Dear Congress Participant:

The world is moving: after the introduction of the Euro — one currency for 11 countries — three years ago and the accompanying financial deregulation within Europe and worldwide, housing finance is not a national issue anymore but an international one.

For emerging market economies and developing countries the deregulation of national financial systems not only poses a challenge but also offers many new opportunities. Benefiting from proven experiences of developed markets, these countries can select among different models and implement them according to their needs and institutional structures.

The objectives of the congress on “Housing Finance in Emerging Markets — Experiences and Challenges” are to identify and discuss the challenges that lie ahead for policy makers and financial institutions in developing and transition countries as well as to demonstrate solutions and to consider new ideas. The programme covers topics such as prerequisites for the establishment of housing finance solutions in emerging markets and developing countries, improving the affordability of housing and presenting experiences of developing and transition countries in housing finance through case studies from around the world.

We look forward to seeing you in Berlin in September 2004!

Miquel Capellà Anna Kajumulo Tibaijuka

President of the Executive Director
European Federation United Nations Human of Building Societies Settlements Programme

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The congress organisers

UN-HABITAT

The United Nations Human Settlements Programme, UN-HABITAT, is the United Nations agency with the mandate to promote economically, socially and environmentally sustainable towns and cities and adequate shelter for all. The Millennium Declaration of the UN General Assembly has committed the world community to improve the lives of at least 100 million slum dwellers by the year 2020. Supporting this goal and the implementation of the Habitat Agenda, adopted at the Habitat II Conference at Istanbul in 1996 are the priorities of UN-HABITAT’s work.

UN-HABITAT contributes to the overall objective of the United Nations System to reduce poverty and promote sustainable development. It cooperates with partners from governments and local authorities, the private sector, an international cross-section of non-governmental organisations and civil society groups.

www.un-habitat.org

European Federation of Building Societies

The European Federation of Building Societies (EFBS) is an association of credit institutes and organisations, which promote and support the financing of home ownership. The EFBS represents members from 17 countries. EFBS is the only institution which promotes the idea of home ownership within the process of the political and economic integration in Europe. Its activities also comprehend the effects of the European enlargement process. In this context, it also represents the interest of its members in the European Union.

www.efbs.org

Preliminary programme

Wednesday, 22 September 2004
9:30 am – 12:30 pm Opening Ceremony
2:00 pm – 6:00 pm
First session: prerequisites for the establishment of working housing finance solutions in emerging markets
7:30 pm Dinner Reception

Thursday, 23 September 2004
9:00 am – 1:00 pm
Second session: raising housing affordability in emerging markets
1:00 pm – 2:00 pm Lunch
2:00 pm – 6:00 pm
Third session: housing finance experiences of developing and transition countries / Case studies
Evening free

Friday, 24 September 2004
9:00 am – 1:00 pm
Fourth session: guidelines for implementing housing finance solutions in emerging markets
1:00 pm – 2:00 pm Lunch
2:00 pm – 4:00 pm
Fifth session: lessons learned – experiences and challenges; round table discussion
7:00 pm Gala Dinner

General information

Congress venue
Dorint Hotel Schweizerhof, Budapester Str. 25
10787 Berlin, Germany

Congress languages
The congress languages are English and German. Translation from German into English and from English into German will be provided.

Congress information: www.eubv2004.com

For questions or information related to the contents of the congress please contact the congress organiser:
EFBS, Klingelhöferstr. 4, 10785 Berlin, Germany
Phone: +49-30-59 00 91 913, Fax: +49-30-59 00 91 917
Email: info@eubv2004.com

Registration
For questions or information related to the registration, hotel accommodation or the supporting programme please contact the congress agency.

You can register electronically under www.eubv2004.com or with the attached registration form.

The registration fee for participants includes:
An informal reception on 21 September; the conference documents; the official opening ceremony on 22 September including lunch; admission to all sessions from 22 to 24 September with coffee breaks and luncheons; the evening events on 22 and 24 September; bus transfers from the official congress hotels to the locations of the social events.

The registration fee for accompanying persons includes:
An informal reception on 21 September; the official opening ceremony on 22 September including lunch; the evening events on 22 and 24 September; a city sightseeing tour; bus transfers from the official congress hotels to the locations of the social events.