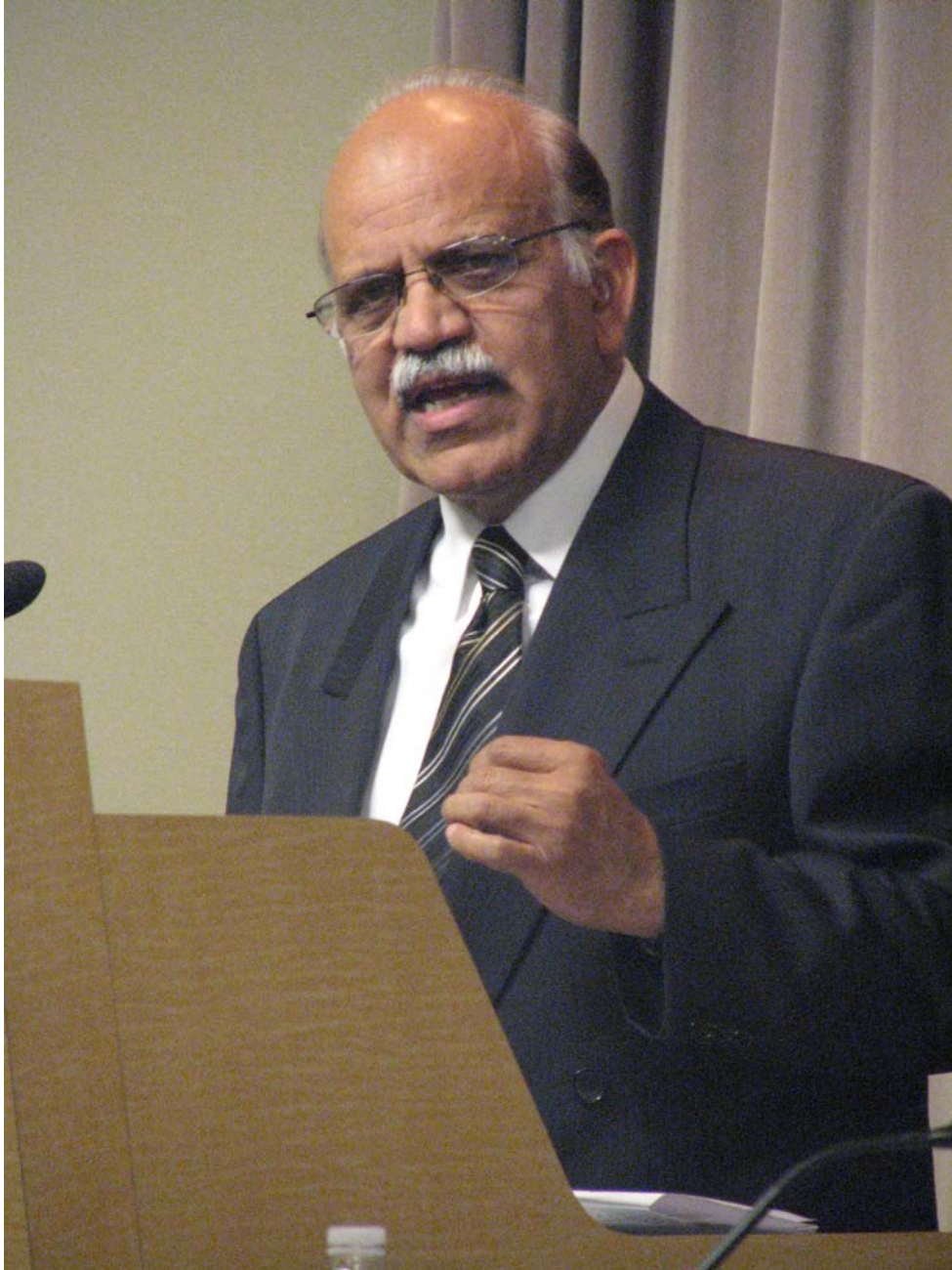**Vote of Thanks by**
Zaigham Mahmood Rizvi
Expert Consultant, Housing and Housing Finance
Secretary General, APUHF

It is my great honor and privilege to welcome this august gathering of professionals in the area of housing and housing finance. I had hoped to have the honor of not only attending this event but also the pleasure of meeting you and exchanging the latest news and research in housing and housing finance in the region. I have been to this beautiful city of

Ulanbaatar and I know how much I am missing the charm and hospitality of Mongolian people.

I have to admit that I was greatly moved by the desire and commitment of Ms. Enkhbayar Tsedendorj, CEO of Mongolian Mortgage Corporation to host the 2011 mid-year event of APUHF in Mongolia in order to address housing issues and to encourage development and growth of the housing sector in Mongolia. Added to that was the honor of an endorsement I received from Mr. Eugen Doce of possible support by KFW. The Chairman HE Fitrat and members of the Advisory Board were obviously quick to support this desire and initiative.

As we all know, APUHF is in its inception stage and is faced with many items on its agenda. It has recently launched its membership drive. The Membership Forms are available at the reception desk. I would urge the participating institutions to fill out these forms and to also take some blank forms with them in order to get the membership of other eligible institutions from their respective countries. The website of APUHF has also been launched and now we need to make it content rich. Therefore, I urge upon the Central Banks and housing finance institutions in our member countries to provide us country-specific material on housing. Furthermore, with the courtesy of Government Housing Bank (GHB) Thailand we are also publishing a quarterly Journal of APUHF under the editorship of Mr. Ballobh of GHB. Let us give a big round of applause to Mr. Ballobh and GHB.

May I take this opportunity to request Government Housing Bank of Thailand to consider being host for next mid year Housing Workshop of 2012. The Housing sector in Thailand has much of success to share with the members of APUHF.

As many of us are aware, Pro-Poor Low-Cost Housing supply and finance are a main issue of people in the Asia-Pacific region. Urban India alone is facing a housing shortage of about 27 million units, nearly all of which are in the Economically Weaker Sections of Society. This remains the main challenge in nearly all major metropolitan cities of the region from Kabul to Karachi, Mumbai, Dhaka, Manila and Jakarta. I always say that "Issues we know, Answers we need" and that the time has come for Pro-Poor housing to take the spotlight. Through the platform of APUHF, together we can and will work for the dream of affordable housing for the shelter-less poor and come up with region-specific and country-specific answers to this issue.

Since APUHF is in its infancy, it does not yet have the required resources but has a dream and a commitment. Our Secretariat is the courtesy of National Housing Bank of India, and more specifically of Mr. Verma, the Chairman/MD of NHB. I extend my thanks to Mr. Verma with a sense of gratitude.

Let me not forget to make a specific mention of those who played a supporting role in establishment of APUHF. They are Ms. Tatiana Nenova, Mr. Olivier Hassler and Ms. Mehnaz Safavian of the World Bank, Mr. Adnan Aliani of UNESCAP and Dr. Xing

Zhang of UNHABITAT. Their continued support and support from their institutions is essential for us to take this mission forward.

In closing, I would like to make specific mention of the team that has worked tirelessly to make this event both productive and successful. They are my colleagues at the Secretariat, Mr. Badami, Mr. Vishal, Mr. Parichay and Mr. Sourav from NHB, as well as Mr. Onon from MIK. Mr. Sourav deserves our special thanks for being so devoted and committed to the mission of our Forum. In my humble opinion, they deserve a standing ovation and applause for all their efforts and commitment to this event.