

**Joint Congress of UN-HABITAT and EFBS
“Housing Finance in Emerging Markets – Experiences and Challenges”
Berlin 22 to 24 September 2004**

Speakers and Moderators

Dr. Wolfgang Amann – Managing Director
FGW Research Institute for Housing, Building and Planning, Austria

Joseph Bailey – Secretary General
Caribbean Association of Housing Finance Institutions, Jamaica

Maria Olyntha Guilherme Borba
Housing and Urban Development Corporation of Sao Paulo State, Brazil

Miquel Capellà – President
European Federation of Building Societies, Spain

Franck Daphnis Jr. – Director Field Program Operations
CHF International, US

Anikó Dobricza
Széchenyi University Győr, Hungary

Achim Dübel – Consultant
Financial Services and Policy Consulting, Germany

Vilma Q. Flores – Vice President
Pag-IBIG Fund (Home Development Mutual Fund), Philippines

Franz-Josef Flosbach – Director
DEG, Germany

Dr. Peter Gurtner – Director
Federal Office for Housing, Switzerland

Rainer Hager – Member of the Board of Directors
Fundamenta-Lakáskassza, Hungary

Dr. Gert Haller – Chairman
Association of Private Bausparkassen, Germany

Dr. Hartwig Hamm – Verbandsdirektor
Bundesgeschäftsstelle Landesbausparkassen, Germany

Ole Bus Henriksen – Former Director General of the European Commission
Denmark

Prof. Dr. Detlev Hummel
University of Potsdam, Germany

Tej Kumar Karki – Urban Planner
Katmandu Valley Town Development Committee, Nepal

Dr. Joachim Klare – Member of the Management Board
BHW Bausparkasse AG, Germany

Nicholas Kerigan – Principal Banker
European Bank for Reconstruction and Development, UK

Pamela Lamoreaux – Head Housing Finance Group
International Finance Corporation, US

Tim Lassen – Attorney at Law
Association of German Mortgage Banks, Germany

Tammo Van Leeuwen – Head of Product Management
Business Architects International, The Netherlands

Uwe Lohse – Acting Chief, Housing Finance Unit, Urban Economy and Finance Branch
UN-HABITAT, Kenya

Dr. Sally Merrill – Senior Associate
The Urban Institute, Washington, US

Victor Mints – Adviser
Vneshtorgbank, Russia

Rof Müller – Director
Federal Office for Building and Regional Planning, Germany

Dr. Martin Murtfeld – former First Vice Governor
Council of Europe Development Bank (Paris, France), Germany

Prof. Dr. Michael Nadler
Technical University of Kaiserslautern, Germany

Krzysztof J. Ners – Vice Governor
Council of Europe Development Bank, France

Herbert G. Pfeiffer – Member of the Board
Prvá Stavebná Sporiteľna, a.s., Slovakia

Sacha Polverini – Head of European Regulatory Affairs, Mortgage Insurance
Genworth Financial, Belgium

Khan Prachuabmoh – President
Government Housing Bank, Thailand

Dr. Christina von Schweinichen – Deputy Director
United Nations Economic Commission for Europe, Switzerland

Alexander Semenyaka – Director General
Agency for Housing Mortgage Lending, Russia

Ivan Sramko – Vice Governor
National Bank of Slovakia, Slovakia

Raymond Struyk – Senior Fellow
The Urban Institute, Germany

Walter Tanscits – Deputy of the National Council, Social Speaker
Parliamentary Club of the Austrian People's Party, Austria

Dr. Anna Kajumulo Tibajuka – Executive Director
UN-HABITAT, Kenya

Muhammad Ali Tirmizi
Dept. of Architecture, National College of Arts, Ministry of Education, Pakistan

Prof. Bengt Turner
Institute for Housing and Urban Research, University of Uppsala, Sweden

Luthando Vutula
National Housing Finance, Republic of South Africa

Prof. Lawrence J. White – Professor of Economics
Stern School of Business, New York University, US

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