

SCOTTISH LETTING DAY 2019

TUESDAY 12 NOVEMBER OUR DYNAMIC EARTH, EDINBURGH















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Welcome

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On behalf of the Scottish
Association of Landlords (SAL)
and our Council of Letting
Agents (CLA), I extend a warm
welcome to everyone attending
our first Scottish Letting Day.
We are delighted to have had
such a great response to the
brand-new conference, and we
are looking forward to seeing
members here for a fantastic
day - learning, meeting each
other, asking questions and
telling us what you think.

The new conference has grown from over a decade of success for National Landlord Day and latterly The Agency Business conference. It remains the largest landlord and agent conference in the UK. We are proud 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're 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 create a well-functioning and wellmanaged private rented sector that meets the needs of all. You'll find 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 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 headline sponsors, Alan Boswell Group, Citylets, LPS Scotland, SafeDeposits Scotland and TC Young Solicitors. We thank also PayProp and Vouch, last night's preview evening sponsors whose support made that event possible. We are grateful to all our exhibitors who have paid to be here. It's 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 for the conference and we will try to incorporate as many as possible into our future plans.

We trust you enjoy the day and hope to meet as many of you as possible during the event.



SAL chief executive

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Scottish Association of Landlords

0131 564 0100

conference@scottishlandlords.com

Speakers

We hope you will gain new information, hear from and question a variety of experts.



Thomas Ashdown Citylets

Thomas founded Citylets in 1999 shortly after university as one of the UK's earliest property portals. Since then he has steered its progression through to its position as Scotland's certified leading lettings site attracting up to 4 million visitors per year. With over 19 years' experience at the forefront of the sector, he is one of the original dot-com pioneers and maintains a keen interest in the evolution of the sector.



John Blackwood Scottish Association of Landlords

John has worked in the private rented sector (PRS) for over 25 years and is widely recognised as one of the foremost experts on all aspects of the PRS. 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 also holds a judicial appointment as a member of the First-tier Tribunal (FTT) for Scotland (Housing and Property Chamber) and is a Chartered Institute of Housing (CIH) chartered member.



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 day to day work and planning. Gail is also a trainer with LAS. Having worked in lettings for 25 years, she is also a landlord and has held several management roles concentrating on property management, compliance and training. 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 has been with the organisation since the launch in 2008. She has responsibility for the day to day operation of the company, specialising in the development and delivery of the LAS national training programme, including LETWELL, the industry leading professional development programme for Scottish letting agents. Elspeth is well known for her enthusiasm for sharing knowledge and her commitment to assisting the delivery of best practice in the PRS, speaking at landlord forums and information events as well as providing bespoke training for agencies across Scotland.



Neil Cobbold PayProp

Neil has worked in sales, change management and sales training for most of his career, focusing mainly on the UK property sector. He is the chief operating officer of PayProp UK, a rental payment automation platform. Prior to that he was involved in social housing and housing reform, culminating in running a large housing association and a London software development firm. Neil is frequently consulted by the property media, sits on investor panels, and is a regular fixture on the PropTech speaking circuit. He has appeared on Sky's Property TV channel and at the National Approved Letting Scheme and the Association for Residential Letting Agents conferences.



Douglas Collingham TC Young Solicitors

Douglas is a partner at TC Young with over 30 years' conveyancing and leasing experience. He is a key member of the commercial team undertaking acquisitions and disposals of commercial properties and businesses, dealing with investment properties, commercial leases, security and finance transactions. Douglas has undertaken the acquisition of many different types of businesses including lettings agencies, professional practices, and purchases from company administrators. Douglas is also a tutor in the diploma in legal practice course at Glasgow University teaching post-graduate students the provisions of conveyancing and property law and practice.



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 business 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 various landlord associations all over the UK.



Kevin Dempsey Legionella Edinburgh

Kevin has over a decade's experience as a private landlord, and has spent much of the last ten years working in the private rented sector. Kevin worked at senior levels within residential letting before establishing Legionella Edinburgh with his wife Maggie in 2014. As the range of compliance requirements for landlords have grown over the years, so has Legionella Edinburgh. The business now offers a one stop shop for compliance services to landlords and letting agents across East and Central Scotland.



Miles Duncan LinkedIn Success Systems

Miles' experience spans 30 years, built up in business development, marketing and digital roles, within corporates, professional services and small and medium-sized enterprises. This background provided the perfect foundation to understand how LinkedIn can be used as a powerful business development and marketing tool, integrated into daily activities. Miles has trained hundreds of companies and individuals on successfully using LinkedIn for business growth. Miles' training strips away what you don't need to know and focuses on the activities that make an instant difference. It gets you moving in the right direction and is an all-inclusive end to end sales and business development system.



Caroline Elgar Scottish Association of Landlords

Caroline joined SAL as policy manager in 2014. With 15 years' experience working in the lettings industry primarily in senior agency roles, Caroline has played a key part in SAL policy work on tenancy reform. She represents SAL in parliament and on government working groups as well as heading up the SAL landlord and letting agent advice helpline, assisting members with queries related to the letting and management of PRS properties and producing resources to assist members in the running of their businesses. Working at SAL is a welcome break from her other job as mum to two young boys!



Anna Evans Indigo House

Anna is a founding director of the Indigo House Group and a specialist in housing policy, strategy and housing service review, redesign and change. She combines consultancy, research and interim executive management to achieve transformational change in housing organisations, and in local and national housing policy. With an applied economics and social research background, a postgraduate qualification in housing studies and an MBA, Anna is a member of the Institute of Leadership and Management and a member of, and mentor with, the CIH. Anna has worked in local and central government and has been a housing association senior board member.



Kate Faulkner Designs on Property

Kate is one of the UK's leading property experts. She is passionate that most of the problems in the residential property market can be solved if the media, industry and government work together to educate consumers on how to carry out property projects. Kate regularly features on BBC TV and radio including You and Yours, Moneybox and 5Live's Midnight Property Expert as well as the Leading Britain's Conversation Property Hour and on ITV's This Morning.



Jackie Fraser Chiene + Tait

Jackie is a tax partner at Chiene + Tait chartered accountants and leads the firm's Inverness office. She is a chartered tax adviser, having begun her career in 2000 before spending ten years within a 'Big Four' accountancy practice in the Highlands. Jackie has a varied client portfolio with a particular specialism in the property sector, private clients and rural businesses. She regularly speaks on tax-related matters at conferences.



James Garvey The Letting Protection Service Scotland

James originally joined The Letting Protection Service Scotland in 2012, working as an adjudicator resolving disputes between landlords and tenants. James eventually moved into a client-focused role and is now head of client management, working within the industry to help grow, develop and maintain relationships with clients. James regularly offers training to give landlords, agents and tenants a better understanding of deposit disputes, and tenancy deposit protection in general.

Speakers

We hope you will gain new information, hear from and question a variety of experts.



Kevin Gaskell Vouch

Kevin first became involved in property in 2003 after a career in retail management. He sold investment properties all over the North of England. After a brief foray into mortgage broking he set up Shefflets letting agents in 2007 with his wife, her sister and husband. A real family affair! In 2017, the four directors of Shefflets drew on all of their experiences from running their own agency to launch Vouch, the first fully automated tenant application system on the market. Designed by agents for agents.



Robert Guy Alan Boswell Group

Rob has worked for the Alan Boswell Group for five years and is responsible for overseeing their introducer relationships. With 30 years' experience in sales and relationship management within the financial services industry, mainly at Zurich Financial Services, he specialises in general insurance and property development. Rob is also a portfolio landlord; he understands fully the insurance needs and requirements that are faced by landlords and the significant role managing agents and mortgage brokers play in the placement of general insurance. Away from work, Rob's key passion is sailing, and his goal is to circumnavigate the globe.



Holly Hynd Paragon Bank

Holly joined the Paragon sales team when they re-launched into the Scottish market in August 2018. From her previous experience with niche residential lenders, her move to Paragon allowed her to become involved in the diverse, complex end of the mortgage market and she enjoys helping brokers resolve challenging cases. Paragon sees landlords diversifying more into different areas of buy-to-let in search of better yields, such as houses in multiple occupation (HMOs), multi-unit blocks and holiday lets as well as incorporating into limited companies. Holly enjoys the challenge of these types of enquiries, helping brokers forge long term profitable relationships with their portfolio clients.



Derek Kilday Department for Work and Pensions

Derek has worked across UK and Scottish Government departments. With substantial experience in organisational development and change management, he is a fellow of both the Association for Project Management and the Chartered Management Institute. He has previously completed delivery of the Scottish cabinet secretary for justice's highest risk change programme while on secondment to Police Scotland. Derek joined the Department for Work and Pensions (DWP) in April 2018 as a group director and has overall responsibility for 41 Jobcentres in Central, West and South West Scotland, accountable for the leadership and delivery of the end to end customer service.



Kirsty Leonard Leonard Property Group

Kirsty is a 30-year-old Scottish property investor, who started her property journey under five years ago with no money and no property. She has built up a multi-million-pound property portfolio across Scotland and the North of England, buying distressed property then refurbishing to either hold or sell, including everything from buy-to-lets and social housing, up to HMOs, conversion of listed buildings, and commercial to residential developments. Kirsty's current focus is working on providing better housing solutions for society's most vulnerable. Kirsty also heads up a property sourcing company and coaches aspiring property investors to achieve their goals.



Stephen McAlaney Home Energy Scotland

Stephen is a PRS specialist for Home Energy Scotland (HES) and supports private sector landlords and their tenants in all areas of energy efficiency by carrying out bespoke property assessments and advising on potential improvements and financial support available. Stephen works to raise awareness of the Scottish Government's new energy efficiency regulations and assists landlords to ensure their properties will meet new minimum standards which come into effect in April 2020.



Paul McFadden Paul McFadden Wealth Ltd

Paul is a renowned and respected property and business success coach. A successful entrepreneur and authority on wealth creation, Paul's mission is to support others to create their own wealth. Author of "Your Property Jumpstart", Paul helps others find success. After a difficult start in life in a lone-parent household, he discovered that a lack of resources was less important than an attitude of resourcefulness, a strong mindset, and good old-fashioned hard work. From a standing start with no funds, no experience, and no track record, Paul built a multi-million-pound property portfolio and has packaged over £250m of property investments.



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Audrey McGee Department for Work and Pensions

Audrey joined the DWP 31 years ago as a temporary administration assistant in Ayr Jobcentre and has worked across the department developing skills in programme management, contracting, operational delivery, performance management and HR. Formerly she was responsible for leading, stabilising and safely closing down universal credit Live Service across the UK, balancing the risks of transferring hundreds of colleagues and half a million customers. Now service leader for South West Scotland, Scottish lead for employee experience and wellbeing and national lead for housing, she works closely with colleagues to support the best possible outcomes for customers and landlords.



Joe McGuigan Aspray North & South Glasgow

Joe was born in Glasgow, the only boy and with five older sisters which was fun. Moving to Falkirk at the age of 11, he has lived there for over 35 years so just guess his age. Married to Anna with three kids, Ryan aged 26, Dana aged 24 and Antos aged 8, Joe loved cycling until a recent bad accident smashed his arm. He enjoys watching football, skiing, hillwalking and spending time with his family. Joe has been in business for over 20 years, working with his current business, the Aspray franchise, for the last seven years.



Marianne McJannett TC Young Solicitors

Marianne jointly leads the employment team at TC Young and assists clients daily to manage difficult HR issues within their organisations. She regularly advises individuals on employment rights during difficult periods of their employment and provides practical advice on necessary employment procedures, drafts contracts of employment, training contracts, service agreements and policies for organisations and represents claimants and respondents at employment tribunals. She is involved in the preparation of and attendance at tribunals and has been successful in presenting and defending clients on a number of subjects including: unfair dismissal, maternity discrimination, Working Time Regulations, disability discrimination and sex discrimination.



May Millward & Amanda Rigby Greenhaugh Scottish Mediation

May and Amanda work for Scottish Mediation which is currently funded by SafeDeposits Scotland to develop and provide workshops in mediating ways to the PRS. As an HR manager in the public sector May, a trained mediator, developed a national workplace mediation service resulting in 50% of complaints being resolved by mediation thus reducing costs, stress levels and sickness absence. Amanda is a trained mediator in family, community, workplace and peer mediation. She has a varied background with experience in sales, coaching, training, complaints handling and project management - all of which could have benefitted from mediation!

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Speakers

We hope you will gain new information, hear from and question a variety of experts.



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. EQ is a 14-partner practice with offices in Forfar, Dundee, Cupar and Glenrothes, acting for a large number of individuals and businesses in the property sector from property management companies and family investment companies to private landlords, SIPPs and furnished holiday let owners. Changes to legislation in the past three years have made property taxation a crucial area for proactive, long term, tax planning. David lives in Broughty Ferry with his wife and two children.



Claire Mullen TC Young Solicitors

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



Cecilia Parker Aranha Competition and Markets Authority

Cecilia is a director of consumer protection at the Competition and Markets Authority (CMA). She runs investigations on unfair contract terms and unfair trading across a range of economic sectors. Cecilia trained as a solicitor with the Scottish Government and has worked in the civil service for 18 years. She has advised on diverse issues from public law, human rights and devolution to social security and energy. Since 2010 she has specialised in consumer protection and sits on the Law Society of Scotland's consumer law sub-committee. Cecilia has a degree in law and an MSc in social policy both from Edinburgh University.

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Scott Restrick Energy Action Scotland

Scott has been Energy Action Scotland (EAS)'s technical and training manager since June 1999. He leads on training service delivery and development, research output, and the provision of domestic energy consultancy services for a range of housing providers and EAS members. A graduate of Glasgow Caledonian University with a PGDip in environmental monitoring and assessment, he has held many advisory and committee roles within the energy efficiency field as well roles in the fields of microgeneration, compliance and building standards. Scott provided the secretariat to the Scottish Home Energy Conservation Act officers network from 1999 to 2014.



Mike Smith SafeDeposits Scotland

Mike is tenant team manager at SDS. At the tenancy deposit scheme's office in Glasgow he manages a team of client advisors, with other responsibilities including reporting of figures and delivery of events for tenants, landlords and letting agents alike. Mike also travels around Scotland to deliver training on tenancy deposit protection and legislation to Citizens Advice Bureaux. With extensive customer service experience including five years as a control room manager at Police Scotland in Aberdeen, he joined SDS in 2017 and has overseen advances in the client experience, including record call answering times.



Gordon Spowage Home Energy Scotland

Gordon is a technical officer for HES specialising in private sector landlord support, renewable technologies, and hard to treat properties. Gordon spent two years working in the advice team in the HES South East office providing energy efficiency advice to homeowners, tenants and landlords before becoming a private sector landlord specialist and renewables advisor. Gordon is trained in energy awareness and renewable technologies, energy efficiency in traditional buildings, and is a certified domestic energy assessor. He has an advanced knowledge of energy performance certificates and their place in the rental market.



Lucy Stone Competition and Markets Authority

Lucy is a senior intelligence officer at the CMA. She manages information received from the public via the CMA's cartels hotline and liaises with law enforcement partners in Scotland to identify and prevent cartel activity. Lucy began her career as an intelligence officer and analyst with the National Crime Agency, where she spent five years working on a variety of organised crime investigations. She subsequently joined the CMA to apply her intelligence training to cartel investigations and is currently studying for a postgraduate diploma in EU competition law.



Kevin Torrance Saltire Facilities Management Ltd

Kevin is responsible for new business development and marketing strategy for Saltire Facilities Management Ltd. He is a time served electrician of 10 years with over 25 years in sales and marketing. He can count Royal Bank of Scotland and the Worcester Bosch group as two of his previous employers.



Fiona Watson Paris Steele

Fiona is a partner with Paris Steele WS which has offices throughout East Lothian. Fiona has specialised in landlord and tenant law for over ten years, and acts for landlords and letting agents throughout Scotland. As well as advising on tenancy related matters, Fiona also provides advice in relation to succession planning, drafting wills and powers of attorney, as well as providing conveyancing services for buying and selling property. Fiona is also a legal member in the FTT.

Programme

Please note sessions are on a first come, first served basis. Please choose freely which sessions to attend. To assist your choice the key indicates those specifically aimed at landlords, agents or both.

09.45 - 09.50	Biosphere Green Salisbury Suite Conference introduction in all rooms		Ozone Biosphere Blue Showdome 4D Cinema Hutton Room	Biosphere Blue	Showdome	4D Cinema	Hutton Room
	Getting it right with sales and acquisitions of letting agencies-Douglas Collingham, TC Young Solicitors	y insurance – The rets to ensure u have the cover in place Cox, Alan Boswell	99.50 - 10.10: Property letting after the world changed - David Morrison EQ Accountants 10.10 - 10.30: Financing complex buy to lets complex buy to lets - Holly Hynd, Paragon Bank	Succession planning for landlords - Fiona Watson, Paris Steele	Market trends and valuations 2019 - Thomas Ashdown, Citylets	Taster training for letting agents – meaningful CPD - Elspeth Boyle, LAS	Home Energy Scotland consultations (see Stand 32)
10.30 - 10.40	Change over Tribunal know how for letting agents - Claire Mullen, TC Young Solicitors	The role of the CMA in regulating letting agents - Cecilia Parker Aranha & Lucy Stone, CMA	10.40 - 11.00: Demystifying legionella - Kevin Dempsey, Legionella Edinburgh 11.00 - 11.20: A year in the life of a tenancy deposit scheme of a tenancy deposits Scotland	Understanding the private residential tenancy - <i>Gail Bowden, SAL</i>	Top tips from a self- made property investor - Kirsty Leonard, Leonard Property Group	Informing research to shape the future of private renting - Anna Evans, Indigo House	Home Energy Scotland consultations (see Stand 32)
11.20 - 11.30	Change over	Preventing HR headaches - Marianne McJannett, TC Young Solicitors	11.30 - 11.50: Vouch - Changing the referencing process forever - Kevin Gaskell, Vouch 11.50 - 12.10: What's next? - Neil Cobbold, PayProp	Unwrapping the energy performance certificate - Scott Restrick, Enery Action Scotland	Working positively Working positively with Universal Credit - Derek Kilday & Audrey McGee, Department for Work and Pensions	A guide to completing your tax return - Jackie Fraser, Chiene + Tait	Home Energy Scotland consultations (see Stand 32)
13.15 - 13.55	Biosphere Green Salish Biosphere Green Salish Digital first impressions: How do you measure up on Linkedln? - Miles Duncan, Linkedln Success Systems	ury Suite g question time Bowden and ne Elgar, SAL	Ozone 13.15 - 13.35: Maximising potential through insurance - Robert Guy, Alan Boswell 13.35 - 13.55: An introduction to adjudication - James Garvey, The Letting Protection Service Scotland	Biosphere Blue	Showdome Succession planning for landlords - Fiona Watson, Paris Steele	4D Ginema A Top tips from a self- made property investor - Kirsty Leonard, Leonard Property Group	Hutton Room Home Energy Scotland consultations (see Stand 32)
	Change over Change over Property insurance – The top secrets to ensure that you have the correct cover in place - Steve Cox, Alan Boswell		14.05 - 14.25: Support towards meeting minimum energy efficiency standards - Stephen McAlaney & Gordon Spowage, Home Energy Scotland 14.25 - 14.45: Freeing up time for landlords and letting agents - Joe McGuigan, Aspray North and South Glasgow	A guide to completing your tax return - Jackie Fraser, Chiene + Tait	Understanding the private residential tenancy - Gail Bowden, SAL	How to survive rent controls and the buy to let backlash - Kate Faulkner, Designs on Property	Home Energy Scotland consultations (see Stand 32)
	feshments and the CMA in the CMA in CMA CMA	4	15.15 - 15.35: How to prepare for the coming global recession - Paul McFadden, Paul McFadden Wealth McFadden Wealth 15.35 - 15.55: Getting the basics right: Gas and electrical safety inght: Day and electrical safety Kevin Torrance, Saltire Facilities Management Limited	Unwrapping the energy performance certificate - Scott Restrick, Enery Action Scotland	How to survive rent controls and the buy to let backlash - Kate Faulkner, Designs on Property	What the future holds for letting in Scotland - John Blackwood, Scottish Association of Landlords	Home Energy Scotland consultations (see Stand 32)
16.05 - 16.45	Lhange over Tribunal know how for landlords - Claire Mullen, TC Young Solicitors	Digital first impressions: Digital first impressions: How do you measure up on LinkedIn? - Miles Duncan, LinkedIn Success Systems		Taster training for letting agents – meaningful CPD	Informing research to shape the future of private renting - Anna Evans, Indigo House	Working positively with Universal Credit - Derek Kilday & Audrey McGee, Department for Work and Pensions	Home Energy Scotland consultations (see Stand 32)

KEY Landlord session Letting agent session

BIOSPHERE GREEN

Sponsored by TC Young Solicitors



TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 – 09.50	Conference introduction		
09.50 - 10.30	Getting it right with sales and acquisitions of letting agencies	Douglas Collingham, TC Young Solicitors	Explaining the legal process and exploring what letting agents need to think about when they are purchasing or selling businesses including what things due diligence should cover and what protections should be sought in the legal agreement.
10.40 - 11.20	Tribunal know how for letting agents	Claire Mullen, TC Young Solicitors	Providing some insight on what to expect at the First-tier Tribunal (Housing and Property Chamber). We will discuss the forms, how to make an application, how to respond to an application made against you and the preparations required for a hearing.
11.30 - 12.10	Letting question time	Gail Bowden and Caroline Elgar, Scottish Association of Landlords	Troubled by tenancies? Mystified by maintenance? Lost in legislation? From PATs to PRTs, EPCs to the FTT, this is your opportunity to ask the SAL helpline advisers, Caroline and Gail, any burning questions you have about any aspect of property letting.
12.10 - 13.15	Lunch and exhibition - Stra	itosphere	
13.15 - 13.55	Digital first impressions: How do you measure up on LinkedIn?	Miles Duncan, LinkedIn Success Systems	Your first introduction these days is likely to be digital, is your digital first impression your best? Build the perfect LinkedIn profile that is optimised, aligned and congruent. Everyone who attends this session is gifted a login to a free LinkedIn Social Selling Index mini course - packed with value.
14.05 - 14.45	Property insurance: The top secrets to ensure that you have the correct cover in place	Steve Cox, Alan Boswell	How to make sure that you have the correct level of insurance that you require and learn about the covers that you may not necessarily know about and how they could be of benefit to you.
14.45 - 15.15	Refreshments and exhibition - Stratosphere		
15.15 - 15.55	The role of the CMA in regulating letting agents.	Cecilia Parker Aranha and Lucy Stone, Competition and Markets Authority	In this session, you'll hear how to stay on the right side of competition and consumer protection law. The session will particularly focus on cartels and unfair contract terms law. The session will be interactive, with opportunities for you to test your knowledge and ask questions.
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SALISBURY SUITE

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11.30 - 12.10	Preventing HR headaches	Marianne McJannett, TC Young Solicitors	An update on employment law looking at the hot topics of the day; including Brexit, upcoming changes and recent case law. Marianne will also take you through the importance of training agreements when investing in your staff and business.
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OZONE In the Ozone, please choose a pair of 20 minute sessions which together make up a full 40 minute session.



TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50	Conference introduction	n	
09.50 - 10.10	Property letting after the world changed	David Morrison, EQ Accountants	Discussing the changes in landlord attitude following major legislative changes and looking at the direction of tax management in the UK in future.
10.10 - 10.30	Financing complex buy to lets	Holy Hynd, Paragon Bank	Today I'll be taking you through our full range of products & criteria including limited company BTLs, holiday lets (Airbnb,) expat BTLs and our recent launch into short term finance. By the end of the presentation you will have a better understanding of the complex market that Paragon specialise in.
10.40 - 11.00	Demystifying legionella	Kevin Dempsey, Legionella Edinburgh	Legionella risk assessments are now well established within the private rented sector, but there's still a lot of confusion around what's involved and what needs to be done about legionella. We'll cover the key points that landlords need to know and answer the questions we're most commonly asked.
11.00 - 11.20	A year in the life of a tenancy deposit scheme	Mike Smith, SafeDeposits Scotland	Discussing new amendments to tenancy deposit scheme regulations, a statistical update on deposit protection, as well as initiatives put in place by SafeDeposits Scotland to help parties in dispute negotiate effectively and outreach work carried out by the scheme and the work of the SafeDeposits Scotland Charitable Trust.
11.30 - 11.50	Changing the referencing process forever	Kevin Gaskell, Vouch	Changing the referencing process forever. Fully automated, intelligent, dependable. Saving you money, making you money. Vouch supplies a full tenant reference for £5 (credit checks, affordability, landlord references, employer references and ID), everything you need to recommend your tenant - the great bit, Vouch will pay for you using it!
11.50 - 12.10	What's next?	Neil Cobbold, PayProp	In a lettings market where regulatory change is the only constant, what can you do to remain compliant as a Scottish lettings business owner? Even more importantly, how can you turn compliance into a benefit rather than a burden?
12.10 - 13.15	Lunch and exhibition - Str	atosphere	
13.15 - 13.35	Maximising potential through insurance	Robert Guy, Alan Boswell	This presentation is aimed at letting agents only and will provide an insight on how to partner with an insurance broker who can provide the best possible cover for your landlords with a "price beat" guarantee. Insurance is regulated by the Financial Conduct Authority (FCA) and we will demonstrate how to become an introducer appointed representative.
13.35 - 13.55	An introduction to adjudication	James Garvey, The Letting Protection Service Scotland	End of tenancy deposit disputes can always be challenging. James will talk you through best practice on how to present your claim and what evidence should be supplied in order for you to have the information you need to reclaim deposit funds that are owed to you.
14.05 - 14.25	Support towards meeting minimum energy efficiency standards	Stephen McAlaney & Gordon Spowage, Home Energy Scotland	From free property assessments to interest-free loans, Home Energy Scotland are well placed to help private landlords comply with the upcoming minimum energy efficiency standards. Join us as we highlight some of the support and funding available and outline alternative approaches to compliance.
14.25 - 14.45	Freeing up time for landlords & letting agents	Joe McGuigan, Aspray North & South Glasgow	Explaining the Aspray award-winning service which can help free up time for letting agents and landlords. The session will outline how by working on behalf of the policyholder in the event of a property damage insurance claim, Aspray aims to reinstate the property to its pre-loss condition as swiftly as possible.
14.45 - 15.15	Refreshments and exhibit	ion - Stratosphere	
15.15 - 15.35	How to prepare for the coming global recession	Paul McFadden, Paul McFadden Wealth Ltd	With some top economists predicting a massive market crash in 2020, how can we prepare ourselves, our businesses, and our finances to minimise the risks and maximise the opportunities that will come.
15.35 - 15.55	Getting the basics right: Gas and electrical safety	Kevin Torrance, Saltire Facilities Management Ltd	Looking at gas and electrical safety for landlords and covering current legislation. This presentation will highlight the basic requirements to keep you in position as a responsible landlord and your tenants safe from harm.

BIOSPHERE BLUE

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 – 09.50	Conference introduction	n	
09.50 - 10.30	Succession planning for landlords	Fiona Watson, Paris Steele	Succession planning is important for all landlords. Explore the benefits of powers of attorney and will planning, and consider what may happen to your properties on your death, plus how those properties can be managed if you lose the ability to do so yourself, either by illness or incapacity.
10.40 - 11.20	Understanding the private residential tenancy	Gail Bowden, Scottish Association of Landlords	On the 1 December 2019 we will have been using the Private Residential Tenancy for two years. How are you finding it? Are you happy producing one? With how to sign it? How have you found managing tenants on it? Any issues with - no duration; joint tenancies; serving notice etc.
11.30 - 12.10	Unwrapping the energy performance certificate	Scott Restrick, Energy Action Scotland	What useful information lies behind the EPC? Can it be used effectively to look at packages of measures? What do all those stars mean? These and other questions will be explored by one of the authors of an independent research report. Feel free to bring your problem EPC for discussion.
12.10 - 13.15	Lunch and exhibition -	Stratosphere	
13.15 - 13.55	Using mediation in resolving conflict	May Millward and Amanda Rigby Greenhaugh, Scottish Mediation	This session aims to inform landlords and agents on how to manage conflict with tenants and share experience on how a third party might be able to help you find a resolution.
14.05 - 14.45	A guide to completing your tax return	Jackie Fraser, Chiene + Tait	Tax returns can be complex and challenging. However, if you're organised and prepared, they are straightforward. This session will look at what is a return, when you need to register, the sections to complete, expenses you can claim and how to pay your final tax bill.
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16.05 - 16.45	Taster training for letting agents – meaningful CPD	Elspeth Boyle, Landlord Accreditation Scotland	People are the most important asset in a company. A knowledgeable and skilled team are crucial to the success of any business. This session will show how using real examples in the new letting agent compliance programme training sessions allows us to improve our own practice and manage future challenges.

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KEY Landlord session Letting agent session

SHOWDOME

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50	Conference introduction	n	
09.50 - 10.30	Market trends and valuations 2019	Thomas Ashdown, Citylets	Exploring the trends in residential rental values over 2019. Focusing on Scotland's main cities, the presentation also covers the central belt and highlights the fastest growing areas. Discover how Citylets data can also now be utilised on letting agent websites providing accurate valuations to landlords.
10.40 - 11.20	Top tips from a self-made property investor	Kirsty Leonard, Leonard Property Group	Discussing my tips on succeeding in the property market in the current economic climate. I will give practical insights into my previous, current and future property investment strategies including how I raise finance and introduce high returning property investment opportunities to fellow investors, alongside coaching investors to hit financial targets.
11.30 - 12.10	Working positively with Universal Credit	Derek Kilday & Audrey McGee, Department for Work and Pensions	Universal Credit replaces six benefits (including working age housing benefit) with one, to simplify the system and make work pay. We have developed information specifically for landlords in Scotland to help you help your tenants. Come and hear from us and have an opportunity to ask questions.
12.10 - 13.15	Lunch and exhibition -	Stratosphere	
13.15 - 13.35	Succession planning for landlords	Fiona Watson, Paris Steele	Succession planning is important for all landlords. Explore the benefits of powers of attorney and will planning, and consider what may happen to your properties on your death, plus how those properties can be managed if you lose the ability to do so yourself, either by illness or incapacity.
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14.45 - 15.15	Refreshments and exhi	bition - Stratosphere	
15.15 - 15.55	How to survive rent controls and the buy to let backlash	Kate Faulkner, Designs on Property	With landlords and letting agents feeling like they are under attack from all sides at times, Kate will outline self-defence strategies with the aim to encourage everyone working in this essential sector that they can grow their businesses and profit in the face of adversity.
16.05 - 16.45	Informing research to shape the future of private renting	Anna Evans, Indigo House	The Nationwide Foundation has commissioned research on the impacts on the new Scottish private residential tenancy regime. The research team is keen to engage with tenants, landlords and letting agents to gain opinion from different perspectives about the sector now and what people feel about the sector for the future.

4D CINEMA

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50	Conference introduction	n	
09.50 - 10.30	Taster training for letting agents – meaningful CPD	Elspeth Boyle, Landlord Accreditation Scotland	People are the most important asset in a company. A knowledgeable and skilled team are crucial to the success of any business. This session will show how using real examples in the new letting agent compliance programme training sessions allows us to improve our own practice and manage future challenges.
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14.45 - 15.15	Refreshments and exhi	bition - Stratosphere	
15.15 - 15.55	What the future holds for letting in Scotland	John Blackwood, Scottish Association of Landlords	In an ever changing political environment, what lies ahead for private landlords and letting agents and what will the private rented sector look like in years to come? These questions and more will be explored in this session including looking at how SAL plans to lead the way and shape a new era for letting.
16.05 - 16.45	Working positively with Universal Credit	Derek Kilday & Audrey McGee, Department for Work and Pensions	Universal Credit replaces six benefits (including working age housing benefit) with one, to simplify the system and make work pay. We have developed information specifically for landlords in Scotland to help you help your tenants. Come and hear from us and have an opportunity to ask questions.

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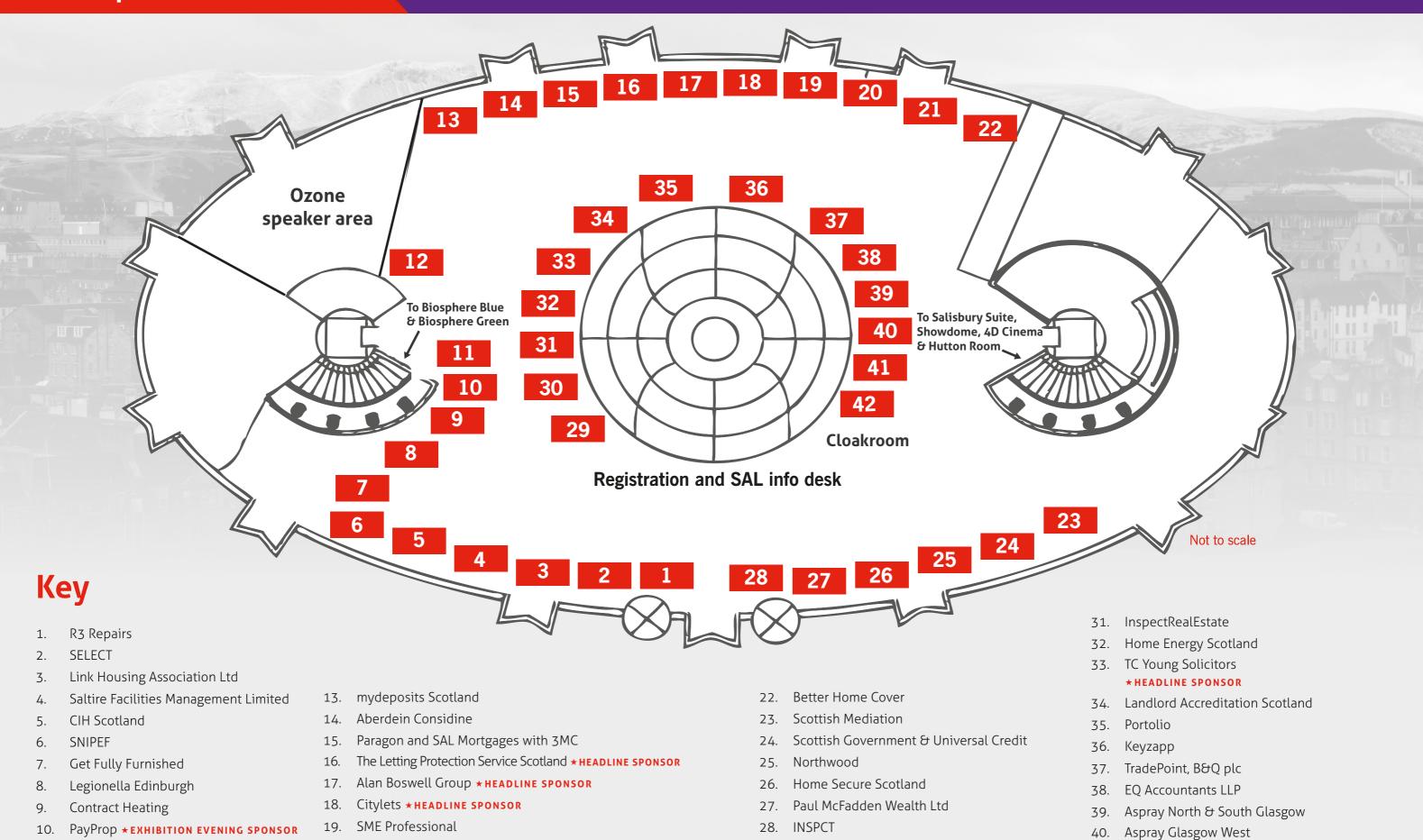
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Tuesday 12 November 2019 Delegate day planner



OF LANDS	0805			OF LETTING AGENTS
Time	Speaker session First choice	Location	Speaker session Second choice	Location
09:50 - 10:30				
	Change	over 10:30 – 10	0:40	
10:40 – 11:20				
	Change	over 11:20 – 1	1:30	
11:30 - 12:10				
	12:10 – 13:15 - Lunch	n and exhibitio	n – Stratosphere	
13:15 – 13:55				
	Change	over 13:55 – 14	4:05	
14:05 – 14:45				
	14:45 – 15:15 – Refreshm	ents and exhib	oition – Stratosphere	
15:15 – 15:55				
	Change	over 15:55 – 16	6:05	
16:05 – 16:45				
Please no	End te that all sessions are first co	of conference	l and cannot be booked i	n advance
Please 110	te that all sessions are first con	me, mist served	rand cannot be booked t	n auvance.











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