

WALS

A new approach to financial planning

WALS is more than just an off-the-shelf solution. It is purpose-built software developed in collaboration with housing associations, designed to meet their unique needs. Over 240 Dutch housing associations already leverage WALS capabilities to streamline their financial planning. Now, it is available for English housing associations too.

Why choose WALS?



It begins with a **detailed data model** that seamlessly integrates and complements the core systems used by English housing associations. Detailed information on UPRN level from your fixed asset register, individual loans from your treasury management system, and individual new schemes are included as standard. With automated data processing, information flows directly from core systems, reducing manual input and significantly minimizing errors: saving you valuable time.



Additionally, WALS offers **advanced housing finance modeling**, allowing you to navigate complex scenarios with ease. Forecast your cash flows, balance sheet and comprehensive income statement easily. Manage multiple interconnected entities, accurately predict loan covenants, and secure new funding with confidence. Designed specifically for the social housing industry, this sophisticated model simplifies complex financial modeling, providing you with user-friendly software that enables well-informed decision-making.



WALS offers **powerful scenario capabilities**, allowing you to effortlessly create, calculate, present, and compare multiple scenarios. Stress-test your plan to anticipate and prepare for potential risks and update them regularly to ensure they remain relevant and robust. Additionally, you can leverage the Ortec Finance Quarterly Economic Outlook, which provides a comprehensive overview to support strategic, data-driven decision-making.

“Spanning decades, our dedicated team has designed and refined WALS to become a fit-for-purpose, financial forecast solution for Dutch housing associations. We’ve recently adapted WALS to meet the needs of the English social housing sector and launched several pilot projects at their housing associations. The initial feedback has been overwhelmingly positive—WALS has proven to be strategically aligned to the financial planning requirements in England. We’re excited to enter the English market, bringing solutions to financial planning challenges -plus a bit of fun to financial forecasting!”

Frank Vermeij, Managing Director Real Estate Management - Ortec Finance | March 2025

The key benefits of WALs



Save time

Streamline your financial planning processes, freeing up valuable resources to focus on analysis and optimizing instead of data-handling.



Enhance quality and transparency

Improve the quality and clarity of your financial plans, building stakeholder trust with a single source of truth.



Strengthen risk management and investment decisions

Bolster your financial risk management and make informed, strategic investment decisions, contributing to the long-term goals of your housing association.

Choose WALs to elevate your financial planning with a purpose-built solution designed especially for housing associations

Ortec Finance is the leading provider of technology and solutions for risk and return management. Our mission is to enable people to manage the complexity of investment decision-making.

We achieve this by delivering state-of-the-art software and services tailored to the needs of financial and real estate institutions globally. The strength of Ortec Finance lies in our effective blend of advanced models, innovative technology, and deep market expertise. This unique combination enables our clients to achieve better results and make well-informed investment decisions.

Headquartered in Rotterdam, The Netherlands, Ortec Finance extends its global presence with offices in Amsterdam, London, Zurich, Toronto, New York, Melbourne, and Singapore.

Ortec Finance is proud to employ approximately 350 dedicated professionals. Of these, around 60 specialize in our housing associations software and services, allowing us to deliver top-notch solutions tailored to your needs and advise you on tackling your financial planning challenges.



David Kronbichler
Business Developer

David.Kronbichler@ortec-finance.com
+31 6 414 530 05

Ready to transform your financial planning?

Discover how WALs can benefit your housing association.
Contact David today or send us your questions - **we're here to help!**

contact@ortecfinance.com

ORTEC
FINANCE

www.ortecfinance.com