

Society

Issue 10 • Summer 2019

Opening doors

How our range of specialist mortgages has helped members open the doors to their dream homes

Competition

Win a set of designer suitcases

The magazine of



SCOTTISH
BUILDING SOCIETY

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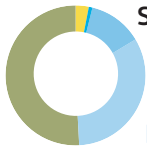
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Welcome

SUMMER is well on its way, bringing with it the football World Cup featuring Scotland Women's National Team. As sponsors of Scottish Women's Premier League we are delighted that seven SWPL players have been selected for Shelley Kerr's squad. It's a very exciting time for the game and we're proud that the Society's support is helping to grow it at grassroots level, and develop the stars of the future.

In this issue we say farewell to Mark Thomson who reflects on his six years as Chief Executive of the Society on page 4, and we visit the homes of a dentist

who has downsized in style with a Professional Mortgage, and self-build enthusiasts in Aberdeenshire who were grateful for our local market knowledge and specialist funding expertise.

Finally, summer also means holidays and to celebrate our new mascot Hamish we are offering you the chance to win a set of designer suitcases in our competition on page 11 so you can enjoy your travels in style. ✨

Kerra McKinnie
Head of Marketing and Communications
members@scotbs.co.uk

You have been sent this issue of Society magazine as a member of Scottish Building Society to keep you informed about the Society's activities and to let you know of any

changes to products and services which might be of interest to you. Society is normally published twice each year.

If you do NOT wish to receive

future issues of Society please email members@scotbs.co.uk or write to Scottish Building Society, Freepost RLYC-AAGE-YURH, SBS House, 193 Dalry Road, Edinburgh EH11 2EF.



Board reports strengthening reserves at AGM

THE Society's Board was pleased to deliver a positive financial report to members attending the AGM at the Royal College of Physicians in Edinburgh. In their 170th Annual Report, Directors announced a pre-tax profit of £1 million for the year ending 31 January 2019, which was directly in line with expectations.

In the face of continuing competition in the mortgage market, the Society's mortgage balances increased by 2.8% to stand at a new record of £327.3 million, while savings balances grew by £6.2 million to reach £379.9 million.

The event, which is held in

different locations each year to give all members a fair chance of attending, marked the last AGM for Mark Thomson as Chief Executive. Mark is stepping down after six years in post. Chairman Raymond Abbott introduced Mark's successor Paul Denton to the meeting. Paul takes up the role in June.

"As always, I enjoy meeting members face to face, especially so when reporting healthy financial results," said Mark. "Last year was an exciting one for us as we celebrated our 170th anniversary, launched our Online Savings Account, and picked up some awards in recognition of our performance as both a mortgage

lender and savings provider along the way.

"During my six-year tenure as Chief Executive, the Society has followed a course of continuous improvement activities, remaining firmly focused on delivering long-term value to members in addition to maintaining financial strength.

"It was a great accolade to be named Building Society of the Year in the Scottish Mortgage Awards and I hand over the reins of a Society in good shape to continue to grow in a balanced and controlled manner, able to withstand the unpredictability of market conditions and to keep us relevant in our chosen markets." ✨

Hamish, the Society's new mascot, is joined by Brodie, Brae and Bronte from the Scottie Dog Society on his debut outing in Glasgow



Hamish unveiled as Society mascot

OUR search to find a Society mascot is over, thanks to the creative skills of 11-year-old Finlay Hamilton of Inverness whose design was a winner. Named Hamish after a public vote, the Scottish terrier is already out and about, cheering on teams at Scottish Women's Premier League matches and attending charity events across the country.

We launched a Scotland-wide competition for 8-12 year olds as part of the Society's 170th

anniversary celebrations and invited Steven Brown, the Scottish artist behind the colourful McCoo family series, to help judge the entries. Steven, who was on the hunt to find a truly Scottish mascot, said: "Art is such a brilliant way to communicate, and competitions like these inspire children to really express themselves creatively."

Kerra McKinnie, Head of Marketing and Communications at Scottish Building Society, said:

"We were delighted with the high standard of entries to the competition. It's exciting to see Finlay's design brought to life and there was a great response from the public to our social media appeal to find a perfect name. The Scottie Dog is a great fit with our brand, and Hamish is already bringing smiles to faces at the Scottish Women's Premier League matches and various local events he has attended so far." ✨

Society scoops top honour at Scottish Mortgage Awards

SCOTTISH Building Society's integrity as a lender and our commitment to fairness have been recognised at the inaugural Scottish Mortgage Awards, where we were named Building Society of the Year.

As well as winning the top award, the Society was shortlisted in the 'Later Life Lender of the Year' and 'Specialist Lender of the Year' categories. Hosted by celebrity comedian Fred MacAulay, the awards were presented at a black tie event in Edinburgh.

Paul Alexander, Head of Business Development, said: "It was a great night for the Society, and a real honour to be recognised as the leading building society in Scotland. We were delighted to receive such accolades against competition from much larger organisations and in front of our peers."

The Scottish Mortgage Awards celebrate the people, products and services that demonstrate excellence and originality within the Scottish intermediary mortgage market. Judged by independent and respected experts, the awards brought together the sector's most senior figures.

Robyn Hall, Publishing Editor of Mortgage Introducer magazine, said: "These awards were the first of their kind in Scotland. We all celebrated it in style, showcasing and highlighting the important work many brokers, lenders, distributors, surveyors and general insurance providers do in Scotland." ✨



Chief Executive Mark Thomson steps down

In December last year, after six years in post, Mark Thomson announced his intention to step down as Chief Executive of the Society. During that time he has overseen growth in the mortgage book to reach a record £327.3 million, and leaves this summer with the savings balance at almost £380 million

Why have you decided to step down as Chief Executive?

Before my time with Scottish Building Society I was on the Board of Scottish Widows Bank, and for the past 15 years or so it has been quite difficult to balance the long hours both positions demand with a good family life. My children are now 12 and 9 years old and I now think it's appropriate that I spend a bit more quality time with them at such an important stage of their lives. That doesn't, of course, mean I consider myself a spent force; I still have a great desire to use the experience I have gained over the past 36 years to make a difference, perhaps even outside the financial services industry.

During my time as Chief Executive there has been an enormous amount of effort put into ensuring the Society not just remains relevant in modern times, but also complies with all the regulation introduced on the back of the financial crisis. As a small financial institution, such investment has to be achieved without the hefty budgets larger institutions have at their disposal. My focus has been on putting plans in place for the long term, while ensuring that we continue to meet our customers' day-to-day needs.

What attracted you to work for the Society in the first place?

Mutual organisations can provide benefits to members a lot more effectively than when shareholders are involved. I was attracted to Scottish Building Society in particular because I could see there was an opportunity to make a difference through transformation activities for the benefit of our members. Even although the Society had a fairness agenda, I felt its product range was not fully in line with those values, and we were seen by some as being a bit old-fashioned. With the help of my colleagues (and the support of the Board) I have taken the opportunity to make us easier to deal with for both our members and our business partners through the provision of a streamlined product range and slicker processes – all in an attempt to offer the long-term value expected by our members.



What has changed since you first joined the Society?

In some ways, a lot has changed in the world of financial services during the past seven years, though we are still operating in a period of historically low interest rates, which I fully recognise is a concern for many of our savers.

The biggest change I have seen is in the way customers deal with their financial services providers in this new digital age. Though the Society will never be at the forefront of the digital revolution, it is essential that it continues to be a relevant provider of savings and mortgage products, which is why we are currently investing in the capability to increase our online presence for the benefit both of our members and our business partners.

Such investment must, however, meet with our current values of ensuring that each member is treated as an individual throughout their relationship with us – including those savers who wish to continue to operate their savings accounts through the traditional passbook.

What has been your biggest achievement?

I think the single biggest success has been the introduction of Our Loyalty Promises and all the spin-offs which have come from that, such as our commitment to treat everyone as an individual, and developing products which reward loyalty, including our Loyalty Cash ISA. Back in 2014, it set the agenda as to how I personally believe we should deal with our members and what they should expect from us. I'm pleased to report that we have consistently complied with each of Our Loyalty Promises and I see no reason why we can't continue to do so going forward.

Is there anything else you'd like to say to members?

I am delighted to have been given the

opportunity to lead such a wonderful organisation for just over six years, during which time I have felt fully supported by the Non-executive Directors who served with me on the Board, particularly Alexa Henderson, Rob Golbourn and Raymond Abbott, each of whom chaired the Board during my tenure.

Over the years I have met a lot of great supporters of our Society during visits to our agency offices and our branches, as well as in the many meetings I have had with mortgage intermediaries the length and breadth of the country. I am also pleased to have met so many of our members at our Annual General Meetings and at the wide variety of member events.

Our ability to offer our members a safe haven for their savings and provide the opportunity for home ownership to traditionally under-served areas of the market remain as important today as they did when the Society was established in 1848.

The journey to where we are now has only been possible through the industry of my Senior Management Team and colleagues at both Head Office and in our Branch network who seek to consistently put our members at the heart of everything we do – something that comes through strongly in our latest colleague engagement survey and member satisfaction results.

Like any business leader, I have always considered myself the custodian of the role until it is time to pass on the baton, and I sincerely believe that the Society today is one that is both financially strong and operationally resilient – both essential for the continued success of a business run for the benefit of its current and future members.

I leave you in the safe in hands of Paul Denton, who I have every confidence will successfully steer the Society through the next stage of its development. ✨

Professional Mortgage fills the gap for dentist

Downsizing is often driven by a desire to free equity tied up in a larger property to fund lifestyle changes

WHEN John and Alison Cadden decided it was time to move from their home in East Kilbride to a smaller five-bed property in Bearsden to be closer to friends and family, it came with a hefty price tag.

John (63) is a dentist with a practice in Coatbridge and his wife Alison (57) is the owner of Alison Kennedy School of Dance which runs classes in Bearsden and Newarthill. The couple bought their East Kilbride home in 2007 from a private property developer in order to shorten John's daily commute to Coatbridge.

"It was a beautiful house in a great location but I felt really isolated from my friends," said Alison. "We bought it when the market was really strong and paid a premium price for the house as a result. Even so, I was really disappointed to receive £25,000 less than we paid for it 12 years on, especially as we had invested in ongoing improvements."

Buying in Bearsden doesn't come cheap, and the Caddens' new Cala home at Kilmardinny Manor was valued at £705,000. Developer Cala paid half of the stamp duty due on the property, leaving the couple to pay the remaining £22,000, which meant they needed to borrow £250,000 to fund the price gap between their old home and the new one.

"We had been mortgage-free for many years so decided to take professional advice to find the best product to suit our needs. We were looking for a 10-year loan which would allow for some flexibility for John to consider a phased retirement plan. Our Mortgage Adviser Claire Walsh was brilliant. When our first application to a major lender became over complicated, she recommended the Scottish Building Society's Professional Mortgage. It is part interest only and part capital repayment and allows us to over-pay up to 10% each year, which is exactly what we were looking for. The whole application process was transparent and completed within a few days," said Alison.



John and Alison Cadden with their daughter Amy

Our Loyalty Promise...
to offer products that are fair and are designed to provide you with long-term value



John and Alison, along with their daughter Amy (20), a student at Strathclyde University, moved in to their new home in April and are enjoying being back in Bearsden.

"It turns out nearly every house in the street is home to a medical professional," said Alison. "We're just finishing off the snagging, and although we have fewer rooms than we had in East Kilbride, we are using more of the house than before because our old lounge and formal dining room were rarely lived-in."

Claire Walsh of CW Mortgages who advised the Caddens said: "John and Alison were looking to borrow £250,000 and were in a

strong position. I had disappointing service from the first lender I approached on their behalf, but turned a corner when I ran the case past David Richardson at Scottish Building Society. I was able to speak directly to the Society's underwriter who understood the special circumstances, and common sense prevailed.

"The Caddens have secured a fixed rate for three years which will allow John to consider his retirement options, and they appreciate the flexibility of being able to pay more each month to reduce the outstanding loan amount." ✨

Professional Mortgage

A Professional Mortgage from Scottish Building Society allows fully qualified, practising and registered accountants, dentists, medical doctors and solicitors to borrow up to 95% of the purchase price or valuation of property in Scotland – whichever is lower (or 80% on loans over £400,000). To

qualify for our Professional Mortgage, you need to be over 21 and registered with the appropriate governing body.

- **Flexible:** choice of fixed or variable interest rates.
- **Save money:** Our re-mortgage package includes a free valuation and free legals.
- **Portable:** you never

know where your career might take you next. Our Professional Mortgage is portable, so you can take it with you if you move house within Scotland.

To find out more about our Professional Mortgage, call 0345 600 4085 and speak to one of our qualified Mortgage Advisers.

Society's 1st Graduate Apprentice

After 14 years with the Society, Mortgage Manager Jennifer Fitzpatrick jumped at the chance to apply to study for a degree as a Graduate Apprentice



When not working or studying, Mortgage Manager Jennifer relaxes with her Highland Ponies

WHEN Jennifer left school at 17 she hadn't decided on a career. She joined Abbey National in Edinburgh, now Santander, as an administrator. After six years she joined Scottish Building Society as a Mortgage Underwriter and has worked with the Society ever since.

"It wasn't until I joined the Society that I began to study for further qualifications," said Jennifer. "I completed a Diploma in Financial Services and the CeMAP mortgage qualification and was looking to do a further qualification when the opportunity came up last summer to apply for a Graduate Apprenticeship. I had been thinking about doing an Open University course, but this is much better as it is work-based learning."

Jennifer's application was successful and she is now studying for a BA (Honours) Business Management: Financial Services, attending classes at Heriot-Watt University one day a week during term time. She is approaching the end of her first year and, with just her summer project to hand in, has passed all her assessments so far.

"I found it quite hard to get back into the way of studying at first, especially writing long reports which I wasn't used to doing, but it's getting easier. Between working and looking after my horses it has taken a lot of juggling, and there's no doubt my social life has

suffered," said Jennifer, who is looking forward to spending more time with her two Highland Ponies, Shelley and Ellie, over the summer months.

"This is such a great opportunity to develop my career with the Society. I would have struggled to fund further study if I'd had to give up work to do it, and I would highly recommend Graduate Apprenticeships to anyone who wants to carry on learning and earning at the same time."

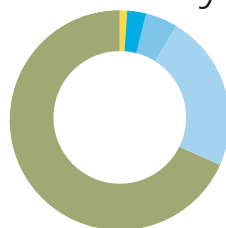
Jennifer has three more years of study to complete before she will be awarded her degree. ✨

Survey says Society's overall service is excellent

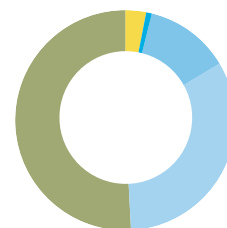
FEEDBACK from our latest Customer Satisfaction Survey has shown 88 per cent of members who participated agree that the overall service they receive from the Society is excellent, up five percentage points from the previous survey. The Member Survey Results 2018 revealed increased satisfaction across most categories when compared with the prior year.

Thank you to everyone who participated. Your views are important to us, and allow us to continue to improve our service and ensure we are offering products appropriate to members' needs. ✨

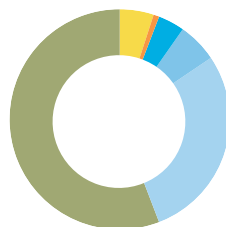
To join our online Member Panel and play an invaluable part in shaping how your Society develops, please email members@scotbs.co.uk



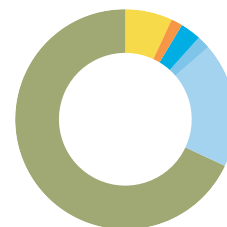
91%
agree or strongly agree that they **trust the Society as a provider of financial products**



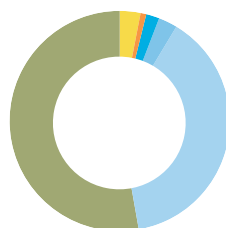
84%
agree or strongly agree that they **believe the Society is financially strong**



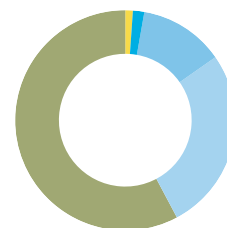
85%
agree or strongly agree that they **would recommend the Society to friends and family**



87%
agree or strongly agree that **any queries are dealt with quickly and efficiently**



91%
agree or strongly agree that **communications they receive from the Society are clear and easy to understand**



85%
agree or strongly agree that **the Society acts in their interests**

Strongly Agree Agree Neither Disagree or Agree Disagree Strongly Disagree Not answered

Aberdeenshire couple's self-build dream becomes reality



Graeme and his partner Debbie

The Society's local expertise laid financial foundations for custom-built Inverbervie home

GRAEME Gammie's dreams of building a new home for his family nearly didn't get off the ground when his lender turned him down for the self-build mortgage he needed to fund the project. Despite having a sizeable deposit and owning the plot of land on his father's Inverbervie farm, his application to a major lender was rejected because of his postcode.

"My mortgage broker had recommended a big brand lender but it turned out they had no knowledge of the market in the North East and little appetite to lend on a rural postcode, so it was back to the drawing board," said Graeme.

"I was surprised, to say the least, because when I first started thinking about building our own home I thought money would be the last thing I would have to worry about. I did a bit of research on self-build specialist lenders myself and came across Scottish Building Society. It was a relief to find professionals who knew what they were talking about and understood the local market. It's been smooth sailing since my first meeting with Karen Silver at the Society's Aberdeen office. It was still a rigorous process, with lots of questions to answer, but they all made sense and it helped dealing with people who knew what they were doing."

After seven-month build programme, IT Consultant Graeme (42) and his partner Debbie, a

Training Co-ordinator, are now getting ready to move into their new five-bedroom detached home which they have designed to accommodate their three children.

The couple appointed local building firm GF Bisset of Inverbervie as main contractor on the project and agreed to release funds in two tranches, the first when the building was wind and water tight, and the second on satisfactory completion.

"It was a huge benefit to have a main contractor who could directly supply the trades needed as it meant we have had a single point of contact throughout.

"GF Bisset gave me a fixed price for the build which included allowances for some fixtures and fittings. It meant we could have tight control of the budget so that when I upgraded the staircase increasing the cost by £3,000, I could alter spend elsewhere on the project to make up for it. There is no VAT on a new build property so I made sure to use suppliers where the contractor had a trade account to simplify the accounting process. It all helps to keep stress levels down," said Graeme.

Once fully finished the house will be worth around £450,000 and, with the builders off site, Graeme and Debbie are looking forward to creating their garden and outside space to take advantage of the amazing countryside views. ✨

Lessons learned: Self-build do's and don'ts

Do ... plan ahead

"It's the small details that catch you on the hop," says Graeme, "like being asked what kind of outside lights we wanted on the day of installation when we hadn't even thought about them. We also had to make a snap decision on the colour of the roof ridging when the roofers arrived on site."

Don't ... penny pinch

"We have had great value out of our relationship with the builder by accepting their price for the job on condition that they added value by including a few extras such as installing our wood burner stoves and fitting all our flooring. It worked for them and it's worked for us. The end result is a quality job."

Self-Build Mortgage

Scottish Building Society offers specialist financial advice and mortgages for people looking to build their own home. The Self-Build Mortgage may also be suitable if you are renovating or extending your existing property. All mortgage applications are based on affordability and all existing financial commitments are taken into consideration on a case-by-case basis.

For full details visit your local branch or call a Mortgage Adviser on **0345 600 4085**. The Self-Build brochure is available to download at www.scottishbs.co.uk

Our Loyalty Promise ...
to treat you as an individual



Helping Highland

Voted Community Charity of the Year by members in the North of Scotland, Highland Hospice aims to support people living with a life-shortening illness, and their families and carers, to live the best possible life and to prepare for and experience the best possible death.

By managing pain and other physical symptoms, the hospice helps make time and space for reflection, for gaining perspective and for achieving a measure of calm and tranquillity.

The hospice team also offers advice with the emotional, social and spiritual issues that may arise and works with patients and loved ones at a time of transition to help them enjoy, value and commemorate life. We spoke to Fundraising Manager Lisa Long (opposite).

What does it mean to you to be nominated as Scottish Building Society Charity of the Year 2019 for the North of Scotland region?

It means so much to us! Highland Hospice is here for our community – every nomination we receive for support, from businesses, community groups, schools and individuals, gives us the opportunity to tell more people about what we do, meet more people, and raise more funds for our amazing services. We feel so supported by our community, without

whom we would not be able to operate. The team at Scottish Building Society are such a lovely bunch; we're honoured to have been chosen and delighted to be working so closely with the team there.

How do you think branch staff can best support you throughout the year?

They are planning all sorts, and have helped so much already! They're selling our sunflower badges, planning a static bike ride and sponsored walk, bakes sales and volunteering with us at events. You'd never know they were such a small team!

How do you spend the money you raise?

We have to raise £7,800 every single day to keep Highland Hospice open. Among other things this money is spent on our inpatient unit providing nine en-suite bedrooms, a three-bedded room and accommodation for visiting families as well as our day therapy services in Inverness and Caithness where we offer a huge

variety of support and social activities. We also visit and support patients in their own homes and provide counselling and bereavement services for adults and children, in groups, over phone and email and one-to-one.

We are open every hour of every single day of the year and make no charge to anyone for any of our services. We couldn't continue to provide these services without the support of organisations like Scottish Building Society

What are the little things that can make a big difference at the hospice?

Everything and anything our supporters do means the world to us. Our volunteers keep us going, sorting everything from our beautiful garden and running our cafe to greeting families as they arrive and driving patients to appointments. Members of the public bring in raffle prizes or donate clothes to our Hospice shops and flowers for our patients' bedrooms. Even donating stamps or foreign coins – all of this makes a difference. ✨



"Highland Hospice is very close to my heart" Will Macrae

The Macrae family

Highland Hospice has had a massive impact on the life of father-of-two Will Macrae from Inverness.

His family's involvement with the hospice began when Will sadly lost his mum Nicky to cancer in 2010. Three days before Nicky died the hospice arranged for her to make the journey across Inverness to Raigmore Hospital to meet her newborn grandson Ethan, who is Will's nephew.

She was able to hold Ethan's hand and have photographs taken with him, just hours before she slipped into a coma and never woke up.

Will says, "The hospice

arranged an ambulance to Raigmore. Mum would never have seen the baby otherwise. It was such a nice touch, and a gesture which we will never forget."

Following the experience, Will's dad Gordon embarked on a massive fundraising effort for the hospice, which all the family were behind.

Tragically, Gordon died suddenly on holiday in 2012, leaving the rest of the Macrae family to continue with the fundraising drive he had so enthusiastically begun.

Collectively the Macraes have already raised over £10,000 and are still going strong. Will has cycled across Vietnam and

Hospice



Cambodia for the charity and completed the Skye's the Limit biathlon.

Will says, "Highland Hospice is very close to my heart. We were very touched as a family and felt

we had to give something back.

"I would urge anyone who can afford to give a little each month in support of the charity, to do so. You never know when you might need to rely on its care." ❄

Charity of the Year 2019 in your area

Each year we ask members vote for the charities that make a difference locally and would benefit from our support

The charities you choose receive a cash contribution from the Society and staff members in local offices will provide support throughout the year by fundraising and volunteering. Last year, staff raised over £4,000 for local causes by taking part in quiz nights, holding afternoon teas, running raffles and joining in Maggie's Centre culture crawl.

This year's votes have now been counted and we are delighted to announce the five charities that Scottish Building Society will support are:

North of Scotland

Highland Hospice is the only provider of specialist palliative care in the Highlands and aims to support people living with an advancing, life-shortening illness.

Glasgow & West of Scotland

Breast Cancer Care combines the personal experiences of people affected by breast cancer with clinical expertise to support those living with the disease.

South West Scotland

Troon Lifeboat RNLi saves lives at sea and provides a voluntary 24-hour lifeboat search & rescue service.

Borders

Galashiels Food Bank distributes food parcels to those in need in the Borders region.

Edinburgh & East of Scotland

Maggie's Centre at the Western General Hospital in Edinburgh provides practical, emotional and social support for people with cancer, and their family and friends.

Our Loyalty Promise ...
*to always allow you a say
in which local charities the
Society supports*



Society sponsors Ayr Classic Junior Run

AYR Racecourse will break with 112 years of tradition when it launches its first race meeting for runners of the two-legged variety. The Ayr Classic Run, which takes place at Ayr Racecourse on 6 October, means human runners of all ages and abilities can follow in the hoofprints of Red Rum. Scottish Building Society has been announced as an official partner of the event and title sponsor for The Ayr Classic Scottish Building Society Junior Run, which is the 3km run for 9-15 year olds.

Ayr joins Cheltenham, Aintree and Newmarket as the latest racecourse to turn over its track to athletics. Thousands are expected to sign up for the historic run and with free admission for friends and family plus some great entertainment, there will be no shortage of noise and atmosphere to spur the runners on.

Eilish McColgan and Luke Traynor, stars from the world of athletics, have signed up as ambassadors for the Classic Series and reckon Ayr will pull

in everyone from elite runners to absolute beginners. Eilish, who won European 5000m silver last year, said: "This is a brilliant idea to get all the family involved in a new series of runs at exciting new

venues. And I know some runners will be keen to be the first to do all four venues."

Kerra McKinnie, the Society's Head of Marketing and Communications, said: "With an office in Troon we are very connected to the local community and are delighted to support this event. It's a great way to encourage young people to enjoy sport, regardless of ability, and if they have fun getting active and taking part who knows where it could lead." ❄️

Join in the fun

Ayr Classic Run special discount for Society members
Sign up to take part at
www.theayrclassicrun.co.uk

Simply enter code SBS20 for 20% discount on entry fees



Hamish with members of the Junior Bairns with Falkirk FC players and coaching staff at their training camp

Scottish Women's Football

As we go to print, the Scottish team is heading off to France for the FIFA Women's World Cup

ACCORDING to figures from the Scottish FA and Scottish Women's football, the number of women and girls playing football in Scotland has almost doubled in the last five years, increasing from 7,126 in 2014-15 to 14,071 in 2018-19, and we are delighted that the Society has played a part in encouraging more women and girls to get active.

As well as sponsoring the Scottish Women's Premier League, the Society continues to

support the game at a grassroots level with initiatives such as 'mini' world cups for primary-aged children across Glasgow city and Renfrewshire, and our new mascot Hamish has been out and about attending matches and training camps across the country.

We are also sponsoring coverage of the FIFA Women's World Cup tournament on Rock Sport Radio and popped in to the studio to wish Scotland manager Shelley Kerr and the team the best of luck ahead of their debut game against England.

Scottish Building Society SWPL1 Player of the Year 2018 Nicola Docherty was out walking her dog when the call came to tell her she had been picked for the Scotland Women's World Cup Squad. The Glasgow City player is one of seven players from the Scottish Building Society Scottish Women's Premier League picked for the 23-strong World Cup Team. The SWPL Player of the Month award attracts votes from Scotland and beyond, and this season has seen players from clubs including Hearts and Spartans winning the award for the first time.



Hamish with Troon Branch Manager John Boyd at Ayr Racecourse



Glasgow Girls FC's Chloe Docherty wins Scottish Building Society SWPL Player of the Month for the first time in March. Presenting the award is Mortgage Adviser Jacki Hamilton



Amid calls for equal grassroots investment as the men's game, the 2019 SWPL season has seen a number of firsts, with many big-name clubs across Scotland pledging support for the women's game. The Society's sponsorship puts us in the vanguard of Scottish institutions prepared to invest in strengthening communities through promotion of a sport with huge potential to grow both by developing young talent and encouraging women and girls to take part, whatever their ability. ✨

Competition



WIN a set of Gillian Kyle's designer suitcases

TO celebrate our new mascot Hamish – and the arrival of the summer holidays – we are delighted to offer you the chance to make travelling more fun with Scottish designer Gillian Kyle's (inset) stand-out range of lightweight, hard shell suitcases. Available in different sizes, this luggage will be easily found on the airport carousel and is guaranteed to get you noticed. Obviously we like the Scottish Dog range, but there are plenty of Scottish design favourites to choose from.

The prize

One lucky winner will receive a cabin size suitcase and a large suitcase in the design of their choice from the Gillian Kyle range of suitcases available to view at www.gilliankyle.com. Gillian is a Scottish artist, designer and graduate of Glasgow School of Art. Her products, which feature the icons and emblems of Scotland including wrappers from Tunnocks Teacakes and the unique Scottish plain loaf, are now famous around the world.



How to enter

To be in with a chance of winning, all you have to do is answer the following question correctly:

Scottie Dogs can be found in most homes thanks to the enduring popularity of the board game Monopoly, invented in the 1930's when the breed often made headlines thanks to famous owners, such as Humphrey Bogart, Joan Crawford and Bette Davis.

Who invented the original concept behind Monopoly?

- A. Charles Darrow
- B. Parker Bros.
- C. Elizabeth Magie

Simply email your answer along with your name and Scottish Building Society account number to: members@scotbs.co.uk

Alternatively, send your answer and contact details to: **Society Competition Marketing Department, Scottish Building Society, SBS House, 193 Dalry Road, Edinburgh EH11 2EF**

Closing date for entries is midnight on 28

July 2019. No purchase is necessary in order to enter the competition. Only one entry per person is permitted. For full terms and conditions please visit www.scottishbs.co.uk ✨

Competition winner

Congratulations go to Mrs Duthie of Peterhead who won a framed print of Cul Mor by acclaimed photographer Lewis Golbourn in our competition in Issue 9. The landscape picture received a commendation in the Scottish Landscape Photographer of the Year Competition.



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