



Islington & Shoreditch
Housing Association

Chair of the Association



Recruitment Pack

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Welcome

Thank you for your interest in becoming the new Chair of Islington & Shoreditch Housing Association (ISHA). This is an exciting time to join us as we continue to build on our proud legacy of delivering high-quality, affordable homes in North and East London. With over 90 years of history, we remain firmly committed to meeting the needs of the diverse communities we serve in Hackney, Islington, and Waltham Forest.

ISHA is unique in its community-focused approach and its commitment to neighbourhood-based services. We currently manage more than 2,500 homes, with a portfolio that includes social rent, shared ownership, and leasehold properties. This breadth of services ensures that we provide housing options that meet a range of needs while fostering strong, vibrant communities.

Our vision is to deliver homes and co-create services that truly make a difference to people's lives. To achieve this, we are entering a pivotal phase of development and improvement. We are significantly investing in our existing properties through modernisation programmes and striving to increase our impact through the development of new homes. Our focus on sustainability and inclusivity means that every decision we make contributes to a brighter future for our residents and their families.

Our current Chair has served the maximum term of six years, and we are now looking for someone who is as passionate about ISHA, its history, neighbourhoods and future. The role of Chair at ISHA is both challenging and rewarding. As Chair, you will lead a dedicated and skilled Board, ensuring that ISHA is governed effectively and strategically. You will act as an ambassador for the organisation, representing ISHA to external stakeholders and helping to strengthen our profile and impact.

You will work closely with our incoming Chief Executive, who will be joining the organisation this year following the departure of Ruth Davison, our current CE since 2019, as she moves on to lead Newlon Housing Trust. While this timing is coincidental, it presents an exciting opportunity for our new Chair to collaborate with a fresh leadership team in shaping the organisation's vision, values, and strategic direction.

We are looking for an individual who shares our passion for making a real difference in people's lives. While experience in the social housing sector is welcome, it is not essential. More important is your ability to lead with integrity, inspire confidence, and contribute strategic insight. We are particularly keen to hear from candidates with strong governance experience, ambassadorial skills, a passion for customer service, and a commitment to championing equality, diversity, and inclusion.

At ISHA, we value diversity and are proud of our inclusive culture. We welcome applications from individuals from all backgrounds, ensuring that our Board reflects the communities we serve.

The role requires a time commitment of approximately three days per month. Board and Committee meetings are currently held both virtually and in-person, and the schedule is designed to accommodate the availability of Board members.

If you are inspired by the opportunity to shape the future of ISHA and lead us through the next chapter of our journey, we would love to hear from you. For more information, or to arrange an informal discussion about the role, please contact Bill Barkworth at Campbell Tickell (contact details on p20).

We look forward to receiving your application and to welcoming you to ISHA.

Best wishes,

Justin Fisher,
Senior Independent Director and Chair of the Recruitment Panel



About ISHA

Islington and Shoreditch Housing Association (ISHA) is a community and neighbourhood-based housing organisation, managing and developing quality affordable housing for people in North and East London and building homes in Hackney, Islington and Waltham Forest. ISHA is a registered society under the Co-operative and Community Benefits Society Act 2014.

ISHA is smaller and more local than many other housing associations operating in London. The roots of ISHA go back to 1933 when we were involved with tackling slum clearance, poverty, overcrowding, ill health and high rents. Today we employ 80 staff and have over 2,500 homes.

We work in close co-operation with our local authorities, the Regulator of Social Housing, the Greater London Authority (GLA) and other local housing associations, including Black and minority ethnic, special needs Housing Associations and co-operatives. Investment in development is provided by the GLA. ISHA leads the North River Alliance (NRA), which is a consortium of North and East London community-based housing associations.

We have a G2 Governance rating and V2 Financial Viability rating from the Regulator of Social Housing.

We currently have three Board committees – Audit & Risk, Property Investment and Remuneration. They focus on supervision and monitoring, policy, risk and financial control. Board Members normally sit on at least one committee as well as the Board.

Our resident scrutiny panel is also a formal part of our governance structure and reports to the Board twice per year. It works jointly with residents, staff and Board members to challenge ISHA's services and achieve positive outcomes for the benefit of ISHA and its residents.



Scrutiny Panel member and ISHA's Resident & Community Involvement Lead

Our Strategy

We are ambitious. Our mission is to co-create homes and communities where everyone can flourish.

We offer a wide range of housing choices: social rented, shared ownership, market rent, supported housing and options for the elderly. We also provide homes and support for the Vietnamese, South East Asian and wider communities through our 2019 merger with the Lien Viet Housing Association. This epitomises our work in a multi-cultural and diverse society and our commitment to ensure that no person should suffer disadvantage in terms of access to affordable housing.

We have just entered the final year of our 2020-25 Corporate Strategy which has eight strategic pillars. In joining our Board you will have the opportunity to help develop our strategy beyond 2025.

Useful Links

[Financial Statements 2023-24](#)

[Residents' Annual Report 2023-24](#)

[Strategic Plan](#)

[EDI Strategy](#)

[90th Anniversary Magazine](#)

The eight pillars of our strategic plan 2020-25:

 Safety first Ensuring our homes are safe	 Service & Satisfaction Being a consistent & quality landlord, building service delivery that drives satisfaction in partnership with residents 	 Security and growth Setting residents off on a secure footing & helping create the conditions for people to flourish in their homes	 Somewhere Anchoring ourselves in North London, especially Islington, Hackney and Waltham Forest
 Supply Building quality homes for social, London Affordable Rent and Shared Ownership	 Sustainability Building green and actively seeking to reduce the environmental harm caused by our stock, our building and business practices Stewarding ISHA's assets and finances and taking the long view	 Staff Engaging with inspired, high performing staff	 Systems Maintaining robust IT and business systems that support the business and its ambitions

Our mission, vision and values

Our mission:

To co-create homes and communities where everyone can flourish

Our vision:

By 2025 we will be viewed as a brilliant housing association by our residents, stakeholders and our staff

“If people could choose, they’d choose us.”

Our values:

Our values



Our Board



Mervyn Jones (Current Chair of the ISHA Board)

Mervyn has over 45 years' experience of regulating and managing affordable housing to CEO level. From 2006 to 2020 he was a Director of Savills Housing Division delivering consultancy services to providers of affordable housing; he continues to act as an independent consultant.

He provided advice on housing policy and routes for new entrants to the sector, wrote the Regulator's first guidance on diversification and is the editor of the National Housing Federation's (NHF) Guides to Repairs and Maintenance and Asset Management, the Chartered Institute of Housing's (CIH) policy work on flexibility in asset management "Appreciating Assets" and the report "Viability and Vitality" for the Tenant Services Authority (TSA). He was formerly a Board Member of Heylo RP and Hackney Homes.

Mervyn lived and worked in inner North London for 20 years before moving to Barnet. His children currently live in Islington.



Heather Topel (Chair of Audit & Risk Committee)

Heather has extensive experience in town planning, property and development. Heather is the Estate Director at Wimbledon. She was previously a Director of Development for the Grosvenor Estate, a family business with a long track record of developing, managing and investing to improve properties and places to deliver lasting commercial and social benefit.

Prior to joining Grosvenor, Heather led Cambridge University's largest capital project in its 800-year history, the North West Cambridge Development, a 3,000 home extension to the city of Cambridge. Heather was previously a Director of Town Planning at AECOM, where she led planning and regeneration initiatives across the UK and abroad.

As a local resident Heather is delighted to be involved with ISHA due to its commitment providing quality affordable housing for local people.

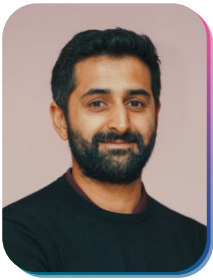


Justin Fisher (Senior Independent Director, Chair of Remuneration Committee)

Justin has worked in the social housing sector for 32 years, specialising in IT and asset management within the housing sector, but also in other areas such as highways, infrastructure and environmental services.

He has consulted and worked with over 100 housing providers in the last 20 years, including a diverse group of social landlords. He was previously a Board Member for seven years for an award-winning rural specialist provider in Lincolnshire.

He is currently the Product Lead for a software system that manages over 1m social homes for around 200 housing providers. Prior to that he worked as a housing, assets and IT consultant, and in 2018 spent eight months working with The London Borough of Barking and Dagenham on their new IT implementation and their asset management strategy.



Daven Masri

Daven is an ISHA shared owner. Being able to own a portion of his own home so improved his life that he was inspired to apply for a Board Member role to ensure that others could continue to benefit from the same opportunity. He hopes that his resident's perspective will serve the Board well and lead to more affordable homes that enrich the communities ISHA operates within.

An environmental engineer for more than 10 years, Daven is a Founding Director at Wave Consulting Digital Engineers which focuses on Building Information Modelling (BIM) and environmental design. He strongly believes in creating homes that perform well, using fewer resources in construction and occupancy.



June Riley

June began her training in accountancy by entering the NHS as a graduate trainee shortly after leaving University. She is a qualified accountant and completed an accredited MBA with Manchester Business School to add value to her career as an accountant.

June has worked in housing for almost 20 years and was a Finance Director in a housing association managing over 17,000 homes. She is the Executive Director of Finance in one of the largest mental health charities in the country.

June has served in a voluntary capacity on several Boards, including Newham Homes Ltd, which was managing over 27,000 homes. She is currently serving as a Senior Independent Director on The Barnet Group Board and is pleased to be a Non-Executive Director on ISHA's Board.



Mohammed Baporia

Mohammed is an ISHA shared owner. Like Daven, his personal experience inspired him to apply for a board member role. Mohammed is keen to give back to the community and help ISHA to deliver quality and truly affordable housing to those that need it most. As a resident, he aims to ensure the high standards set by ISHA's Board are being met.

Mohammed is a qualified accountant and tax manager on the real estate and construction team at a global accountancy and business advisory firm.



John Biggs

John joined the Board in September 2022. He was the Executive Mayor of the London Borough of Tower Hamlets from 2014 to 2022 and a former London Assembly member. For several years, John was also an active social housing resident in his local residents' association.

John shares ISHA's frustration with the current climate of 'unaffordable affordability' and believes we must challenge this in our policies, particularly in the current cost-of-living crisis. John also believes that by working with residents, and other partners, ISHA can help address the problems of inequality that place people in positions of financial or other vulnerability.

London has given John and his family great opportunities and he wants to give back to future generations.

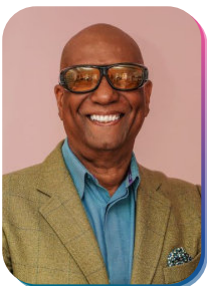


Gemma Colby

Gemma Colby is Head of Customer Experience at First Central. Prior to that she was Head of Customer Experience at Yell. In 2021 she was Gold winner for CX Leader of the Year at the UK Customer Experience Awards 2021 and also was part of the team at Yell that won the Institute of Customer Service’s Customer Satisfaction Innovation Award for creating a customer-focused culture that transformed the organisation.

Gemma joined the Board in September 2022. She sees it as a great opportunity to transform lives and is excited to contribute to an organisation that has ambitious plans with a social purpose.

Gemma is passionate about customer experience and using it to deliver amazing end-to-end experiences. She feels it is a great time to join our Board, help us deliver our strategy and transform our service delivery to change people’s lives for the better.



Alwyn Lewis

Alwyn Lewis is the former Chief Executive of Hornsey Housing Trust and has had a 40-year career in the third sector.

He has a track record in social housing and a reputation for putting tenants first and for making things happen. He was attracted to the role at ISHA because of our strong social purpose, our desire to deliver high-quality services and to positively effect social change, especially with ethnically diverse communities who experience social and economic disadvantages.

Alwyn shares ISHA's vision to working with us and residents to co-create homes and communities where everyone can flourish.



Alison Hatcher

Alison Hatcher is an independent pensions consultant and professional trustee, having previously been the CEO of HSBC Retirement Services Limited and Head of Global Pension Strategy Corporate Clients.

Alison is one of the founders of Women in Pensions, an industry group set up to support women. She is an active pensions and retirement market participant speaking at conferences. Alison sits on the Board of the Pensions Regulator and has previously sat on the Pensions and Lifetime Savings Association Board.

Alison is a member of the investment sub-committee for Warwick University.



Jonathan Bunt

Jonathan is a qualified accountant and public finance expert. He worked in finance for local authorities for around 17 years with roles including CFO and Strategic Director of Finance and Investment at the London Borough of Barking & Dagenham. Jonathan has held numerous NED roles, including Vice Chair and Chair of the Treasury Committee at Golden Lane Housing, Chair of Audit and Risk at Broadway Living Ltd, Christian Action Housing Association, and Barnsbury Housing Association where he previously chaired the Asset Management Group. He also co-founded and is a Director of Beehive Affordable Homes, acquiring housing association homes for lease to local authorities at affordable rents.

Since 2017 he has been a consultant, advising local authorities on new affordable housing vehicles, capital planning and financial modelling.

Our Leadership Team



Ruth Davison

Current Chief Executive

A passionate believer that mixed communities work best for everyone and help make great places, Ruth is proud to lead ISHA.

Building genuinely affordable social rented and shared ownership homes and being a fantastic landlord in her adopted North London – helping both communities and individuals flourish – is what motivates her.

She has previously worked in both national and regional local government and health roles, at the Audit Commission, a university, and representing the incredible contribution of housing associations during a 12-year stint at the NHF. She started her career as a local reporter.



Dawn Harrisson

Director of Housing and Neighbourhoods

Dawn has been with ISHA since 2016 as Head of Customer Homes and was promoted in 2019 to become Director of Housing and Neighbourhoods.

Dawn has over 25 years' experience working in housing in both the public and private sector. She is passionate about delivering great services to residents, and ensuring homes are safe and warm, enabling residents to flourish. She aims to empower staff to be and do the best they can.



Thea McNaught-Reynolds

Director of Culture, Communications and Involvement

Thea joined ISHA at the end of 2021 as the Head of Communications and Involvement and was delighted to become Director in 2023.

She brings more than 20 years of strategic communications experience, influencing audiences and delivering behaviour change outcomes in both the public and private sectors, including leading high-profile marketing campaigns for PwC. With her strong interest in diversity and inclusion, she incorporates her values into everything she does and is passionate about creating spaces where people can thrive.

Taking on responsibility for people and culture in combination with communications, resident involvement and complaints at ISHA is a natural extension of her people focus and strengthens ISHA's commitment to compassion and respect in all we do.



Jerome Geoghegan
Director of Development

Jerome joined ISHA as its Director of Development in April 2024, bringing with him more than 35 years of experience in the development and real estate industry, covering all residential tenures. His extensive background spans mixed-use urban schemes, partnerships and joint ventures, regeneration, strategic land, and affordable housing. Jerome has held executive and board director positions in both the Registered Provider and private sectors and has also managed his own consultancy business for a time.

With a strong track record in delivering new homes, particularly in London and the Southeast, Jerome has established and maintained numerous partnerships, supporting others in their endeavours to create new housing opportunities.



Mike Finister-Smith
Interim Finance Director

Mike has had many years' experience as a specialist social housing finance expert, working as part of Leadership teams for a variety of organisations. Prior to that he has also worked as a lead advisor on a number of large-scale voluntary transfers of council houses from local authorities to newly created registered social housing providers, as well as having over 20 years local authority finance experience.

Mike is also on the boards of two other social housing providers, being Chair of Audit and Risk at Trent and Dove Housing in Staffordshire and part of the Customer Focus Committee at Ongo Homes in Lincolnshire.

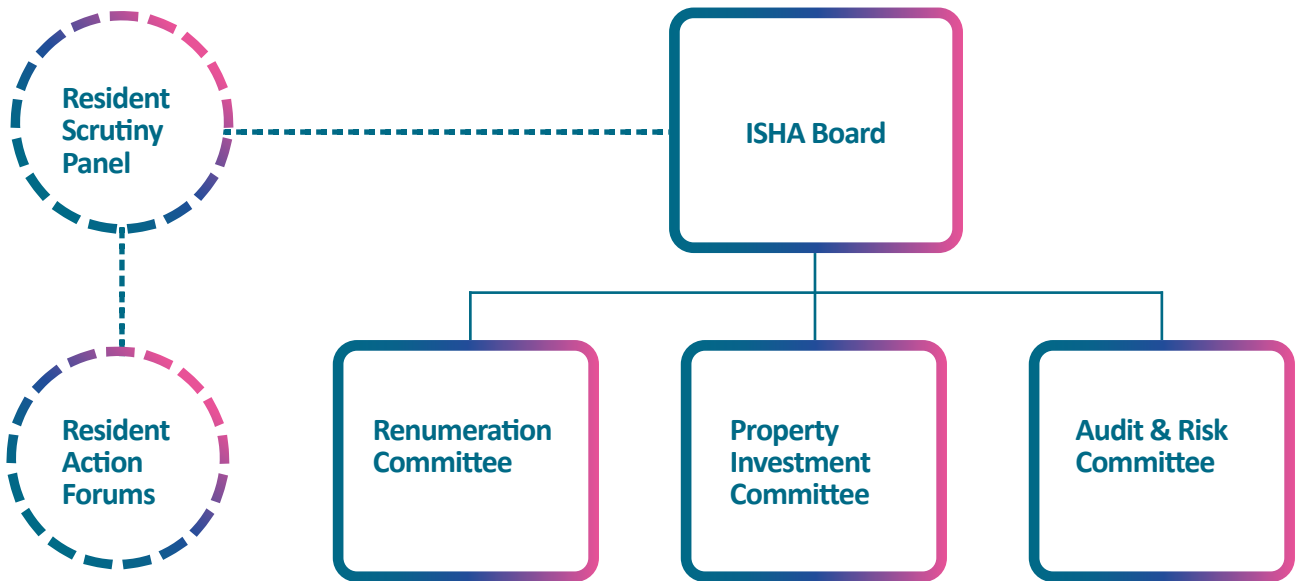
As well as working Mike enjoys watching football, travelling and spending time with his family. He is also a Pets as Therapy volunteer and takes his two dogs to do visits to schools, universities and care homes.



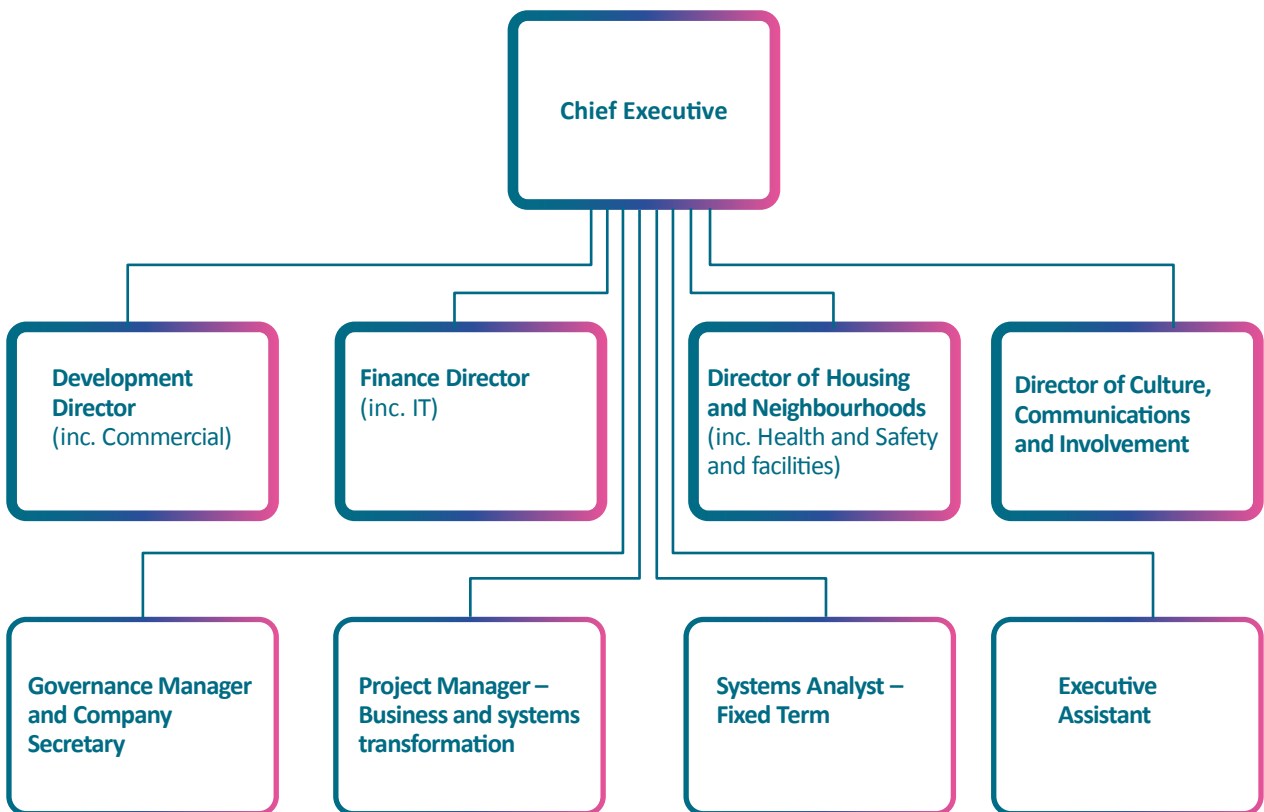
ISHA Board members and Leadership Team



ISHA Governance Structure



Leadership Team and CEO Directorate



Role Profile

Job title: Chair of the Association

Purpose of the role

To lead the Board of Islington and Shoreditch Housing Association in its responsibilities for setting the strategic vision and direction of the organisation and maintaining its unique local community focus. To promote a culture of collaboration, respect, and shared responsibility within the Board, executive team and key stakeholders.

Key role relationships:

External: To maintain and develop good relationships with residents, shareholders, the local authorities with which we work, North River Alliance members and other partners, the regulator, our lenders and other agencies relevant to the work of the Board.

Internal: Encourage constructive relationships and good communication between the committee and other parts of the governance structure

Core tasks and responsibilities:

Leading the organisation and the Board

To play an active leadership role in developing, approving and ensuring implementation of ISHA's values, strategies, objectives and policies.

Good governance

To oversee governance of the organisation, ensuring:

- Compliance with the Association's financial regulations, standing orders, delegated authorities and the regulatory frameworks;
- That the Association follows the requirements of the National Housing Federation Code of Governance;
- That the Board and its committees are comprised of suitably skilled and experienced members who understand their roles and responsibilities;
- That Board members make effective contributions and work as a team;
- Appropriate Board member appraisal, development and support arrangements;
- That critical issues are discussed by the Board in a timely manner with appropriate information available; and
- That the Board receives professional advice when it is needed, either from its senior staff or from external sources.
- Ensuring the Board operates in a manner that reflects the principles of equity, diversity, and inclusion.

Performance management

To oversee the performance of the Board, ensuring:

- That the Board's business is conducted efficiently and effectively through a framework of delegation and systems of internal control;
- Implementation of frameworks for effective financial control and identification and management of risk; and
- Delegation of authority to enable the business of the organisation to be carried on effectively between meetings of the Board.

Chairing meetings

To chair Board meetings, participating in other committees and groups as required:

- Ensuring that agendas are agreed for Board meetings in consultation with the Chief Executive and/or other senior staff to whom this task has been delegated;
- Ensuring that all members are given the opportunity to express their views before any important decisions are taken, and that appropriate standards of behaviour are maintained in line with an agreed code of conduct; and
- Undertaking the lead on specific functions as approved by the Board, including Chair's actions.

Maintaining good relationships with residents

- To ensure that the Scrutiny Panel is an active part of the Governance Structure and that the Board listens and responds to their views and concerns
- Work with the Chief Executive to develop a customer centric culture
- Build trust with residents and promote transparency
- Ensure board member engagement with residents

Maintaining good relationships with staff

- To build and maintain effective and constructive working relationships with the Chief Executive and other senior staff.
- To line manage the Chief Executive, providing advice, support and challenge as required.
- Annually to appraise the performance of the Chief Executive.
- In conjunction with the Board, properly to determine the remuneration of the Chief Executive and other senior staff.
- To ensure, when necessary, that the Chief Executive is replaced in a timely and orderly fashion.
- To support the Chief Executive in fostering a positive organisational culture aligned with ISHA's values

Representing ISHA

- To act as an ambassador and representative for the organisation, upholding the reputation of ISHA and its values and objectives.
- To network and promote the achievements, purposes and benefits of ISHA.
- To advocate for the needs and aspirations of ISHA's residents, ensuring their voices are considered in strategic and operational decisions

Adding value

- To apply personal expertise with regard to both the business and social aspects of the business.
- To be familiar and keep up to date with sector issues.
- To act as a role model for good governance practices and behaviours.

Person Specification

Core competencies

- Able to lead and inspire the Board, building confidence in the governance arrangements.
- Communication and interpersonal skills, able to liaise effectively with a wide range of stakeholders and audiences.
- Strategic thinking, able to analyse complex information, demonstrate clear analytical intellect and guide rational decision making.
- Able to lead the organisation through periods of change.
- Support the values, ethos and social housing objectives of ISHA.

Knowledge and experience

- Experience of operating at a senior level (either executive or non-executive) within a service organisation.
- Governance experience, as a Member or Chair of a Board or similar, with knowledge of good governance practice.
- Wide-ranging understanding of commercial issues, with strong business acumen.

Skills and abilities

- Strategic planning skills, able to develop strategic vision, and encourage others to contribute to this.
- Able to assess risk and promote risk awareness without being risk averse.
- Able to challenge appropriately and hold the Board and senior staff to account; with a wider vision to raise standards across the organisation.
- Skilled at bringing people together to generate a strong team spirit, able to work collaboratively, building consensus and encouraging 'cabinet style' decision making.
- IT literate, comfortable with using MS Office and e-mail.

Personal behaviour and style

- Actively role models the professional conduct expected of the Board Chair.
- Proactively demonstrates strong commitment to equality, diversity and inclusion.
- Passionate about service improvements; strongly champions the right of residents and customers to have influence and access to excellent services.
- Listens to others and provides decisive decision making when it is required.
- Enabling and supportive leadership style that motivates staff to deliver of their best.
- Demonstrates credibility and integrity.
- Open to learning and development, for self, staff, and the Board; fosters a learning culture throughout the organisation.
- Has the time and commitment to be effective in discharging the responsibilities of the post of Chair.

Key terms and conditions

The role

Chair of the Association

Remuneration

Remuneration for the Chair of the Association is currently £10,500 per annum, including any other committee memberships or chairing roles. Board remuneration is to be reviewed in March 2025.

Time commitment

Equivalent to an average of three days per month, to include Board meetings, preparation and additional duties as required as part of the role.

Meetings attended

- Chair ISHA Board meetings
- Attend committee meetings for which the Chair is appointed a member, or invited by the Committee Chair
- Chair or participate in 'task & finish' groups as appointed by the Board
- Chair the Annual General Meeting (AGM)
- Chair the residential and Board away day
- Attend Scrutiny Panel meetings and other resident events

All meetings take place on Wednesdays at 6pm.

Term of office

The Chair of the Association will serve for a maximum of 6 years and will be re-appointed each year, subject to board approval, at the first board meeting following the Annual General Meeting.

Location

Committee meetings are hybrid, and Board meetings are a mix of hybrid and in-person at our offices: 102 Blackstock Road (Nr Finsbury Park), London N4 2DR.

Equality, Diversity, and Inclusion statement

We expect all ISHA's staff, residents, and stakeholders to be treated equitably and with respect in their dealings with us.

We will be inclusive and reflect the rich and diverse communities we exist to serve.

We will work to earn the trust and confidence of staff, residents, and stakeholders that they can expect – from us and our contractors – respect, fairness, and equitable treatment.

Key dates and the selection process

Closing date: Tuesday 22nd April at 9am

The meeting to agree longlisted candidates will take place on Tuesday 29th April. Candidates will hear back with the outcome of their application on the same day.

First interviews: Wednesday 7th May (online)

Longlisted candidates will be interviewed virtually using Microsoft Teams by a Campbell Tickell panel.

There will also be an opportunity for a conversation with Ruth Davison, current ISHA Chief Executive.

Final stage:

Shortlisted candidates will be invited to the following appointments:

Stakeholder sessions: w/c Monday 19th May (online)

An opportunity to meet with residents and Board members. There will also be the opportunity for a conversation with Mervyn Jones, current ISHA Chair.

Final interviews: Thursday 22nd May (in person)

Shortlisted candidates will be interviewed by a Board member recruitment panel comprising:

- Justin Fisher (Chair of Remuneration Committee)
- Jonathan Bunt (Board member)
- June Riley (Board member)

Jim Green from Campbell Tickell will also be in attendance.

If you are unable to attend on any of the identified dates for interview, please do speak to Campbell Tickell before making an application.

Board & Committee Meeting Cycle 2025-26

All meetings take place on Wednesdays at 6pm and are hybrid unless otherwise noted

	Board Meetings	Board Away Days	Audit & Risk	Remuneration	Property Investment
April					
May			14 th		21 st
June	*11 th				
July	*30 th		16 th		
August					
September	10 th (Board) *17 th (AGM)				
October					
November		Residential 7-8 Nov	Thursday 6 th		19 th
December	3 rd				
January		Sat 31 st			
February			11 th		25 th
March	25 th			4 th	

Board holiday time: 1-9 October 2025 (7 work days) and 2-30 January 2026 (21 work days)

*Denotes attendance in person

How to Apply

Thank you very much for your interest in the role of Chair at ISHA:

I hope the preceding pages provided you with the information needed about the role and the selection process to assist you in completing and tailoring your application.

You will no doubt do your own due diligence but do read this pack carefully as it will provide you with a good overview of the organisation and the role. After you have done that, please feel free to get in touch with me, so that I can talk through your offer and get a sense of how it aligns with what ISHA is seeking.

To apply, we will need the following from you:

A CV. Make sure this confirms your current/most recent roles (you can sum up earlier roles, say before the last 15 years); tell us about your achievements so we get a picture of your skills and experience; try to keep it to two pages or three at most;

A personal statement. We want to hear about your motivation, why this role/organisation, and you will also want to evidence how relevant your offer is to the role specification; again, ideally in two to three pages; and

A declaration form, which is accessible via the ISHA role page at campbelltickell.com/jobs and includes space to indicate if you cannot attend any of the interview dates.

Please submit your completed application documents using the online link on the ISHA role page at campbelltickell.com/jobs.

You will see an onscreen confirmation message after submitting your application, and you should also receive a follow-up email, but if you have any issues, you can call **020 3434 0990**.

The role closes at **9am, Tuesday 22nd April at 9am**.

Please ensure we receive your application in good time.

I am happy to have further discussion. Please send me an email at the address below and we can arrange a time to speak.

Bill Barkworth
Senior Recruitment Associate
bill.barkworth@campbelltickell.com
07706 369273

Co-creating homes and communities where everyone can flourish





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isha
Islington & Shoreditch
Housing Association