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

18h00 till late  BRAAI oooooooooooooooooooooooooooooooooooBRAAI
Day 2  Friday: 7 September 2007

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

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<td>20 Minutes</td>
<td>Legal expert perspective: Mr. Eric Levenstein, Director, Werksmans Inc.</td>
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<td>20 Minutes</td>
<td>Regulator perspective: Mr. Obed Tongwane, Senior Legal Advisor, NCR</td>
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<td>10 Minutes</td>
<td>Lender perspective (Bayport &amp; BD Rural)</td>
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<td>20 Minutes</td>
<td>Discussion/ Q &amp; A</td>
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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 microfinance: 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