

Annual meet-up for mortgage professionals

Wednesday, 18th September 2024

Paul Broadhead

Head of Mortgage and Housing Policy, Building Societies Association



Paul was born in Manchester and started his career with the then Halifax Building Society. He played a key role in the implementation of FSA mortgage regulation within Halifax plc in 2004. He joined the BSA and set up its mortgage team in November 2008. Paul is a frequent media commentator and conference speaker on matters relating to mortgages and housing in the UK. He is also a member of the Consumer Policy Working Group of the European Association of Co-operative Banks.

Paul lives in Crick, Northamptonshire and enjoys spending his weekends watching his sons play sport and following Northampton Town up and down the country.

Richard Donnell

Executive Director, Houseful



Richard is a leading property industry figure best known for delivering insight and strategic advice on the residential and mortgage markets.

He runs thought leadership at Houseful, the leading software, data and insight business in residential property. Houseful owns and operates market-leading brands including Zoopla, Alto, Jupix, Hometrack, Calcasa, PrimeLocation and Mojo mortgages.

Richard delivers market leading insight for industry and policy makers across emerging housing trends, housing development, mortgage lending and investment. He appears regularly in the media on the key aspects of housing that matter to consumers and business.

Richard started his career at Savills, then joined analytics business Hometrack which was acquired by Zoopla in 2017.

Forid Meah

Head of Advisory Services, Arum



Forid leads Arum's Advisory Service. He started his career on the graduate programme at Abbey National, qualified as a Financial Advisor and supported customers access mortgage and investment products.

Since then, Forid has led complex change projects and programmes across multiple industries for over 25 years. His clients have included small organisations, blue chip companies, central and local government departments, non-governmental bodies and third sector organisations in the UK, across mainland Europe, North America and the Asia Pacific region. He has extensive hands-on experience working directly with senior executives and operational staff on all aspects of collections and recoveries.

Peter Tutton

Head of Policy, StepChange Debt Charity



Peter Tutton is head of policy at StepChange Debt Charity, having joined the charity in April 2012. Peter previously served as social policy officer dealing with debt and credit policy at Citizen's Advice (2004-2012). Prior to that Peter worked as head of the debt advice unit and a debt advisor at Citizen's Advice.

Thomas Francis

Mortgage Policy - Manager, Financial Conduct Authority



Thomas is responsible for the development of mortgage policy at the Financial Conduct Authority, and has led its Mortgage Policy team since February 2023. He previously led the FCA's teams responsible for setting international standards and cross-border supervision and cooperation. Thomas has also been a supervisor of some of the UK's largest building societies, and seconded to the UK Permanent Representation to the EU between 2015-2019, and the Treasury Select Committee in 2014.

Chris Busey

Mortgages & Housing Policy Manager, Building Societies Association



Chris Busey is a Policy Manager with the BSA and covers housing policy on behalf members. His areas of expertise include green finance and home decarbonisation. He also covers building safety, property risk, and the UK housing market more broadly.

Amelia Williams

Lead Product Manager, Homes at Nationwide Building Society



Amelia is a Lead Product Manager at Nationwide in the Homes team, and has worked in mortgage policy and product design for over 5 years. She is the Society's lead on green mortgage propositions, and developed the 0% Green Additional Borrowing proposition in 2023 to support more customers in achieving a more energy efficient home.

Annie Heaton

Group Head of Sustainability, Skipton Building Society



Annie is the Interim Group Head of Sustainability at Skipton Building Society. She works closely with the Skipton Group companies, including Connells Estate Agency, Skipton International Limited, Jade Software and Skipton Business Finance to support them in their development and execution of their net zero journeys. She draws on risk experience working in Group Internal Audit, and before this, a career in educational leadership.

Richard Rothwell

Commercial Development Manager, Leeds Building Society



Richard has been heavily involved in the Green agenda over the last 4 years at Leeds Building Society and has forged links with industry bodies such as the GFI, BSA, E3G and government departments. Likewise, he's networked with competitors and peers, participated in panel discussions to understand key issues and ways to innovate in a brand-new space for the industry. This understanding has helped bring new products to market for LBS such as A-C EPC mortgages, a unique innovative carbon offset pilot benefit to customers and market leading enhanced Green affordability for new build A/B rated property. He's also worked with developers to help support lending on future homes and LBS has co-funded research into what it is like to live in these homes and the benefits they bring.

Maria Dutton

Consumer Finance Lead, Green Finance Institute



Maria focuses on accelerating development of green consumer finance for decarbonisation of the UK's homes. Leading the GFI's Green Loans workstream, she drives efforts to establish a robust, transparent, and scaled unsecured green home finance market. Maria also supports the GFI's Residential Property Linked Finance workstream, developing an innovative product for the UK market. She joined the GFI from J.P. Morgan Chase, gaining experience from teams across the Corporate Investment Bank and Asset Management businesses.

Robin Fieth

Chief Executive, Building Societies Association



Robin joined the Building Societies Association (BSA) as Chief Executive in December 2013. Previously he was Executive Director, Members and Operations at the Institute of Chartered Accountants in England and Wales (ICAEW). Robin originally joined the ICAEW in 2002 as Director of Finance. During his career, he has also held a number of other senior positions in the corporate sector, including Group Finance Director and Company Secretary at AIM listed Transacsys plc. He spent the first 10 years of his career with PwC.

The BSA is the voice of building societies in the UK, speaking out on issues relevant to building societies and their members (savers and borrowers). Together, building societies serve over 25 million customers across the UK; have total assets of over £500 billion and have a 23% market share of the residential mortgage market, and 19% share of the savings market.

Robin is a fellow of the ICAEW, a non-executive director of Co-operatives UK and a member of the General Assembly of the European Association of Co-operative Banks. He is married with three grown-up children.

James Alexander MBE

Co-founder of Zopa, Chair of Agricarbon, Chair of Suffolk Wildlife Trust, Director at Future Agenda



James cares deeply about nature and he is a strategist, innovator and entrepreneur. He co-founded the disruptive unicorn Zopa and was awarded an MBE for voluntary services to the environment in 2003. He is a Director at Future Agenda, an open foresight programme, that helps organisations better anticipate and prepare for the future. Nature and climate are interconnected crises and he has been involved in numerous organisations and projects in this domain (e.g. Chair @Finance Earth, Trustee @RSPB, Founder #VoiceforthePlanet).

Verdi Taylor-Bishop

Chief Marketing Officer, PEXA UK



Verdi brings 25 years of marketing expertise, with a particular focus on the property sector for the last two decades. As Chief Marketing Officer at PEXA UK, she is at the forefront of helping to transform the home buying, selling and remortgage journeys through innovative digital solutions. Verdi's deep industry experience spans across the entire property transaction ecosystem, having collaborated closely with conveyancers, mortgage brokers, lenders, estate agents, construction companies, industry bodies, trade media and the general public, to enhance and streamline the customer experience. Before joining PEXA, Verdi served as Marketing Director at tmgroup for 10 years, where she was instrumental in developing and executing strategies that connected the various professionals involved in property transactions, driving efficiency and collaboration across the sector. Her prior roles include Head of Marketing at BuildStore Financial Services and The National Self Build & Renovation Centre, where she gained valuable insights into the mortgage process and its critical link to successful property transactions. Verdi's comprehensive understanding of the interplay between different property professionals, combined with her passion for innovation, positions her as a leading voice in the ongoing evolution of the property and mortgage landscape.

Claire Cherrington

Head of Strategic Partnerships, Lloyds Banking Group



Claire's not just a part of Lloyds Banking Group; she's grown with it for two decades, from a fresh-faced accountant to a tech-savvy innovator. She's the kind of person who rolls up her sleeves running the current account business or dreaming big in strategic tech partnerships.

Her passion? It's all about making a difference with technology, whether it's shaking up the housing market or pushing the boundaries in supporting medical research. Claire's also the mentor everyone wishes they had, championing diversity and sharing the challenges she faced as a female aeronautical engineer.

Beyond the confines of her laptop, you'll find Claire soaking up the peace of the Cotswolds, walking her dogs, or laughing her way through a round of golf (her new hobby). She's all about connecting — whether it's with people, nature, or the next big idea in tech. That's Claire for you—driven, down-to-earth, and a true team player.

Sarah Johnson

Director of Lending, Hinckley & Rugby Building Society



Sarah is Director of Lending at Hinckley & Rugby Building Society. She has more than 20 years' experience in the mortgage sector, all gained through progressively senior positions with the mutual sector. Sarah has collaborated with many partnerships with other leading mortgage-sector innovators. The Society's partnership with PEXA culminated in the UK's first digitised remortgage transaction in 2022. Two years later and Hinckley & Rugby is again at the forefront of innovation with PEXA, about to undertake the UK's first digitised house purchase transaction.

Sarah has also partnered with green retrofit specialist Retrogreen. This resulted in the launch of a first-to-market service in 2023, aimed at helping people transform the energy efficiency of their homes, and leading to the award for Best Green Lender at FRA24.

Maria Harris

Chair, Open Property Data Association



Maria is Chair of the Open Property Data Association which she launched after running the Home Buying & Selling technology group for 2 years. OPDA is the trade association responsible for managing and developing our open property data standards across government and industry.

Maria also provides mortgage transformation services to lenders and tech firms through her consultancy firm, Digital Cat, as well as being a Non-Exec Director at United Trust Bank and board advisor to a number of proptech and fintech firms including Coadjute. Previously the Director of Lending at Atom bank where she designed, built, and launched the first fully digital mortgage in the UK.

With almost 30 years' experience in management, Maria has held roles across a number of sectors including travel, utilities and more recently in financial services where she was awarded the inaugural Women in Finance Award for services to banking by HM Treasury. She is a vocal advocate for equality, diversity, and the role of technology in improving financial wellbeing and the customer experience.
