



08h30-09h40 Panel Discussion on Debt Enforcement in terms of the National Credit Act No. 34 of 2005:

<i>T-allocation</i>	<i>Perspective</i>
20 Minutes	Legal expert perspective: Mr. Eric Levenstein, Director, Werksmans Inc.
20 Minutes	Regulator perspective: Mr. Obed Tongwane, Senior Legal Advisor, NCR
10 Minutes	Lender perspective (Bayport & BD Rural)
20 Minutes	Discussion/ Q & A

09h40-10h30 A Framework for Developmental Credit, National Credit Act, No. 34 of 2005: **Mr. Rudolph Willemse, Consultant**

***10h30-10h45 Tea break***

10h45-11h45 Opportunities for RHLF's Intermediaries in the implementation of Government Subsidy Schemes: **Mr Louis van der Walt, Director**

**11h45--12h30** Presentation on the score card for housing micro finance: **Prof. Veronica and Frank Warnock, Darden Business School, University of Virginia**

**12h30-13h00** Evaluation and closure of the workshop: **Dr Joachim Bald**

13h00- Finger Lunch & Departure

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