



# Board Member - Finance – accounting and treasury management

Recruitment Information



# Welcome to Cornerstone

## Application

Application can be in any format but please explain your interest and the skills and experience relevant to the role.

Closing date: **23th March 2026**

Interviews: **21st April 2026**

Please ensure the information is focussed on your current and/or most recent roles (you can sum up earlier roles, older than 15 years), and complete our skills matrix about your achievements so we get a picture of your skills and experience.

If you have any questions or to find out more about the role please contact [hr@cornerstonehousing.net](mailto:hr@cornerstonehousing.net) or call 01392 273462.

Please ensure we receive your application in good time.

## What is the application process?

1. Call or email [hr@cornerstonehousing.net](mailto:hr@cornerstonehousing.net) with any questions or for more information and to discuss any access needs
2. Make an application to us. This can be in any format as long as you explain why you are applying. Also complete our skills matrix.
3. Shortlisted candidates will be invited to interview at our head office in Exeter.
4. The successful candidate will be invited to observe a board meeting.
5. There will be a short discussion with the panel about the meeting, and then the person will be appointed at our AGM in September.



# Introduction from the Chair and Chief Executive

Welcome to Cornerstone and thank you for your interest in the position of board member.

We are proud of the services we offer and excited about the future. These are challenging times, not least for our residents, and our services have never been more necessary. Are you the right person to help lead us into the next part of our journey?

We are looking for two board members. One with experience in assurance, risk management, and governance and one with finance and treasury skills.

An understanding of housing associations, plus a strong commitment to hearing and acting on customer voices, would be an advantage, as is a willingness and ability to learn quickly about a sector that is pivotal in local communities.

We offer a rewarding and enjoyable team environment, a supportive culture, and the opportunity to play a fundamental role in achieving our vision and purpose.

If you would like to know more, please email [hr@cornerstonehousing.net](mailto:hr@cornerstonehousing.net) and we will be happy to arrange an informal chat with either of us.



Harriet Bosnell  
Chief Executive



Adam Carrick  
Chair



# About Cornerstone

We offer 1,450 affordable, high-quality, rented and shared ownership homes across Exeter and the surrounding areas. Every year, we build more homes to meet the growing need in our region.

Why? Because we believe that home is what makes everything else possible. Our purpose is to offer safe, stable, affordable homes, opening the door to health and well-being, work and education, family, friends, and communities.

## Our Big plan

By 2030, through our Big Plan, we will have:

- delivered more new homes to create great places to live
- supported strong, thriving communities by working in partnership with residents and organisations
- created places people are proud of by investing in homes and neighbourhoods.



Housing people is both who we are and what we do; for further information about Cornerstone please visit our website at: [www.cornerstonehousing.net](http://www.cornerstonehousing.net)

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## Board Profile

### Remuneration

A board member is paid £2.1k annually plus reasonable expenses.

### Commitment

The following are expected to be attended by the board:

- In person board meetings, usually 6 per year (Wednesday evenings from 5pm - 7pm)
- Online committee meetings. Usually either 3 Audit and Risk Committee and 3 Remuneration and Nomination Committee.
- Two in-person away key events
- One - Two site visits per year (board tours to visit sites)
- Training sessions – a mix of in person, online and e-learning
- Additional meetings, task and finish groups as required.
- Residents Engagement Panel meetings at least once per year
- Including preparation time and personal development this is estimated at an average of around 5 hours a month



# Cornerstone values

**Our values reflect how we behave and are rooted in our cultural foundations, which are unique to Cornerstone.**

## **Ambitious**

This includes improvement, pace and speed, being creative, forward-thinking, alert to change, focusing on outcomes

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## **Responsible**

This includes getting the basics right and doing them well, the key aspect of safety, managing our resources, avoiding waste, attention to detail, thinking about the implications of our actions

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## **Positive**

We see the opportunities in situations, we are 'glass-half-full', we start with yes, we work with people to find solutions, we make people feel good about themselves

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## **Kind**

We focus on people, we prioritise the needs of others, we are compassionate and courageous in decision-making, we challenge each other, we focus on wellbeing, respect for individuals, and deal with difficult issues sooner rather than later

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## **Connected**

We recognise that diverse and inclusive participation best addresses complex challenges and opportunities. We look beyond our own resources; we actively build trusting, productive relationships with residents, colleagues, communities, and partner organisations in service of our mission; and we seek to learn and share our learning.

In support of our vision and values we have four cross-cutting themes that run throughout our strategy and are used in all aspects of our work and decision-making:

- Equality, diversity and inclusion
- Safety, health and wellbeing
- Financial viability and value for money
- Environmental sustainability



# Qualities of a board member

## **Customer and community focus**

The board demonstrates a clear customer perspective and an ability to understand and articulate residents needs, overseeing the implementation of strategies, policies and procedures designed to best meet those needs, champions the voice of residents and communities.

## **Personal skills**

Leads by example in terms of behaviour, including putting customers at the heart of what we do, commitment to equality, diversity and inclusion, and supporting others.

## **Analysing and scrutinising**

Actively seeks facts, data and information necessary for the board to make strategic decisions and to ensure that performance delivery and management of risk is in line with our risk appetite. Able to support the Board to balance the needs and desires of customers with the pressures on the organisation.

## **Directing strategy**

Actively contributes to setting, prioritising and monitoring delivery of strategic objectives, is able to take a broad overview, taking into account all relevant factors when considering organisational strategies, brings external environmental scanning into the debate, and is aware of trends and developments both internally and externally.

## **Self-management and development**

Demonstrates enthusiasm and commitment to their role, prepares in advance, regularly attends and participates fully in meetings, appraisals and Board and Committee effectiveness reviews.

## **Partnerships and relationships**

Is a strong ambassador for Cornerstone, acting responsibly and appropriately when representing Cornerstone at external events, builds and maintains constructive working relationships with other board and governance members, the executive team, staff and relevant stakeholders.

## **Knowledge**

Understanding of social, economic and political issues affecting the sector and its customers.

## **Our Board**

The board oversees and monitors our performance and is responsible for setting and regularly reviewing our strategic direction.

Our board ensures we function within our legal and financial requirements, comply with relevant codes, and develop and maintain our homes to a high standard.

Board members contribute relevant experience, expertise and insight to ensure the long-term viability and sustainability of Cornerstone. They promote their objectives, vision, purpose, and values through management control, accountability, ethical conduct, and good governance.

# Job Description

## Finance – accounting and treasury management

### 1. Finance and Treasury Oversight

- 1.1 Provide expert insight and scrutiny in relation to long term financial planning and treasury management strategy.
- 1.2 Support compliance with Regulator of Social Housing economics standards including governance and financial viability standard and value for money standard.
- 1.3 Evaluate financial risks, stress testing, hedging strategies, and covenant compliance.
- 1.4 Assess the financial impact of development projects, regeneration programmes, and asset management plans.
- 1.5 Promote effective resource allocation and decision-making that supports long-term financial sustainability.
- 1.6 Assist the Board Audit & Risk Committee or Remuneration Committee by providing specialist expertise and assurance.

### 2. Compliance and regulation

- 2.1 Monitor compliance with legal and regulatory frameworks applicable to the organisation.
- 2.2 Review internal and external audit inputs on compliance effectiveness.
- 2.3 Uphold high standards of governance.
- 2.4 Maintain confidentiality and avoid conflicts of interest.

### 3. Strategic contribution

- 3.1 Support the Board in setting strategic direction.
- 3.2 Provide constructive challenge to executive leadership.

### Key Requirements

- Provide leadership within a framework of prudent effective controls that enable risks to be properly assessed and managed.
- Ensure that the interests and needs of current and future residents are considered in all matters.
- To ensure that value for money for residents is considered in all matters and that residents views and sought and considered.
- Ensure that the Association's properties are developed and maintained to a high standard.
- Contribute to formulating and regularly reviewing the strategic aims and vision of the Association and promote and uphold them.
- Ensure that the Association functions within its legal and financial requirements and complies with relevant codes and regulatory requirements.

# Board members

## Adam Carrick, Chair

Adam joined the Cornerstone Board in 2023 having spent over twenty years in management and leadership roles in health and social care commissioning. Joining Cornerstone has been an enthusiastic return to the housing sector, having been a non-executive in a housing, supported living and supported employment organisation some fifteen years earlier and keen to understand the evolution of the sector.



Adam's training and professional background include a practical interest in the 'Social Determinants' of physical and mental health, which includes the link between decent, affordable housing and people's overall well-being and life opportunities. A key reason for being attracted to Cornerstone is the shared ethos and perspective on the roles of housing in people's lives. In his career, Adam has been committed to understanding how the outcomes of healthcare are improved for patients and is similarly interested in how the perspectives of residents and staff influence Cornerstone's services. Adam is an accredited coach, accredited civil & commercial mediator and group facilitator. He works with organisations and teams who work across professional boundaries, particularly in stressful professions. He is a Member of the Institute for Health & Social Care Management and a Fellow of the Royal Society Arts.

## Louise Cumberland – Vice Chair & Chair of the Remuneration & Nominations Committee

Louise joined the Board in September 2021 and brings over 30 years' senior leadership experience in housing and care. She has held major executive roles including Director of Operations and Head of Care & Support, where she delivered high performing services, strong regulatory outcomes, and significant organisational growth.



Louise provides strategic oversight, governance assurance, and leadership on succession planning and Board development. She also serves on the ICF UK Board, strengthening national partnerships and promoting ethical leadership.

An Accredited Professional Certified Coach (ICF), she supports leaders and organisations to overcome barriers and achieve meaningful change. Her early work as a women's rights campaigner led to the creation of new refuges and specialist services across the North West, underpinning her longstanding commitment to equality, diversity, and inclusion.

With an honours degree in Sociology and an MSc in Housing Studies, Louise brings deep insight into social systems, communities, and the strategic levers that improve outcomes for the people she serves

## Stephanie Henshaw

Stephanie joined as chair of Audit and Risk in 2016 and has seen Cornerstone through a period of significant organisational development. A chartered accountant, she recently retired as the head of Audit & Assurance for PKF Francis Clark, where she sat on the firm's management board. She has been an active volunteer with the Institute of Chartered Accountants in England and Wales throughout her career, including 8 years as Chair of its Corporate Reporting Faculty and as a member of its Technical Strategy Board. She currently sits on its Regulatory and Conduct Appointments Committee. Stephanie brings 40 years' experience in audit and financial reporting, regulatory compliance, quality control, risk management and governance.



### **Asad Butt**

Asad joined in September 2022. He brings over 40 years experience in the social housing sector with local authorities, the Housing Corporation and the Homes and Communities Agency. In addition, he has been Vice Chair of North Devon Homes and sat on the Board of their commercial subsidiary – Anchorwood Limited. He currently also sits on the Board of Willow Tree Housing Partnership. Asad began his career in housing at two London Boroughs developing a comprehensive housing management computer system, focusing on rent collection at one and setting up a Central Arrears Team which was charged with a fundamental overhaul of all the rent collection procedures across the whole Council at the other.

Asad has also fulfilled many senior finance / development and management roles at the Homes and Communities Agency.



### **Samantha Johnson**

Sam joined in 2021. Sam is a Chartered Valuation Surveyor (MRICS), having graduated with a BA (Hons) in Property Development and Planning. She is currently a Strategy Director of Vickery Holman Property Consultants, across four offices, covering the South West. She values a broad range of property types including residential development and commercial property. Sam's clients include all major banks and lenders, as well as pension funds and property owners and she brings extensive property industry experience to the Cornerstone Board. Sam is also the President of the Commercial Property Network, a network of over 30 independent surveying firms across the UK which brings wider depth of the property market across the country.



### **Chris Lovegrove**

Chris joined the Cornerstone Board in September 2022. Chris is an Occupational Therapist who started his career in the social housing sector and has specialised in neurology for the last 13 years at the Royal Devon & Exeter Hospital. He is a current NIHR Clinical Doctoral Research Fellow with the University of Plymouth, where he is studying for a PhD. His project is to develop a new intervention to help people with Parkinson's to live well with anxiety.



### **Fred Carter**

Fred joined in September 2023 and brings a wide range of experience in affordable housing covering new-build development and planned and responsive maintenance within local authority, housing associations, speculative house builders and contractors predominantly within the West Midlands area but also in the South-East and South-West. Fred has a particular interest in the energy-efficiency of new homes and has helped to deliver properties that achieved the Government's Future Homes Standard some years before it is currently due to be mandated in 2025. He has also delivered two residential units utilising hydrogen boilers.



### **Mary Bennell**

Mary joined in September 2024. She has had a varied career, starting out as a lecturer in further education, then becoming a plumber, a building control surveyor, and a project manager and subsequently held several senior manager and director positions specialising in property and procurement. She has worked for Local Authorities, a major contractor delivering housing repairs and improvements, housing associations and a procurement organisation. She set up her own consultancy in 2011, delivering projects and services in her areas of expertise. She is a Chartered Building Surveyor (MRICS) and is working towards becoming a member of the Chartered Institute of Purchasing and Supply.



# Executive Team

## **Harriet Bosnell– Chief Executive**

Harriet Bosnell joined us in April 2024 as our CEO. She is a seasoned housing professional with over 24 years of experience in housing, providing high-quality, affordable homes to a wide range of people and communities. She brings with her a track record of resident and colleague engagement, having worked alongside residents to design and shape services focused on shared priorities. As Managing Director of Curo Choice, Harriet built high-performing teams across the organisation, resulting in positive feedback from tenants. She is an experienced leader within the Housing sector with a good understanding of landlord and tenant responsibilities, shared ownership, and leaseholder properties. She has extensive experience at the Board level, having been on the Board of St John's Hospital and Bristol Charities. In her role as CEO of Cornerstone, Harriet is responsible for the development and implementation of our consumer standards, our strategies, overall performance to meet tenants' requirements and health and safety. She is also our Member Responsible for complaints and takes a keen interest in hearing and acting on resident's views.



## **Clare Beach – Director of Housing**

Clare joined us in 2016 as Housing Manager, bringing with her 10 years' experience in various housing and neighbourhood management roles. Clare and her team, which includes our Customer Service Advisers, are responsible for the day to day management of our properties, from lettings to estate management and tenant support. Clare also leads on all our communications.



## **Anne Seaborne - Director of Development**

Anne is a Chartered Surveyor and Member of the Chartered Institute of Housing. She has been with Cornerstone since 1998 overseeing a range of development and regeneration projects. Anne and her team are responsible for the delivery of our Development Strategy 2025-30 which sets a target of 400 new homes in 5 years. This will include S106 purchases from developers, own build projects and working with a wide range of private and public stakeholders.



## **Neil Allen - Director of Finance and Resources**

Neil joined us in 2025 and leads the Finance, IT and HR teams in supporting Cornerstone ambitions. His role includes the management of Cornerstone's financial affairs, including funder relationships, business planning and financial reporting. He started off his career as an auditor which was a great way to see how lots of different businesses are run. He has a wealth of knowledge, having been the Finance Director for small and medium sized organisations over the last 17 years. He comes to us from another Housing Association in the South West and adds this expertise to our team.



# Testimonials

## *Louise* (Vice Chair)

*"As I approach six years on Cornerstone's Board, it remains a privilege to contribute to an organisation that is ambitious for its customers and committed to making a real difference. I joined after relocating to Devon, drawn to Cornerstone's local focus and its belief - one I share deeply - that safe, affordable homes are the foundation of wellbeing, belonging, and opportunity.*

*During my time on the Board, I have been proud to progress to Vice Chair and Chair of the Remuneration & Nominations Committee, helping to strengthen governance, support succession planning, and embed a culture that is responsible, kind, and connected. I have seen Cornerstone grow in confidence and capability, becoming a more modern, customer focused organisation that listens, learns, and responds positively to the people it serves.*

*Looking ahead, I am energised by the challenges and opportunities before us. My focus is on ensuring we continue to put customers at the heart of every decision, stay ambitious in our aspirations, and work collaboratively to deliver excellent services that reflect our values and meet the needs of our communities. "*

## *Asad* (Board Member)

*"Having been on the Cornerstone Housing Board for just over 3 years, I'm finding the experience excellent! Fellow Board Members and staff colleagues are welcoming, very knowledgeable and supportive.*

*Cornerstone prides itself in being an inclusive community landlord ... though not the biggest provider it is a key player in its area of operation punching way above its weight. Customer involvement is helping shape corporate plans into the future ensuring the organisation grows in a managed sustainable way.*

*I have no hesitation in recommending it as an organisation to be part off for any future customer, employee, contractor or Board Member."*

