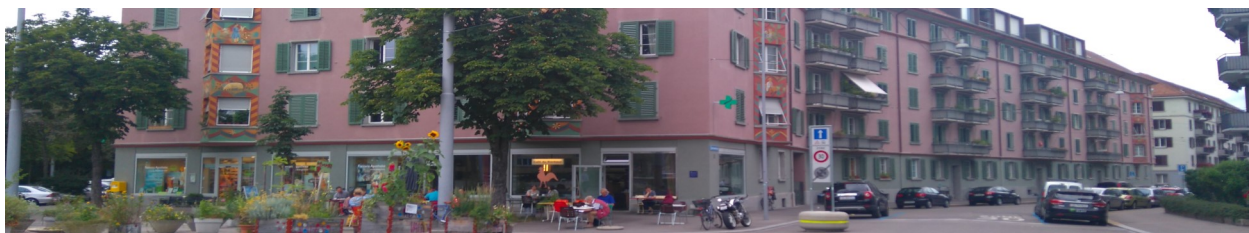


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16:30-18:30

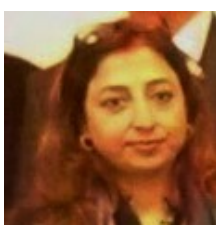
MARITIM PALM BEACH RESORT



Accessing Financial Capital that Fosters Co-operative Growth and Strength

Housing co-ops are capital-intensive forms of enterprise. They need access to financial capital so they can invest in the sustainable development, regeneration and expansion of their co-op housing assets. Housing co-ops accumulate financial capital through member contributions and the financing and refinancing of their property. Where possible housing co-ops meet their financing and banking needs through partnerships with the financial co-ops and by accessing co-operative lending arrangements, in the spirit of co-operation among co-operatives. Different sources of capital bring on various challenges. We will hear different perspectives from around the globe on what is being done to overcome those barriers. A panel discussion will follow presentations.

Speakers



Errum Sharif Bhaiji started working for co-operatives in Pakistan in 2004 when there were few women involved in co-ops. Before that, Errum worked in commercial banking where she worked for 14 years as a Credits Manager. The dire need for co-operative development in Pakistan influenced her to switch careers and start working with her husband under the banner of Karachi Co-operative Housing Societies Union Limited. She has since developed a women's co-operative wing and is currently working on expanding a co-operative school and is also starting a co-operative college.



Peter Schmid lives and works in Zurich, Switzerland. He is a consultant, writer, teacher and co-operative expert. He holds an MBA in management of non-profit organisations and also studied economics. He was a manager in several non-profit organisations and is currently president of ABZ Housing Co-operative Association in Switzerland.



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Niklas Widebeck is currently Senior Advisor and Head of Analyses and Investigations and was CFO prior to that at the Swedish National Co-operative Housing Association (HSB Riksförbund). Niklas is a member of the audit and control functions of the Alliance and of Cooperatives Europe. An economist educated at Stockholm University, Niklas has a previous background in media and in auditing with Ernst & Young.



Henning Lauridsen is Head of Department/Lawyer at The Co-operative Housing Federation of Norway (NBBL) and is Chairman of the Board at The Norwegian Co-operative Centre which is a center for information, documentation that advises on co-operatives as a business model. He has a Masters in Law from Oslo University.



Nicholas Gazzard is currently the President of Co-operative Housing International and has been Executive Director of the Co-operative Housing Federation of Canada since 2005. Before that he was Executive Director of COHO, a housing co-op management services group in British Columbia. Nicholas has more than 30 years' experience in co-op housing, including close to 20 years as a housing co-op member. He served five years on the board of a co-operative lending institution.



Mehmet Aksoy has been President of the Central Union of Turkish Urban Co-operative (TÜRKKENT) since 2003. He is also a Board Member of the National Co-operative Union of Turkey and Co-operative Housing International. He founded Union of Eryaman Güzelkent Housing Construction Co-operative in 1991 which has built 3,080 housing units and another 2,632 units with social facilities. He has been President since its foundation.



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