

Corporate Plan

Blueprint for our future

2026

2025

2024

2023

2022

2021

Creating homes. Building lives.



Blueprint for our future

Chair's Introduction

I am very pleased to introduce the 2021 update to our Corporate Plan. The plan has been adopted by all of the Group's members and is reviewed and updated as part of our annual corporate planning cycle.

I hope that this Corporate Plan fulfils a dual purpose: first and foremost as a working document for the Group's board members, its management and staff to understand, monitor and control the business; and secondly to summarise where Jigsaw is heading for our staff, stakeholders and partners.

In this abridged version of our Corporate Plan, we look at how the Group will adapt to a changing and challenging operating environment and the particular Corporate Plan projects that will be undertaken during the coming years to fulfil our Mission of:

"Creating homes. Building lives."

Projects are **highlighted** within the text to sign-post this additional context and a full list of the projects we will focus on delivering is set out in 'Our Plans' on page 6.

We have set stretching performance targets to help ensure that we continue to run the business well and monitor progress in delivering this plan.

The Jigsaw Conversation

Last year in my introduction to this document I explained that Jigsaw had reached a crossroads. During 2020, we anticipated that the foundational internally-focused work involved with the creation of a new Group of our size would essentially be completed. I noted that it was time to begin to look outwards, now as a stronger organisation, to reassess the difference we would be able to make to the world around us.

To help us to achieve this, in 2020 we launched the *Jigsaw Conversation* to consult on our future direction. The aim of this work was to align our plans with the priorities of our tenants, employees and board members and to better understand the issues our key stakeholders felt we could do more to tackle. Launching a wide-ranging consultation programme in the midst of a global pandemic was not without its challenges but I am pleased to report that through this work we were able to gain the views of close to 700 individuals—employees, residents and board members.

The Jigsaw Conversation identified clear themes which fit well with what the board want the organisation to deliver. We will progress this work in the coming years, beginning with some of the projects highlighted in this document. The themes are:

- Building safety—making our homes safer places to live in.
- Our homes and spaces—reducing our carbon footprint and improving our existing homes and green spaces.
- Our tenancy offer—looking at the types of homes we offer, improving our estates and offering more support for the mental well-being of our residents.
- Our future development product—looking at how we can work to create more sustainable and energy efficient homes in the future.

Please see the full-page "Blueprints for our Future" interspersed throughout this document to read more about what we learned from our residents and employees, and the decisions the board has taken to begin to tackle these four key themes.

Notably, environmental concerns and the zero carbon agenda in particular were at the root of many of the issues identified. In this context I am proud to announce that we are committing in this Corporate Plan to become a carbon neutral business by 2050.

I must emphasise that the themes highlighted by the Jigsaw Conversation present us with significant challenges which will touch every part of our business. They will require concerted focus for years to come. However, although the scale of the task may be huge, it is certainly not insurmountable and we begin this new stage in our journey from a position of organisational strength and with great confidence. The work starts this year with the following projects:

- Asset Management Strategy—notably, the Estate Improvement Programme and Building Safety Action Plan.
- Carpets and Furniture Pilot.
- Development Strategy—notably, our Design Brief Review and our first Modern Methods of Construction Pilot.
- Jigsaw Support Strategy—notably, our project to introduce Well-being Navigators.
- Sustainability Strategy—notably, work to undertake Retrofit Pilots as part of our Sustainability Strategy Action Plan.
- Treasury Management Strategy.

I am really pleased that we have identified such a clear mandate from those who are most impacted by our work. We will now move to more direct contact with our key partners, our funders and local authority colleagues in particular, to explore how we can work together to address these issues.

Responding to COVID-19

Not many people will look back on 2020 with fondness, but my colleagues on the board, our executive team and employees can all at least take some satisfaction from the quality of Jigsaw's local response to the global COVID-19 pandemic.

Our initial focus as the pandemic emerged was to ensure that we acted swiftly to protect the safety of our staff and customers. To this end our COVID-19 Response prioritised the continued safe provision of essential services such as supported

housing and repairs services and we tripled our capacity for home working within a matter of days.

As the year progressed, we all became more and more accustomed to new ways of working and getting things done. Many of our employees found themselves working at home and living online—communicating through video conferencing and collaborating via the web. We also adjusted our service delivery to the constraints of the times. To mention just a few examples: we made thousands of well-being calls to our tenants, assisting and keeping in touch with the most vulnerable throughout the year; we introduced a meal delivery service to the flats of our older tenants; we directly financed and supported foodbanks through our Jigsaw Foundation; and we issued much-needed winter warmer and energy advice packs.

In the autumn of 2020, the board revisited the impact of the pandemic on our plans, specifically on our budgets for the year and the Corporate Plan projects and targets we had set out to achieve. Whilst we had correctly anticipated much of the *financial* impact of the pandemic through our stress testing work, concluding that we were unlikely to be presented with overwhelming difficulties, it was perhaps still a little surprising to observe just how much we had and would be able to achieve *operationally* during such an unprecedented period of disruption and change.

Our response to the pandemic has once again proven that *necessity is the mother of invention* and whilst some of the new ways of working we introduced are perhaps best seen as temporary measures, others have genuine promise to progress the organisation. We will take stock of the lessons learned through a review of Flexible Working in the year.

At the time of writing, the pandemic is not yet over and its aftershocks may well continue to repeat for years to come with effects that we cannot yet foresee. Through our stress testing, we have considered a range of scenarios. Our analysis continues to demonstrate that Jigsaw stands on a very secure financial footing.

Our financial strength and proven ability to adapt give the board and myself great confidence that Jigsaw not only remains well-placed to continue to deliver for our customers during uncertain times, but that we can also play a significant part in helping the country recover when the pandemic passes, particularly by building 800 new homes each year as envisaged in our [Development Strategy](#).

The pandemic has brought into sharp relief unfairness in our society—perhaps most clearly manifested in the disproportionate deaths due to COVID-19 within black, Asian and minority ethnic communities. More generally, we have seen how those who live on the lowest incomes and live in the poorest housing have been most affected by health inequality, food poverty, a lack of financial resilience and indeed by a lack of trust in social and health institutions. I sincerely believe that Jigsaw has a part to play in helping to address these issues both through our day-to-day work but also through the projects envisaged within our [Jigsaw Support Strategy](#).

More positively, the national response to the pandemic also presents us with hope. The success of the government's programme to bring *Everybody In* reduced rough sleeping to practically zero overnight and saved hundreds of lives in the process. The success of this scheme proves what can be achieved with political will, national resources and focused effort.

At Jigsaw, the experience of this generation-defining event has certainly made us a better team. My hope is that it may also lead to wider change to make us a better society.

I look forward to delivering this Corporate Plan with my colleagues across Jigsaw. Together we will make a real difference to the housing sector and for our current and future customers.



Fay Selvan

Group Chair

Plan on a page.

Corporate Priority	Goal	Goal Target	2021/22 Project
Caring for our customers, our assets and neighbourhoods	Achieve an overall Net Promoter Score of 30	31/03/2022	<p>Carpets and Furniture Pilot</p> <p>Customer Contact Strategy</p> <ul style="list-style-type: none"> -Online Services Expansion -Equality Impact Assessment <p>IT Strategy</p> <ul style="list-style-type: none"> -Repairs and Scheduling System -Jigsaw Support System <p>Jigsaw Rewards</p> <ul style="list-style-type: none"> -Repairs Satisfaction Research <p>Resident Engagement Strategy</p> <p>Service Charges Alignment</p>
	Anticipate the future requirements of the revised Decent Homes Standard	31/03/2024	<p>Asset Management Strategy</p> <ul style="list-style-type: none"> -Building Safety Action Plan -Estate Improvement Programme <p>Bedsits Programme</p> <p>One Maintenance Project</p> <ul style="list-style-type: none"> -Unity and branding -New material procurement
	Become a carbon neutral business	31/03/2050	<p>Sustainability Strategy</p> <ul style="list-style-type: none"> -Sustainability Strategy Action Plan -Estate Services
	Provide £1.5m investment into community projects over three years	31/03/2024	Jigsaw Foundation
Maintaining a strong corporate foundation	Maintain GVI ratings across the Group	Throughout	<p>COVID-19 Response</p> <p>Governance Plan</p> <ul style="list-style-type: none"> - 2020 Code of Governance -New Regulatory Regime <p>Finance Systems</p>
Valuing staff	Attain three star accreditation with Best Companies	31/03/2023	<p>People Strategy</p> <ul style="list-style-type: none"> -Equality Street -Flexible Working -Health & Safety Training -Jigsaw Voice
Growing the business	Increase development output to 800 homes per annum	31/03/2022	<p>Development Strategy</p> <ul style="list-style-type: none"> -Design Brief Review -Gas Boiler Alternatives -MMC Pilot <p>Treasury Management Strategy</p>
	Leverage external funding to deliver services to vulnerable groups	Throughout	<p>Jigsaw Support Strategy</p> <ul style="list-style-type: none"> -Well-being Navigators -Tenancy Sustainability Pilot

Our Plans

Our plans have been developed in the context of the Group's Vision and Mission, its available resources, and an analysis of its operating environment.

Strategic Priorities and Goals

We have adopted four Strategic Priorities to provide our work with a long-term focus:

- Caring for our customers, our assets and neighbourhoods.
- Maintaining a strong corporate foundation.
- Valuing staff.
- Growing the business.

The delivery of each Strategic Priority will be tracked through medium-term Goals as shown in Table 2 on the next page.

Key Projects

We have adopted 40 short and medium-term Corporate Plan projects to help deliver our Goals. The projects are listed below.

Corporate Plan Projects

Goal: **Achieve an overall Net Promoter Score of 30**

- Carpets and Furniture Pilot
- Customer Contact Strategy
- Online Services Expansion
- Equality Impact Assessment
- IT Strategy

- Repairs and Scheduling System
- Jigsaw Support System
- Jigsaw Rewards
- Repairs Satisfaction Research
- Resident Engagement Strategy
- Service Charges Alignment

Goal: **Anticipate the future requirements of the revised Decent Homes Standard**

- Asset Management Strategy
- Building Safety Action Plan
- Estate Improvement Programme
- Bedsits Programme
- One Maintenance Project
- Unity and branding
- New material procurement

Goal: **Become a carbon neutral business**

- Sustainability Strategy
- Sustainability Strategy Action Plan
- Estate Services
- Jigsaw Foundation

Goal: **Maintain G1 V1 ratings across the Group**

- COVID-19 Response

Goal: **Maintain G1 V1 ratings across the Group**

- Governance Plan
- 2020 Code of Governance
- New Regulatory Regime
- Finance Systems
- People Strategy

Corporate Priority	Goal	Goal Target
Caring for our customers, our assets and neighbourhoods	Achieve an overall Net Promoter Score of 30	31/03/2022
	Anticipate the future requirements of the revised Decent Homes Standard	31/03/2024
	Become a carbon neutral business	31/03/2050
	Provide £1.5m investment into community projects over three years	31/03/2024
Maintaining a strong corporate foundation	Maintain G1 v1 ratings across the Group	Throughout
Valuing staff	Attain three star accreditation with Best Companies	31/03/2023
Growing the business	Increase development output to 800 homes per annum	31/03/2022
	Leverage external funding to deliver services to vulnerable groups	Throughout

Table 2: Strategic Priorities and Goals.

Goal: **Attain three star accreditation with Best Companies**

- Equality Street
- Flexible Working
- Health & Safety Training
- Jigsaw Voice
- Development Strategy

Goal: **Increase development output to 800 homes per annum**

- Design Brief Review
- Gas Boiler Alternatives
- MMC Pilot
- Treasury Management Strategy
- Jigsaw Support Strategy

Goal: **Leverage external funding to deliver services to vulnerable groups**

- Well-being Navigators
- Tenancy Sustainability Pilot

Tracking Performance

Key Performance Indicators

A balanced scorecard of Key Performance Indicators (KPIs) has been developed to provide the board with quarterly information on business performance and the delivery of this Plan.

The Value for Money Metrics¹⁶ introduced in 2018 by the Regulator of Social Housing comprise seven of the KPIs monitored by the board. In the case of the VFM metrics, medium-term targets have been established and are detailed in Table 3 on the following page.

Corporate Plan Delivery

Key milestones for each Corporate Plan Project have been established. Progress made in the achievement of milestones will be reported to the Group board on a quarterly basis.

¹⁶[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807174/Value for Money metrics Technical note guidance 2019.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/807174/Value%20for%20Money%20metrics%20Technical%20note%20guidance%202019.pdf)

Metric	Targets			
	2020/21	2021/22	2022/23	2023/24
Reinvestment (%)	6.06	11.93	8.69	8.23
New supply delivered (%)	1.54	2.20	2.39	2.45
Gearing (%)	45.25	47.65	47.79	48.85
EBTIDA MRI Interest cover (%)	241.36	212.10	223.01	221.10
Headline social housing cost per unit (£k)	2.43	3.10	3.12	3.11
Operating Margin (%)	41.70	29.95	30.18	33.09
Return on capital employed (%)	5.43	3.95	3.64	3.71

Table 3: VFM metric targets.

Building Safety.

£6.4m investment to replace fire doors over three years.

We will undertake a review of 11 high-rise buildings to ensure they meet the latest standards.

8,000 Doors
to be reviewed
under our
Fire Door plan.

250 timber balconies are under review,
and in line for £1m investment.

*The top priorities for
both our tenants and
employees.*

Building Safety is an area on which we will simply not compromise. It is the number one priority for our tenants and employees alike. Our aim is to be proactive in anticipating future changes to stay ahead of the requirements of legislation and regulation.

About Jigsaw Homes Group

Our Group comprises ten organisations working in unison to tackle inequality throughout the North West and East Midlands.

The principal members of the Group are:

- Jigsaw Homes Midlands
- Jigsaw Homes North
- Jigsaw Homes Tameside Limited
- Jigsaw Support

The Group's Activities

Our members build, renovate and manage low-cost housing for rent and sale. We work to help regenerate neighbourhoods and increase life opportunities for disadvantaged individuals and communities. Our largest members are six housing associations, regulated by the Regulator of Social Housing (RSH) and legally known as Registered Providers. The latest *Regulatory Judgement* by the RSH confirms that Jigsaw is fully compliant with the RSH's *Regulatory Standards* – our published ratings for governance and viability are 'G1' 'V1'.

We also provide a range of charitable and supported housing services to help people live independently and to successfully maintain their tenancies. This work is often funded through external contracts awarded to the Group's members, and delivered on a commercial basis. Our *Jigsaw Support Strategy* provides a strategic framework for this activity and is overseen by our specialist subsidiary, Jigsaw Support, which we launched in 2019.

Our Customers and Neighbourhoods

We provide general needs housing to rent, housing for older people, supported housing, shared ownership accommodation and a relatively small number of properties for market rent and outright sale. Our customers include

families, young and older people in need of accommodation, and people with complex needs for whom the Group provides tailored support.

We work in a variety of environments including inner city areas, market towns, suburban and rural areas. We have defined 46 neighbourhood areas, each of which receives a bespoke management focus through the application of *Neighbourhood Plans* monitored by the landlord boards.

In comparison with the general population of the regions in which we work, our tenants on average have lower incomes, a higher incidence of disability, greater ethnic diversity and are older (over one-quarter are entitled to draw the state pension). However accurate such general statements may be, they risk masking the diversity of our customers, which will be foremost in our mind when changing existing, or developing new services.

Corporate Structure and Governance

Our current structure is shown in Figure 1 on the next page. Work continues to simplify the Group's corporate and governance arrangements and to this end we anticipate that AKSA Housing, Beech Housing Association and Chorley Community Housing will all complete transfers of engagements into Jigsaw Homes North during 2021. Figure 1 highlights how the Group uses overlapped boards to simplify its governance arrangements and to make the best use of the shared skill-set of board members and directors.

We adopted the 2020 edition of the National Housing Federation's *Code of Governance*¹ in March 2021 and will ensure compliance with its requirements through the implementation of our *Governance Plan*.

Further details about our executive and non-executive are provided on page 18.

¹https://www.housing.org.uk/nhf_catalog/publications/code-of-governance-2020/



Figure 1: Corporate and governance structure — board meetings for the organisations that fall under Jigsaw North are held contemporaneously using overlapped meetings. We plan to merged the companies shown in grey into Jigsaw Homes North in 2021.

Vision, Mission and Corporate Values

Vision

Our Vision is:

"We want everyone to live successfully in a home they can afford."

Mission

We will do this by:

"Creating homes. Building lives."

Corporate Values

We will ensure that the following values are evident through our work:

- Empowerment
- Social Impact
- Efficiency
- Collaboration
- Innovation

Resources

We will use our combined housing assets, the skills of our employees and our financial resources to deliver this plan.

Housing Assets

The core of our business is centered on the management of 35,482 homes — principally social housing for rent. The location of homes managed by our members is shown in Figure 2 on the next page. The Group is active in 30 local authority areas.

During 2021/22, our housing assets are expected to generate an income of £185.6m against anticipated costs of management, maintenance and investment of £130.4m. In total, the Group's members have £1,346m of capital deployed in their housing assets which are expected to generate an average annual return of 7.6% over the next thirty years. This return is comfortably above the Group's weighted average cost of loan finance of 4.8%, demonstrating that the asset portfolio as a whole generates a worthwhile financial investment.

Our homes and spaces.

We will aim for our homes to meet Energy Performance Certificate (EPC) band C by 2030.

£4.3m earmarked for energy efficiency work in 2021/22.

Piloting Air Source Heat Pumps.

Piloting external render solutions.

Results from our employee survey:

- we want environmentally friendly homes (87%)
- Do more to encourage nature (77%)
- Be more eco-friendly (94%)
- 70% of employees said they had encountered cold properties when visiting residents

*"It's everyone's responsibility."
- tenant survey*



We are committed to becoming a carbon neutral organisation. Achieving this will require us to make wide ranging changes to how we work and years of effort. We will need to pilot new ideas to reduce carbon emissions - starting this year.

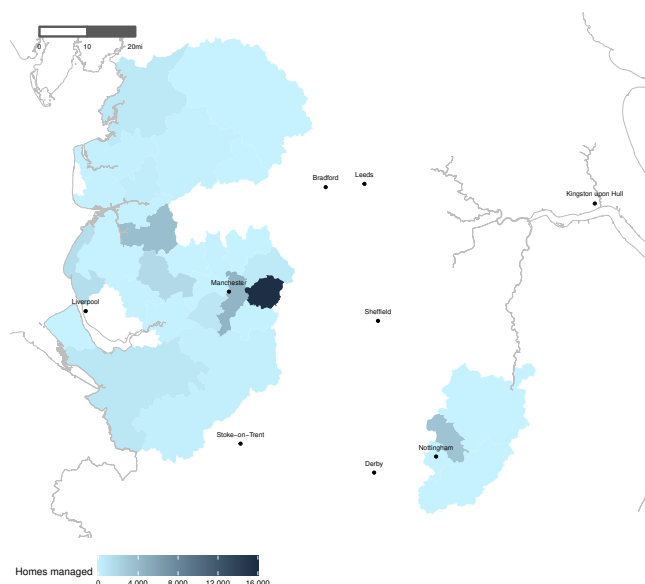


Figure 2: Location of housing stock.

We plan to build significant numbers of new homes through our **Development Strategy** which will continue to grow our asset base. In recognition of the fact that a small proportion of our housing stock is beyond its economic life however we will also undertake a limited programme of property sales within the terms of our **Disposals Policy**.

Employees

Together we employ 1,312 employees (1,237 full-time equivalent posts). Table 1 on the following page summarises the staffing establishment. The table shows that 74% of employees have a front-office focus². Notable numbers of staff are concentrated in roles that deliver our asset management, supported housing, neighbourhood management and independent living services.

The budgeted staffing cost for 2021/22 is £49.9m.

A **People Strategy** was adopted in 2020 and will continue to provide a framework for our work to ensure that we remain a first-class employer that gets the most from our employees. Having

²i.e. are employed in customer-facing roles.

successfully migrated the vast majority of employees to common terms and conditions, harmonised the Group's pension offers, and supported the business through a comprehensive service review programme, other aspects of the Strategy will now come to the fore:

In 2020 the COVID-19 pandemic compelled organisations throughout the country to make seismic changes in their working practices in a very short period of time. At Jigsaw, whilst we continued to deliver essential face-to-face services throughout periods of lockdown, we also successfully introduced robust remote working options for many of our employees.

Positively, some of the new working practices that have been introduced appear to be beneficial to both our employees and to the business. We will draw together our learning from this enforced experiment through a **Flexible Working** project.

Ensuring the safety of our employees will remain our paramount concern. We will continue to monitor and adapt safe working practices throughout the life of this plan, supported by our programme of **Health & Safety Training**.

We will continue to work positively with **Jigsaw Voice** as our main consultative employee body to discuss work issues as-and-when they arise, listen to and address the concerns of our employees.

Finance

As measured by financial turnover, together we are the 34th largest housing group in the country³.

³<https://www.gov.uk/government/publications/2020-global-accounts-of-private-registered-providers>

Our Tenancy Offer.

Aligning our product to customer demand

We are investing £1m this year to improve our estates and will develop an ongoing estate improvement programme.

Supporting our tenants in difficult times

We will launch a new team of well-being navigators.

We will provide a new tenancy support service.

Our bedsits programme will align our product to demand.

88 percent of employees and 61 percent of tenants want us to convert bedsits into flats.

Our employees tell us they often see:

- hoarding
- lack of curtains/carpets
- bare cupboards
- cold homes

All indicators/causes of poor mental health, anxiety, and depression.

We want to make sure that our homes and neighbourhoods provide places where our residents can thrive.

Business Area	Front Office	Back Office	Total
Allocations/Lettings	29	4	33
Asset Management	388	98	486
Caretaking	31	6	37
Connect	80	1	81
Corporate Centre	2	50	52
Development	8	15	23
Finance	12	42	54
Grounds Maintenance	43	-	43
Human Resources	-	22	22
Income	41	12	53
Independent Living	74	30	104
Information Technology	-	20	20
Neighbourhoods	73	12	85
Supported	186	33	219
Grant Total	967	345	1,312

Table 1: Staffing establishment — the majority of staff have a front-office focus.

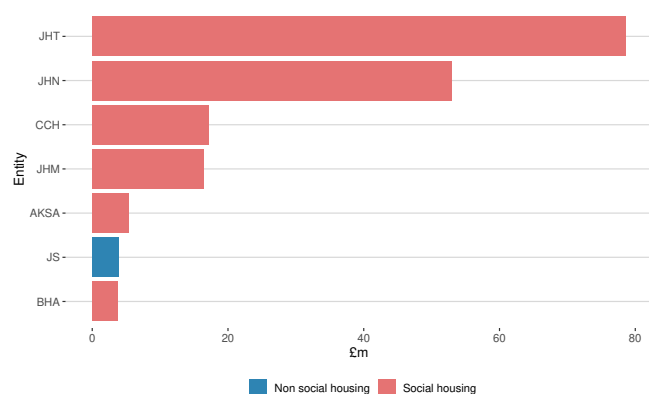


Figure 3: Turnover analysis — the vast majority of the Group's turnover is based on social housing activities.

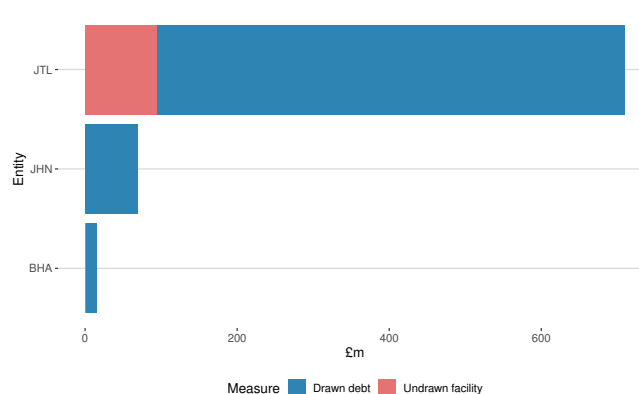


Figure 4: Loan finance — the Group's members have undrawn facilities of £94m.

In 2020, we launched the Group's treasury vehicle, Jigsaw Treasury Limited (JTL). By pooling together the assets of our members and consolidating their borrowing, Jigsaw Treasury has had a transformative impact on the Group's potential borrowing capacity. This potential will be considered and pursued through our [Treasury Management Strategy](#).

Jigsaw Homes North and Beech Housing Association retain some legacy borrowing outside of Jigsaw Treasury Limited. The current levels of borrowing and the financial capacity of the Group is shown in Figure 4 on this page.

Each Group member has its own financial plan. The financial plans take the income and expenditure of each organisation and apply business and economic assumptions to them to produce a financial forecast over a 30 year period. These financial forecasts underpin the business and help ensure that there are sufficient financial resources to achieve the Group's corporate objectives.

A summary of the retained surpluses expected to be generated from the Group's financial plans is shown in Figure 5 on the next page. Figure 5 shows the impact of the Group's revised plans which in comparison to the previous year include

significantly increased development ambitions and substantial provision to support the Group's Sustainability Strategy which commits the Group to become a carbon neutral business by 2050.

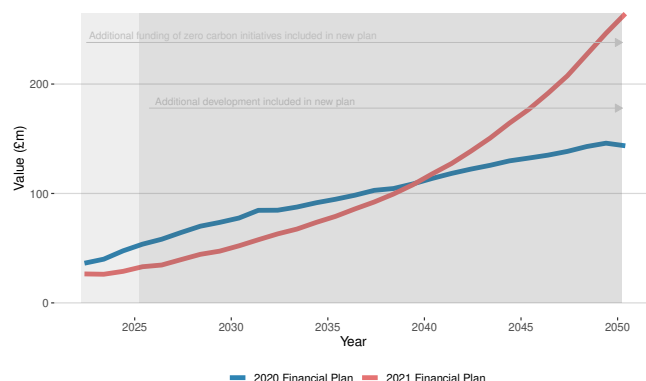


Figure 5: Retained surpluses — in comparison to last year's plan, surpluses are initially suppressed by increased costs associated with addressing the zero carbon agenda and undertaking increased development.

The Group's financial position remains robust over the period of the 30 Year Financial Plan.

Highlights include:

- Asset base growth of c. £2,624m by the end of current development plans.
- Average growth in turnover of 3.7% per annum.
- Average growth in operating surplus of 5.69% per annum.
- Average growth in total comprehensive income for each year of 8.56% per annum.

Stress scenarios have been modelled to test whether each business is able to continue to operate within their key loan covenants should highly unusual (but plausible) events occur. The results of the stress tests demonstrate that the business is robust.

Our Future Development Product.

we have developed almost 1,500 homes in last 2 years

We plan to increase our delivery of homes to **800 per year**.

We have committed to our first ever modern methods of construction scheme to pilot off-site building - reducing embedded carbon during the construction phase by 50%.

We will phase out gas boilers in new homes by 2024.

We will trial the building of net-zero carbon homes from 2025.



Employees and residents want us to build more sustainably.

Building sustainably is high on the agenda for our employees and residents. We are looking at how our future development product can work to create more sustainable and energy efficient homes over the next few years and beyond.

Jigsaw Homes Group Non-Executive



Fay Selvan, Group Chair

Fay is chief executive of the Big Life Group which is a social enterprise with the mission of changing lives. It provides services for health and well-being, skills and employment, children and families. Fay is also the Chair of the International Network of Street Papers.



David Addy, Chair of Pensions Committee

Dave has wide ranging public sector experience as both an executive and non-executive. He has worked as chief executive of the NHS Pensions Agency and as a regional director of the Legal Services Commission. His previous non-executive experience includes service as Chair of Liverpool Citizens Advice, Treasurer at Pennine West Citizens Advice, Governor at Tameside College and Trustee at the University of Salford Students Union.



Roli Barker, Chair of North Board

Roli is an experienced project manager who has worked on a range of projects from international corporate events to the London 2012 Olympic and Paralympic Games. Roli is currently working on the design, implementation and delivery of a £1.2 million project to transform Greater Manchester's private rented sector. During her career, Roli has been able to develop a range of skills, including working with local communities, developing relationships with key stakeholders and fundraising. Roli is a fellow of the Royal Society of Arts and a member of the Institute of Fundraising.



Gill Brown, Chair of Jigsaw Support

Gill is a non-executive director for St Helens and Knowsley Hospitals NHS Trust. Previous roles include governing body member for NHS Southport and Formby Clinical Commissioning Group and chief executive for Healthwatch Lancashire. Gill has also had a number of years' experience of working in the NHS in a variety of clinical, research and board roles. Gill is also a mentor for the Board Diversity Network.



Ed Clivery

Ed is a highly qualified banking specialist. He has spent over 20 years working in commercial and corporate banking for a number of large retail banks. He currently heads the North West Corporate business development team for Santander.



Ged Cooney

Ged is a Tameside MBC executive cabinet member for economic growth, employment and housing. He holds the positions of chair of the Northern Local Government Pension Fund and vice deputy for the Greater Manchester Pension Fund. He is a Councillor for Droylsden West as well as a board member of another housing association based in Tameside.



Bridget Groarke, Chair of Risk & Audit Committee

Bridget is general counsel and company secretary for a global manufacturing company. She is founder and director of Commercial Compass Ltd, a business and management consultancy. Bridget has strong legal experience and has previously held a number of influential legal roles at Manchester Airport, the Co-operative Group Ltd and Intervoice Brite Ltd.



Richard O'Connell

Richard is currently the director of resources for the Parliamentary and Health Service Ombudsman in England. As a qualified accountant, he has previously worked at PwC and as a management consultant with IBM and Capgemini. He has a wide range of experience in business and IT transformation in a number of organisations in the charitable, public and private sectors.



Tim Ryan, Chair of Jigsaw Homes Midlands

Tim is director of Volute Ltd, a digital development agency which creates websites, apps and learning management systems for universities, the NHS and private sector organisations. He is a registered architect and previously had a career in social housing property development.

Executive Team



Hilary Roberts, Group Chief Executive

Hilary is the group chief executive of Jigsaw. She has lead responsibility to work with the board of management to develop and implement corporate strategy. She has a strong background in business growth and property development having held senior roles in this area for over 20 years.



Paul Chisnell, Executive Director of Finance

Paul is Jigsaw's executive director of finance. Paul joined the Group in 2009 and is responsible for the Group's approach to treasury management and the provision of Group finance services including income collection. Paul has developed a strong commercial background through his previous directorships with a range of independently owned businesses in the North West of England. He is particularly experienced in company funding including work with the venture capital sector.



Donna Kelly, Group Director of Neighbourhoods & Support

Donna is Group Director of Support and Neighbourhoods. She is responsible for all of Jigsaw's Neighbourhood Plans and support services. She has over 26 years experience in supported housing, with many years spent in management and director roles. Donna is also the Chair for the National Housing Federation's Regional and National Health and Housing Group.



Andy Marshall, Group Director of Asset Management

Andy is Group Director of Asset Management. He is responsible for Asset Management including Building Safety and the Group's maintenance teams and management of the Miles Platting PFI contract.



Katie Marshall, Group Director of Development & HR

Katie is Group Director Development & HR, she is responsible for development, sales, Human Resources payroll and Health & Safety.



Brian Moran, Deputy Chief Executive / Group Company Secretary

Brian is Jigsaw's deputy chief executive and its company secretary. Brian is responsible for the Group's governance arrangements and for developing the strategic direction of the Group's corporate services which include the Connect service, IT, marketing, business analysis and regulatory work. Brian has a research background and is highly experienced in data analysis.



Creating homes. Building lives.

Jigsaw Homes Group Limited

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