SafeDeposits Scotland Charitable Trust
- 20 Aberdeen Considine
- 21 Scottish Mediation
- 22 Carpetright
- 23 Landlord Accreditation Scotland
- 24 Wise Property Care



President's Suite



SECTION ANCE

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Programme

PLEASE NOTE SESSIONS ARE ON A
FIRST COME, FIRST SERVED BASIS










ROOM:

MONCRIEFF
MAIN SPEAKER PROGRAMME

Key

 Landlord Session

 Letting Agent Session

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50 CONFERENCE INTRODUCTION			
09:50 - 10:30 	Insurance - the power of protection	Steve Cox <i>Alan Boswell Group</i>	What is going on in the world of insurance and what to look out for and be aware of. This session will help you understand the insurances that are important for both landlords and letting agents and the covers that are available.
10:30 - 10:40 CHANGE OVER			
10:40 - 11:20 	Going, going, gone!	John Loudon <i>Auction House Scotland</i>	Delve into the unique speed and security of auction. This session highlights how Auction House Scotland can benefit landlords and letting agents in the current market, and demonstrates how auctions can offer a more suitable avenue for buyers and sellers, particularly with tenants in-situ, portfolios and commercial property. Learn how letting agents can partner with Auction House to achieve better sales for their clients.
11:20 - 11:30 CHANGE OVER			
11:30 - 12:10 	Your voice CAN make a difference to future policy	Anna Evans <i>Indigo House Group</i>	Anna Evans explains the 5 year RentBetter research programme funded by the Nationwide Foundation, and gives examples of where landlords' and letting agents' experience has impacted on government policy, and where it has been ignored – but for how long?
12:10 - 13:15 LUNCH AND EXHIBITION			
13:15 - 13:55 	Succession: passing on wealth efficiently in lifetime and on death	Will Bleasdale Norma Stewart and Morag Watson <i>Azets</i>	<ul style="list-style-type: none">• Key consideration for succession planning• The inheritance tax driver• The inheritance tax calculation• Options to reduce the liability• Lifetime gifting• Use of trusts in lifetime• Will planning with trusts• Inheritance tax planning
13:55 - 14:05 CHANGE OVER			
14:05 - 14:45 	Insurance - the power of protection	Steve Cox <i>Alan Boswell Group</i>	What is going on in the world of insurance and what to look out for and be aware of. This session will help you understand the insurances that are important for both landlords and letting agents and the covers that are available.
14:45 - 15:15 AFTERNOON REFRESHMENTS AND EXHIBITION			
15:15 - 15:55 	Market updates and forecasts	Kate Faulkner <i>Designs on Property</i>	Kate Faulkner reviews the future of buy to let from an agent, landlord and tenant perspective, including price and rental forecasts.
15:55 - 16:05 CHANGE OVER			
16:05 - 16:45 	Succession: passing on wealth efficiently in lifetime and on death	Will Bleasdale Norma Stewart and Morag Watson <i>Azets</i>	<ul style="list-style-type: none">• Key consideration for succession planning• The inheritance tax driver• The inheritance tax calculation• Options to reduce the liability• Lifetime gifting• Use of trusts in lifetime• Will planning with trusts• Inheritance tax planning

Programme

PLEASE NOTE SESSIONS ARE ON A
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ROOM:















THISTLE 2

MAIN SPEAKER PROGRAMME

Key

 Landlord Session

 Letting Agent Session

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50 CONFERENCE INTRODUCTION			
09.50 - 10.30  	Judicial review update: win or lose - what's the point?	Claire Mullen <i>TC Young Solicitors</i>	In this session Claire will discuss the background to the coalitions' judicial review of the Cost of Living (Tenant Protection) (Scotland) Act 2022. She will summarise the complex legal arguments and discuss the purpose for taking such a challenge against the Scottish Ministers.
10.30 - 10.40 CHANGE OVER			
10.40 - 11.20  	Market updates and forecasts	Kate Faulkner <i>Designs on Property</i>	Kate Faulkner reviews the future of buy to let from an agent, landlord and tenant perspective, including price and rental forecasts.
11.20 - 11.30 CHANGE OVER			
11.30 - 12.10  	Don't despair about repair	Gail Bowden and Caroline Elgar <i>SAL</i>	Preparing for the changes to the repairing standard coming into force March 2024.
12.10 - 13.15 LUNCH AND EXHIBITION			
13.15 - 13.55  	Judicial review update: win or lose - what's the point?	Claire Mullen <i>TC Young Solicitors</i>	In this session Claire will discuss the background to the coalitions' judicial review of the Cost of Living (Tenant Protection) (Scotland) Act 2022. She will summarise the complex legal arguments and discuss the purpose for taking such a challenge against the Scottish Ministers.
13.55 - 14.05 CHANGE OVER			
14.05 - 14.45  	Energy efficiency update	Matthew Irwin and Jamie Seabridge Cooper <i>Home Energy Scotland</i>	This session will discuss the free and impartial service for landlords offered by Home Energy Scotland, and the reports produced from property assessments which will help you improve the energy efficiency of your properties. It will also cover some measures you can do to improve your properties, how EPCs work, the latest on minimum standards and funding provided by the Scottish Government for landlords.
14.45 - 15.15 AFTERNOON REFRESHMENTS AND EXHIBITION			
15.15 - 15.55  	Don't despair about repair	Gail Bowden and Caroline Elgar <i>SAL</i>	Preparing for the changes to the repairing standard coming into force March 2024.
15.55 - 16.05 CHANGE OVER			
16.05 - 16.45  	Your voice CAN make a difference to future policy	Anna Evans <i>Indigo House Group</i>	Anna Evans explains the 5 year RentBetter research programme funded by the Nationwide Foundation, and gives examples of where landlords' and letting agents' experience has impacted on government policy, and where it has been ignored – but for how long?

Programme

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ROOM:

CENTENARY MAIN SPEAKER PROGRAMME

Key

 Landlord Session

 Letting Agent Session

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50 CONFERENCE INTRODUCTION			
09:50 - 10:10 	Property compliance – a necessary evil?	Rob Duncan <i>Quinnergy Ltd</i>	Property safety compliance: the numerous certificates and assessments required for a property, just more red tape or a crucial element of the rental sector? What they mean and how to manage them effectively.
10.10 - 10.30 	Mediation in housing	May Millward MBE <i>Scottish Mediation</i>	This session will explain what mediation is, how it can help in housing disputes and how it is different from other ways of dealing with conflict. It will also consider how tools and tips drawn from mediation can help landlords deal with challenging situations and difficult tenants, and outline what support Scottish Mediation can provide including free mediation for neighbour disputes.
10:30 - 10:40 CHANGE OVER			
10:40 - 11:00 	Funding promotion of education, training and best practice in Scotland's PRS	Alan Partridge <i>SafeDeposits Scotland Charitable Trust</i>	This session will provide a background on SafeDeposits Scotland Charitable Trust, the grant giving charity of SafeDeposits Scotland, including its aims, the projects it has supported and how funding from the Trust can be sought.
11.00 - 11.20 	Aspray: insurance claims management for letting agents and landlords	John Strange <i>Aspray</i>	Property insurance claims can be a nightmare for all involved. Aspray loss assessor, John Strange, talks property damage and how the Aspray service can reduce the hassle of making an insurance claim for letting agents and landlords.
11:20 - 11:30 CHANGE OVER			
11:30 - 11:50 	Embracing change: the key to growth in Scotland's rental market	Neil Cobbold <i>PayProp</i>	How Scottish letting agents can attract self-managing landlords with the right mindset.
11.50 - 12.10 	Ariston UK: our product and services	Dougie Robertson <i>Ariston</i>	As a leading specialist in heating, water-heating and renewables with over 90 years of history, Ariston understands the challenges in creating practical and high-performing products and systems that guarantee exceptional levels of comfort and efficiency. In this presentation you will see complete heating solutions and higher-end services that aim to give more homes access to sustainable comfort using less energy and effort.
12:10 - 13:15 LUNCH AND EXHIBITION			



Programme

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ROOM:

CENTENARY MAIN SPEAKER PROGRAMME

Key

 Landlord Session

 Letting Agent Session

TIME	TITLE	SPEAKER	SESSION SUMMARY
13:15 - 13:35 	Solve mould problems. learn from best Dutch practice using Dutch anti-mould paint	Mike Frankhuizen <i>Inducoat BV</i>	Dutch anti-mould paint has a strong reputation for effectiveness. Attending this information session provides Scottish landlords with valuable insights to address a common and persistent issue of mould in their rental properties using Dutch anti-mould paint. It can help you fulfill legal obligations, maintain your properties, satisfy tenants, and reduce long-term costs. Safe, simple and ecological.
13:35 - 13:55 	Managing and maintaining tenement buildings	Mike Heffron <i>Under One Roof</i>	Join Mike Heffron, Under One Roof's chief executive, for an informative session on how to manage and maintain tenement buildings, including key discussion points on getting to know your building, following proper procedures when organising common repairs, and the benefits of professional help.
13:55 - 14:05	CHANGE OVER		
14:05 - 14:45 	Novoville Shared Repairs: a technology solution for landlords' and agencies' common repairs duties	Louis Dailencourt <i>Novoville Shared Repairs</i>	Demo and Q&A of Novoville Shared Repairs app. This free app helps property owners, or their agents, in tenements and flat blocks connect with other owners in their building, discuss works needed, obtain quotes for repairs and book them, all without employing the services of a factor or spending time chasing up neighbours. The app includes a built-in payment account that can be opened in hours digitally, as opposed to having to get one from a high street bank.
14:45 - 15:15	AFTERNOON REFRESHMENTS AND EXHIBITION		
15:15 - 15:55 	Judicial review update: win or lose - what's the point?	Claire Mullen <i>TC Young Solicitors</i>	In this session Claire will discuss the background to the coalitions' judicial review of the Cost of Living (Tenant Protection) (Scotland) Act 2022. She will summarise the complex legal arguments and discuss the purpose for taking such a challenge against the Scottish Ministers.

Exhibitors

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12 Deaf Action

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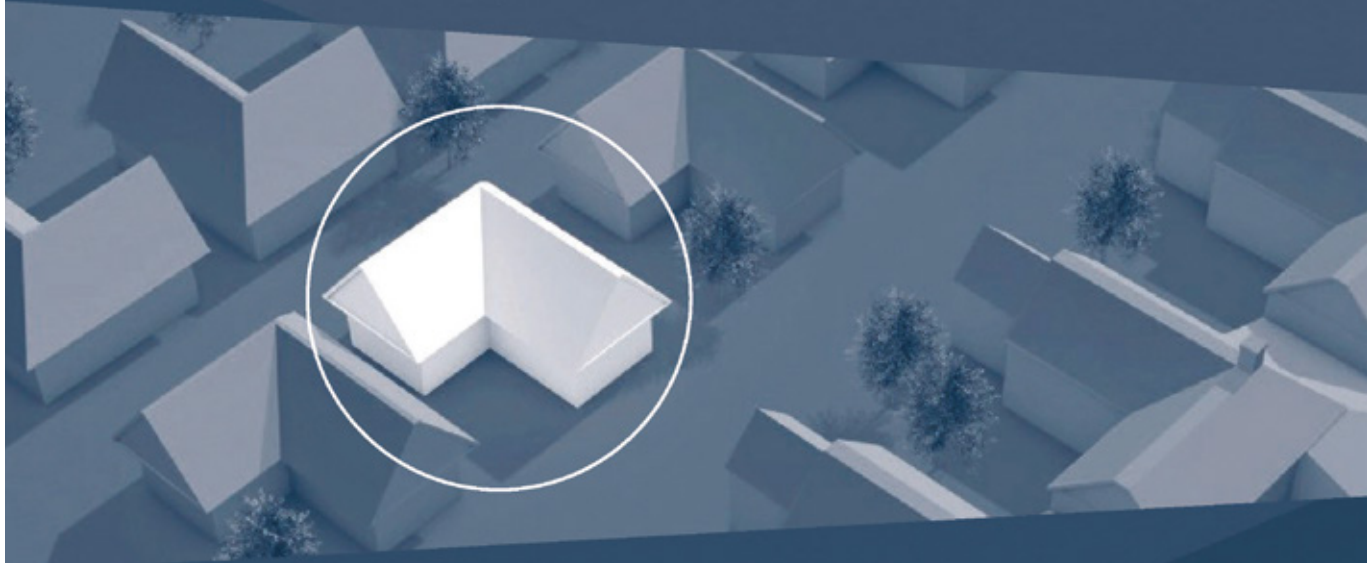


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11 Indigo House Group

Indigo House Group is a housing consultancy working with researchers IBP Strategy and Research on the "RentBetter" study for the Nationwide Foundation about reform in Scotland's PRS.

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19 SafeDeposits Scotland Charitable Trust

The SafeDeposits Scotland Charitable Trust is a grant giving charity designed to promote education, training and best practice in Scotland's PRS.

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33 Scottish Empty Homes Partnership

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21 Scottish Mediation

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26 SELECT

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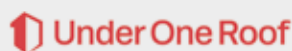
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