

Exploring WALS

A different approach to financial planning in UK Social Housing
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Context

CFOs across the UK housing sector are under pressure:

- Complex long-term investment planning
- Heightened regulatory scrutiny
- ESG and social value outcomes
- Challenging funding environments

Yet, current financial planning tools often fall short in:

- Efficiency and user experience
- Data quality and integration
- Scenario insight and decision support
- Supporting regulatory expectations

What is WALS?

WALS is a sector-specific financial planning and risk management platform developed by **Ortec Finance** and used by over 80% of Dutch housing associations for over 30 years.

It is now being piloted in the UK as a **proven alternative** to traditional UK tools.

Why it matters

UK Challenge

Fragmented data & manual processing

Limited scenario planning

Manual covenant tracking

Time-consuming planning process

Siloed teams (finance, treasury, IT)

WALS Solution

Single point of truth, integrated SaaS platform

2,000+ stochastic economic scenarios for deep risk insight

Built-in reporting for subsidiaries and bank covenants

Up to date dashboards with visual policy impact analysis

Shared platform supports cross-functional collaboration

Strategic Benefits

- **Efficiency:** Less time on workarounds, more on strategy
- **Control:** Clearer oversight of financial health and compliance
- **Insight:** Better support for scenario-driven decision-making
- **Alignment:** Stronger collaboration across finance, treasury, IT
- **Regulatory Readiness:** Tools designed for transparency and trust

Who's Involved in the UK?

Pilots are underway with finance leaders focused on:

- Data quality improvement
- Meeting subsidiary reporting requirements
- Strengthening links between CFO, treasury and IT functions

Next Steps

- Learn from Dutch peers already using WALs
- Observe pilot outcomes in the UK
- Consider whether your current tool is future-ready

Contact



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About Ortec Finance

Founded in the Netherlands, Ortec Finance has eight global offices, including a team located in Toronto servicing pension funds and asset managers.

Ortec Finance models and maps the relevant uncertainties in order to help institutional investors to monitor their goals and decisions. It designs, builds, and delivers high-quality software models for asset-liability management, risk management, impact investment, portfolio construction, performance measurement & attribution, and financial planning.

It provides solutions for Defined Benefit and Defined Contribution pension funds to help address issues including liquidity risk, complex liabilities, increasing investment performance analysis demands, and climate change related risks and opportunities.