

Residents' Annual Report 2022-23

COPCOTT COMMUNICATION GARDE

Statement from the Chair

I said last year that we'd had an eventful year. This year, I'm reminded of the old adage, 'nothing is constant but change' as we pivot from financing our building safety work and dealing with the aftermath of last year's IT security incident, directly into new challenges.



New fire safety regulations came into force in January 2023, and we are preparing for new building safety and consumer regulation in the coming year. We have high inflation and a new cap on rent increases – the latter rightly

protecting tenants from unaffordable rents – but which also significantly reduces resources for service delivery. We are mindful that the rent cap is in direct response to the ongoing cost-of-living crisis, which affects our residents across all fronts, and we continue to respond and support where we can. We also voluntarily applied a cap to shared ownership rent increases for the coming year.

With our residents' financial security and wellbeing in mind, this year we have focused on ISHA's antipoverty strategy. We introduced an improved downsizing offer, to assist residents with a move when larger homes are no longer right for them.

We continue to focus on building safety, reviewing ISHA's approach to damp and mould cases, including commissioning a specific campaign to encourage residents to report damp and mould cases. We also requested an increase in the pace of our stock condition surveys for assurance on our buildings, approving additional works where it was deemed necessary to keep up our building standards. Our building safety work programme also continues, and we are pleased that yet another of our highest risk buildings – those over 18m tall – has been fully remediated during the year.

We have also continued the refurbishment programme on our existing homes, with a targeted planned programme of works, including heating, electrical, kitchen, bathroom and roofing upgrades as required. Our Resident Repairs Panel has provided ongoing support and input, through reviewing tenders and providing feedback about performance, ensuring we keep our residents' priorities at the heart of what we do. We know we and our contractors don't always get it right first time, but through responding to the regular feedback from our residents we have seen consistent improvement in their and our performance.

ISHA's strategic plan for 2020-25 identified improving the sustainability of all its properties as a key priority and in 2022, ISHA led a consortium of small housing providers to bid for £2.6m from the Department of Energy Security and Net Zero's Social Housing Decarbonisation Fund (SHDF W2.1). The grant will cover 50% of costs, match-funded by consortium members for a total programme cost of £5.2m, to improve energy efficiency on the Newcombe Estate in Islington and reduce fuel bills for residents. A further contribution to supporting our residents to live well and flourish in their homes.

Mervyn Jones

Chair of the Board

Residents' Annual Report 2022-23

Ruth's foreword

When ISHA builds homes for rent, they are almost always built for social rent. This is because cheaper rents are better for residents and better for the taxpayer where people have help to pay.



Housing costs in London are extraordinarily high, the private rented sector is unpredictable and growing. This is sadly because the number of genuinely affordable social homes, or homes affordable to buy for people on an average

salary have dwindled fast – the first largely because of right to buy sales and demolitions, and the latter because of soaring prices driven by scarcity.

Housing charity, Shelter, has highlighted that last year alone, 29,000 social homes were sold or demolished, and less than 7,000 were built.

In England, there are now 1.4 million fewer households in social housing than there were in 1980. And the National Housing Federation published data showing that the average house price in London is now 17 times the average earnings of people who call our city home.

That's why it is so important to build social homes and I am proud that we played a significant part by delivering 45 socially rented homes in Islington and Waltham Forest, and a further 52 for people to part own and part rent, shared ownership. I am also very proud to say that this represents 0.5% of the total number of social rent homes delivered across England in 2022/23.

Sadly, it will be a long while before we are able to build at this level again. Development takes a long time and the deals for these incredible homes were signed long before we knew the full impact of the building safety crisis. ISHA has also taken the view that we need to divert more money and focus on improving existing homes and the service to existing residents. So, although we will continue to build it will be on a much smaller scale.

Rents much lower than those charged even by ISHA's counterparts in London are positive, but we know the past year has been very tough with inflation and soaring energy bills. To this end, we voluntarily applied a cap to shared ownership rent increases for the coming year, because we know every little bit helps.

...we have identified areas to invest in as part of a strategic maintenance programme, including some full roof replacements and lift replacements.

It's also why we've scaled up our boiler replacement programme – new ones are cheaper to run – insulated roofs and replaced others, and successfully applied for match funding to make an entire estate warmer.

We have taken huge steps to assess the condition of our stock. We are fortunate to have buildings that are relatively new compared with many other housing associations, and in general they have been well maintained over the years. Through these stock condition surveys we have identified areas to invest in as part of a strategic maintenance programme, including some full roof replacements and lift replacements. You may have already seen some of these works in your area.

It goes beyond delivering buildings though. Traditionally, housing associations have let properties without flooring or curtains. We believe residents should be comfortable in their new homes when they move in. So, for the past three years we have let all our social homes with carpets or laminate flooring, and curtains, meaning our residents have the best start when they move in. We also work with local organisations to support residents who need other household items. Something our Board has been very focused on this year, was developing and launching our new equality, diversity and inclusion strategy, which sets out how we will work with our staff, residents and communities to be as inclusive as possible. The strategy prioritises anti-racism, LGBTQ+ inclusivity and becoming a Disability Confident Employer. We have set up a new staff ED&I council to advise and support our activity and you can read the strategy in full on our website.

We continue to listen to your feedback and are working to improve our services all the time. Next year, we celebrate 90 years since we were first created as Islington Housing Association. With housing affordability an ongoing issue, we still have an important role to play in our communities. And we'll hopefully be here for as long as we're needed.

About ISHA

Islington and Shoreditch Housing Association (ISHA) aims to deliver a brilliant service to residents and be grounded in the communities it exists to serve in North London, primarily in Islington, Hackney, and Waltham Forest. We exist to provide and maintain quality, affordable housing and manage 2,351 social and affordable homes.

What this report is about

Our Residents' Annual Report is about our service to you from April 2022 to March 2023.

As well as the areas we are required to report to you on, we want to let you know how we have responded to cost-of-living pressures, how we were able to bring positive changes to our repairs service, what we have been doing to keep you safe in your homes and how we have involved you and listened to you in developing new services.

We also asked your views on our performance during the period. We have the results of the survey, including what you and other residents told us about our service and how we have responded to your feedback.

What we exist to do and how we do it

Our mission at ISHA is to **co-create homes and communities where everyone can flourish**.

In April 2020, we launched our new vision and five-year strategy to help us achieve. In formulating this strategy, we listened, and continue to listen, to what you told us through surveys, resident forums and the Scrutiny Panel.

We want to provide excellent services because that's what you pay us to do, and we have a core belief in the importance of home. Everyone is entitled to a quality, affordable and safe home.

The eight pillars of ISHA's strategy



Safety first Ensuring our homes are safe.



Service and satisfaction

Being a consistent and quality landlord, building service delivery that drives satisfaction in partnership with residents.



Security and growth

Setting residents off on a secure footing and helping create the conditions for people to flourish in their homes.



Somewhere

Anchoring ourselves in North London, especially Islington, Hackney and Waltham Forest.

You'll hear about progress in these areas in the rest of the report.

Board and governance

ISHA's Board is responsible for upholding our values and mission and meeting our strategic objectives, while at the same time protecting our social housing assets and ensuring that ISHA remains financially sustainable. To maintain high standards of governance and accountability to residents and other stakeholders, the Board has adopted the National Housing Federation's Code of Governance (2020). The Board assesses its performance against its Code of Governance annually. ISHA is fortunate to have a diverse board in terms of skills, gender and ethnicity. Three new board members were appointed to the Board during 2022-23. As of 31 March 2023, the Board had 12 members – two residents, five women and seven men and five members identifying as black or minority ethnic. Profiles of our Board members can be found on the 'About' section of our website.



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.



Alwyn Lewis



Heather Topel



Mervyn Jones



Ben Newton



John Biggs



Mohammed Baporia



Daven Masri



June Riley



Ruth Davison



Gemma Colby



Justin Fisher



Yasmin Khan

Resident and community involvement

We strive to build genuinely affordable homes to keep our communities mixed and thriving, maintain those homes and deliver a first-rate repairs service. And we know that our residents want to have a say in what that looks like.

That's why, where possible, we ask for your involvement and suggestions to help us deliver a better service for everyone. We ask for your feedback after repairs and other interactions with ISHA and make it easy to provide compliments and raise complaints.

We have a proud history of resident involvement and we're delighted to have had multiple residents on our ISHA Board this year, and one who recently retired from the Board after seven years of active participation. We value their contributions and work. During the year we have continued our work with:

- Our Resident Repairs Panel, which appoints and scrutinises contractors
- The building safety engagement programme
- Engaging with compliments and complaints from our residents
- And tours with our Board to meet residents and inspect the up keep of homes, including the standard at which we let homes.

SPOTLIGHT:

Our work with



We continued our partnership with ecoACTIVE this year, with two programmes running at Shoreditch Court and Upcott House.

ecoACTIVE is an innovative environmental education charity that exists to build and support resilient, empowered communities, acting to sustain our world.

Shoreditch Court

The fabulous ecoACTIVE team worked with our residents and contractors at Shoreditch Court to design and build wooden garden planters with trellising. The group planted the new beds with vegetables, fruit and ornamental plants as part of a garden improvement initiative. In December, residents participated in a wreath making course, using garden and other eco materials, with ecoACTIVE team member, Myra.

Upcott House

Upcott House had a busy programme of activity with ecoACTIVE, developing the food growing area they have been building during the six gardening sessions with the team. The family fun day in September was busy, with facepainting and refreshments, and residents sharing their ideas for the space over tea and snacks. They also made new signs for the garden and painted and planted pots with seeds and plants to take away. In other sessions, residents planted bulbs and helped to install new composters and to prepare the garden for the winter. Children made leaf crowns and the group made bird feeders for the colder months when food is scarce. They have planted and maintained a native hedgerow using trees recommended by the Royal Society for the Protection of Birds to support birds and wildlife. At the start of spring the group got together to plant seeds and prepare the food growing area for new planters. Over the year they have also planted fruit trees and created new flower beds, planting pollinator friendly flowers and exploring different ways to improve biodiversity in their garden.

What's coming for Resident Involvement?

Resident communication and involvement are high on the agenda for the coming year. ISHA has appointed a new Resident and Community Involvement Lead to spearhead our involvement activity, with large and

small-scale consultation and engagement events to ensure we listen to and act on our residents' needs and feedback.

The resident newsletter, which lapsed for a short period this year, is being revamped and reintroduced, to be delivered monthly. A refresh of the website will make accessing important information even easier. A customer portal is also planned and we will ask residents to get involved to ensure it meets their needs. We will continue to ensure residents have a say in appointing contractors, through our repairs and resident scrutiny panels.



SPOTLIGHT:

Equality, Diversity and Inclusion Strategy 2023-25

We launched our new ED&I strategy this year, which sets out the priorities for equality, diversity and inclusion until 2025.

Under the Equality Act 2010, we have a legal duty to promote equality of opportunity, eliminate unlawful discrimination and foster good relations between key equality strands. However, we start from a place of inspiration, and we are driven, first and foremost, by the conviction that principles of equality, diversity and inclusion should be central to an organisation founded in seeking to redress some of the world's problems.

Our strategy statement sets this out:

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. As a first step, we conducted a data audit of our Staff and Board, and in the coming year we will also undertake an audit of our resident data so that we have a clear picture of where we are. Through the work of the National Housing Federation on ED&I data for London, we have the following information.

- On sex, the population is roughly 50/50 in the areas we work. Compared to the population and ISHA's residents, women are underrepresented on ISHA's Board and slightly (c. 3.5%) overrepresented in the workforce compared to the population, but underrepresented compared to the resident profile.
- Young people aged 16-24, whilst making up 13.35% of our population, are absent from our Board and underrepresented by 10% in our workforce compared to the population, but consistent with our resident demographics.
- We do not have ethnicity data for 26% of our residents, or 17% of staff. However, where it is known, almost 12% of our staff are Asian/ Asian British, which is broadly comparable to the populations we serve, though Asian/Asian British people are underrepresented in our tenant group.
- Whilst 8.9% of the population in which ISHA works are Black/African/Caribbean/Black British, more than 22% of our residents are, as well as 36.23% of ISHA's workforce.
- Priorities for 2023/24 are continuing our work on anti-racism, attracting the talents of people with disabilities to ISHA as an employer, and understand where you, our residents, start from better.



EXPERIENCE ISHA

Customer service

Delivering excellent customer services is what motivates everyone at ISHA and we ensure all new staff are aligned with, and embrace our values, wholeheartedly.

In 2022/23, we:

- Recruited a new resident involvement lead to support our resident involvement activities and ambitions.
- Updated our Business Continuity Plan to incorporate the learnings from the IT security incident.
- Further reviewed our complaints process against the Housing Ombudsman's revised Code of Conduct and continued to improve our complaints handling process.
- Worked with our Resident Repairs Panel to procure new repairs contractors, including resident members on the interview panels, so we can make sure they provide the service you want.
- Updated our communications channels, using text, social media, newsletters, website and letter drops, where residents have indicated a preference. We have also been sending texts to advise of communal issues and resolutions, and we offer to translate information into multiple languages.

Complaints



Customer calls

In 2022/23 we took 31,708 calls

spotlight: Complaints

During the year, the Housing Ombudsman updated its complaints code. Our complaints team revised ISHA's complaints policy and attended training to fully understand the new requirements. The updated policy is available on our website, along with the mandatory self-assessment of our compliance with the code.

Historic complaints

We became concerned about the number of outstanding open complaints this year. We had a large number of long-standing complaints still unresolved which was unacceptable service to our residents. We set up a special working group with senior participants including the Chief Executive Officer, Director of Housing and Neighbourhoods and an additional complaints-handling resource to investigate and resolve all overdue complaints.

The working group investigated 81 historic complaints, all of which were complex and had been compounded by our original failure to resolve the complaint appropriately. The group completed their work at the end of March 2023 when all 81 of these complaints had been investigated and resolved. Many of the learnings from this group's work have now been incorporated into our complaints handling process, including using a log to monitor the commitments we make to residents for resolving their complaints. An additional part-time resource has been added to the team to ensure complaints are managed and resolved in a timely manner.

The future of customer service

We have reviewed our website ahead of a longawaited redevelopment. We plan to refresh our website to make accessing information much easier. It will also include a self-service portal for residents to report repairs and pay their rent. We will be involving residents in this project to make sure the portal meets your needs and we will communicate with you further on this in the coming year.

We continue to work with our Residents Repairs Panel to tender for new repairs contractors. The new contractors will be those who believe in, and work according to, our vision and values. Refreshing the Scrutiny Panel is a priority and we will be investing in training opportunities for members of all our panels.

We are also procuring a new housing management system, which will manage our information effectively and ensure we have all the information to hand whenever you contact us.





We understand your home is important and we have a duty to help you maintain it.

To ensure good value for money, we successfully re-tendered a number of our services in 2022-23. We used the Dynamic Purchasing System we have previously developed, which allows us to work with smaller, local contractors who are aligned with our values and committed to serving their communities. Some of the services tendered included responsive repairs (general build, electrical and plumbing), asbestos surveying, CCTV and door entry, and lift servicing and repairs. Thank you to our Residents Repairs Panel members who participated in the process, helping to interview shortlisted contractors and scoring on areas of performance, value for money and values.

> If you are interested in joining our Resident Repairs Panel, please email us at involvement@isha.co.uk

What we did

This year, we delivered measurable improvements to our responsive repairs service by replacing an underperforming contractor and more closely scrutinising repairs. We also completed targeted works to bring our homes up to the Decent Home Standard. This included upgrades to heating, electrics, kitchens, bathrooms and roofing. The work meant we achieved 100% compliance with the Decent Homes Standard this year, which we are very proud to report.

In line with the sustainability objectives in our strategic plan, this year we started the first phase of improving the EPC rating of our homes with loft insulation upgrades to 69 properties. This should also make residents' homes warmer and less expensive to run. We also completed a replacement fire door programme across all five blocks at St Mary's Path Estate. We replaced communal flooring in 18 blocks of flats and commissioned stock condition surveys for 581 of our homes. We plan to complete surveys for all our homes in the next couple of years.







kitchens



full roof replacements (including a green roof)





Responsive repairs:







71% repairs completed at first visit









Residents' Annual Report 2022-23



SPOTLIGHT:

Decarbonising our properties

Our strategic plan for 2020-25 includes improving the sustainability of all our properties as key to the future of our homes and communities. We are continuing our work to reduce our carbon footprint, with heating system and lighting upgrades.

In 2022, we led a consortium of 10 small housing providers, to apply for a £2.6m decarbonisation grant from the Department of Energy Security and Net Zero's Social Housing Decarbonisation Fund (SHDF W2.1).

With the grant covering 50% of costs, match-funded by its members for a total cost of £5.3m, the consortium will undertake a two-year retrofit programme, improving energy efficiency in identified properties and reducing fuel bills for residents.

ISHA Chief Executive, Ruth Davison, said: "Small housing associations benefit hugely from working collaboratively and the results for this consortium bid speak for themselves. Ten member organisations will now be able to spend a collective £5.3m to retrofit 282 homes, including those at Newcombe Estate. These properties will become more energy efficient, more comfortable and the work will ultimately reduce fuel bills. It will make a huge difference to our residents."



As a responsible landlord, safety is our number one priority. Work includes a range of routine safety checks, as well as the additional safety testing of some of our buildings following the Grenfell Tower disaster and resulting updates to the building safety regulations.

Our resident engagement strategy for building safety aims to provide residents with information and assurance.

SPOTLIGHT:

Building safety engagement

Our Building Safety and Compliance teams continue to work together to ensure our homes are safe for residents to live in. Our Health & Safety Forum assesses all health and safety reports as an additional level of assurance.

Assessment

Tall buildings

This year, we have continued our remediation work on our tall and medium height buildings, identified as above 11 metres (generally five storeys or higher). We are prioritising urgent works and liaising with partners, lawyers, stakeholders and residents to progress things as quickly as possible. We have been working with legal advisors to pursue at-fault developers, which is a lengthy process. But we feel very strongly that it is the developers, and not our residents, who should pay for works to make these buildings safe, as they should have been in the first place.



EWS1 updated guidance and industry statement

Mortgage lenders have agreed that lending decisions will now take account of building safety work due to be carried out by developers and through government schemes. The Royal Institute of Chartered Surveyors, the professional body for development and management of land, real estate, construction and infrastructure, updated the EWS1 guidance and UK Finance released an industry statement December 2022.

The industry statement stated that from 9 January 2023, lenders will be able to consider mortgage applications on properties in buildings of 11 metres and over in England. There will need to be a Leaseholder Deed of Certificate to evidence that buildings will be self-remediated by developers, covered by a recognised government scheme or by leaseholder protections contained in the Building Safety Act. This is good news for our leaseholders as they now have confirmation that they can sell if they wish to, and ISHA has been providing relevant certificates on request.

We continue to engage with our residents and to keep them informed about the progress and outcomes of the ongoing inspections. At our tall buildings, we have held monthly Zoom meetings for all residents. Understandably, there is frustration with the slow pace of progress, but in general there is an understanding that holding these developers to account is important.

Developing new affordable homes

An important part of our mission is to develop more quality, affordable housing for people in North and East London, and to build more homes in Hackney, Islington and Waltham Forest.

We lead the North River Alliance (NRA), which is a development consortium of North and East London community-based small and medium sized housing associations, with whom we've developed more than 3,500 homes in 19 years.

This year, ISHA proudly completed developments in Islington and Waltham Forest. We were delighted to welcome new residents into 34 homes available for shared ownership, four for social rent and a commercial property on Hoe Street in Waltham Forest.

We also completed our development at Parkhurst Road in Islington, delivering a further 18 shared ownership homes and 41 for social rent.





Chief Executive Ruth Davison, WF Councillor Ahsan Khan, Director of Development Janet Mussington visiting a Hoe Street home.



The 54 homes at our Hoe Street development include 20 flats for affordable rent and 34 shared ownership homes across two sites. They were built using £2.3m of grant funding from the London Borough of Waltham Forest to ensure that the scheme remains 100 percent affordable. The commercial space is being used by the local Willow Tree Nursery, which opened at its new location in April 2023. We were delighted to bring these affordable homes and a space for a well-loved local business in the Waltham Forest community.

"These beautiful homes show what can be achieved when small, community housing associations work with the council. We dug deep to deliver these 54 homes for social rent and shared ownership, at a time of huge financial pressure and Waltham Forest contributed funds too. Home is so central to our lives, education too. We sold the commercial space below to a local nursery, they are right by an excellent school, and affordable to local people. We also let all our social homes with carpets or laminates and curtains, meaning people have the best start when they move in. We are so proud to be on Hoe Street and part of this community. It is what ISHA is all about."

Ruth Davison, ISHA Chief Executive Officer

One resident who moved in with his family said he had lived in the area since he was 14 and had been hoping to stay since he knew it so well.

"We were delighted to be able to deliver this mix of dwellings which builds on our history and track record in the borough for creating attractive, genuinely affordable homes and communities where everyone has the same opportunity to flourish."

Janet Mussington, Director of Development

spotlight Parkhurst Avenue

We also built 59 homes in Holloway, Islington in partnership with Fairview New Homes Limited. The mixed tenure apartments are part of North Seven, a 118-property development in Parkhurst Road, on the site of the former Territorial Army Centre.

We are so proud that these homes – 41 for social rent and 18 for shared ownership – surpass Islington Council's targets for 50% of new housing developments in the borough to be affordable, with a 70% social and 30% intermediate housing tenure split.





"These new homes deliver on our commitment to provide quality, affordable housing, especially in boroughs like Islington. Housing affordability for renting and buying in London is among the most challenging in the UK. We are proud to partner with Fairview New Homes Limited and

make this contribution to levelling up and boosting home ownership in our local community through these social rent and shared ownership homes."

Mervyn Jones, Board Chair



What you think of ISHA 2022/23

Measuring resident satisfaction

Knowing what you think of the service we provide is vital if we are to improve our service, and to understand where things are going wrong.

From 2023 the government has implemented new Tenant Satisfaction Measures, which all housing associations must measure. There are 22 overall measures to report on and 12 of these are satisfaction measures, which require us to survey our residents about their satisfaction with our services and performance.



- TP01: Overall satisfaction
- TP02: Satisfaction with repairs
- **TP03:** Satisfaction with time taken to complete most recent repair
- **TP04:** Satisfaction that the home is well-maintained
- TP05: Satisfaction that the home is safe
- **TP06:** Satisfaction that the landlord listens to tenant views and acts upon them
- **TP07:** Satisfaction that the landlord keeps tenants informed about things that matter to them
- **TP08:** Agreement that the landlord treats tenants fairly and with respect
- **TP09:** Satisfaction with the landlord's approach to handling complaints
- **TP10:** Satisfaction that the landlord keeps communal areas clean and well-maintained
- **TP11:** Satisfaction that the landlord makes a positive contribution to neighbourhoods
- **TP12:** Satisfaction with the landlord's approach to handling anti-social behaviour

To understand our starting point, we conducted a STAR survey of all our residents in December 2022, receiving an

overall satisfaction rate of **61**%

which is higher than previous results. However, satisfaction with individual areas was lower than previous results and this was disappointing.

What you told us



61% of you are satisfied with the overall service we provide





57% are satisfied that we keep communal areas clean and well maintained





59% of you are satisfied with our repairs and maintenance service



49% of you are satisfied with our approach to handling anti-social behaviour



59% of you are satisfied your home is safe and secure

We have spent some time exploring these early results of tenant satisfaction measures. Some of the questions in the new survey are broadly similar to questions in previous surveys, and some are meaningfully different, which has had an impact on our results. However, we clearly have work to do, and this will be the focus of our activity in the coming year.

Looking ahead

The results received over the 2022/23 period have given us real insight into customer satisfaction and where we should focus our energy for the greatest improvements.

In 2023/24 we are focusing on resident involvement and communication and will be much more visible in your community. We will be asking you about your experience with us, how we could improve and where you think small changes could make the biggest difference.

We are working on a website refresh to help you find key information, ahead of a full redevelopment that will include a self-service portal to allow you to report repairs and check rent payments. Of course, our customer service team will continue to be available for any queries so please do keep in touch.

We value your feedback and use what you tell us to help address any issues identified. It is important that you have an opportunity to give feedback, both good and bad. If you would like to get more involved with service improvements or your community, please get in touch by calling the contact centre, or emailing: involvement@isha.co.uk



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