RURAL HOUSING LOAN FUND 11th ANNUAL WORKSHOP

"Housing Microfinance as mechanism of accelerating housing delivery"

Venue: Misty Hills, Muldersdrift--Johannesburg

Dates: 6-7 September 2007

Facilitator: Dr Joachim Bald

Thursday: 6 September 2007

Day 1

18h00 till late

DRAFT PROGRAMME

08h30 Arrival, registration, coffee			
10h00-10h10	Welcome Address (RHLF Board Chairperson, Ms Totsie Memela-Khambule)		
10h10-10h20	Introduction of participants		
10h20-10h30	Objective and programme of the workshop (Facilitator, Dr Joachim Bald)		
10h30-11h00	RHLF's Performance in the last FY and the year ahead: Andrew Jager & Mr Jabulani Fakazi RHLF		
11h00-11h45	Update on the RHLF Benchmarks: Mr William Malatji, RHLF		
11h45-12h30	Frontline update on collections through AEDOS, NAEDOS System: Mr. Corne Oosthuisen, Nupay / Mr. Lance Cleaver, Izwe Loans		
12h30—13h30	Lunch		
13h30-14h30	An analysis of the Incremental Housing Market in South Africa: Ms Kecia Rust, Finmark Trust Housing Theme Champion		
14h30-14h40	Lendcor's perspective in accelerating housing delivery in the incremental housing market: Mr John Aitken, Lendcor Group		
14h40-14h50	Kuyasa Fund's perspective in accelerating housing delivery: Ms Olivia van Rooyen, Kuyasa Fund		
14h50-15h15	Discussion		
15h15-15h30	Tea Break		
15h30-16h30	RHLF's housing products— are they appropriate for scaling up incremental housing? : Mr Willem van Emmenis, MD RHLF		
16h30-17h00	Review of the day's proceedings: Facilitator, Dr Joachim Bald		

Day	2

Friday: 7 September 2007

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

T-allocation	Perspective
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**

<u>10h30-10h45 Tea break</u>

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: Profs. 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