

Introducing two new Investment Committee members

Earlier this year we welcomed new members to our Investment Committee ('IC') with the aim of increasing the amount of front-line and regulated social housing input to our lending process. Deborah (Deb) Cartwright and Anne McLoughlin have extensive direct experience of service delivery, supported housing and commissioning and will add to our ability to identify and partner with the highest quality providers.



DEBORAH CARTWRIGHT

Former CEO
Oasis Domestic Abuse Service

Chair, Domestic Homicide Independent Review

Experienced consultant to the social sector

Deb Cartwright offers invaluable insights as both a longstanding leader of a domestic abuse charity and as a SASC borrower. Deb was CEO of Oasis Domestic Abuse Service for 14 years growing it from a single contract provider with an income of £200,000 into a thriving organisation with an income of £4 million. Oasis offers one-to-one support, refuge and safe accommodation, to individuals facing or surviving domestic abuse.

Prior to joining Oasis, Deb worked in areas facing high social disadvantage in Inner London. She has set up and led mental health services across London as part of the Metropolitan Trust (the support arm of Metropolitan Housing Association). This means she is familiar with the kind of issues faced by charities that support people with learning disabilities and long-term mental health issues, including women who have suffered trauma and domestic abuse. Such issues range from front-line operational delivery through to the management of large services.

It is this experience that has made Deb an advocate for localism. She has seen how commissioners and providers who know their communities and their unique

challenges can work in concert to deliver well designed, 'joined-up' care. What follows is deeper social impact and more positive outcomes.

Deb has also seen large-scale providers introduce new business models in the supported housing sector. These providers often make big promises about solving the lack of housing. However, a lack of local knowledge often gets in the way of success for these business models. For instance, they may provide housing in the 'wrong' place for the clients they serve. Or they may generate unintended consequences that local providers would have been able to foresee and avoid. There is also the concern that if a local contract disappears the large-scale provider may not want to go on working in the area.

Deb's personal life experience, her career in the third sector and her familiarity with SASC as a lender puts her in a unique position to comment on and contribute to our efforts. In turn, this will put us in the best possible position to understand what it's like to be at the receiving end of our due diligence process, and to fine tune our approach accordingly. We are grateful Deb is keen to support SASC in making our investment process as user friendly as possible.



**ANNE
McLOUGHLIN**

**Interim CEO
of First Choice
Homes Oldham**

**Chair,
Homeless Link**

**Board member
for both Clúid
Housing and the
Refugee Council**

Anne McLoughlin brings with her extensive experience in the third sector, in particular social housing. Anne grew up as part of a big Irish immigrant family in London who faced serious economic challenges. However, Anne and her siblings all went on to tertiary education and successful careers, which she attributes to her parents' commitment to providing a stable home and decent standard of housing.

Inspired by her origins, Anne developed a distinguished career in organisations that promote social justice, from supported housing to adult social care commissioning. Anne also has deep operational understanding of the challenges faced by large and small, urban and rural, housing associations. She knows first-hand the difficulty in finding and delivering the right homes for each family or individual, to create sustainable social outcomes. As Operations Director for over 13 years in a housing association with 7,500 houses located in mainly rural areas across the south of

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England and as CEO of an inner-city housing association, she faced all the challenges our borrowers still face today – finding and retaining the right staff and stakeholders, the right funding, and the right properties. Providing interim executive support to housing providers, with a portfolio of non-executive director roles in UK and Ireland, including serving as the current Chair of Homeless Link, means she has a real understanding of both the strategic and logistical challenges in the supported housing sector.

Anne was attracted to SASC's ambition to blend financial rigour with a real desire to understand the underlying capability and potential impact of an organisation. She is looking forward to supporting our aim of expanding our partnerships and investments in supported social housing providers.

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full SASC Board, Investment
Committee and Team**