

## **CURRICULUM VITAE - Yasmin Coovadia**

I am a town and regional planner by profession with a Masters degree in Town & Regional Planning (coursework completed Dec 1991; dissertation passed Dec 1995) with plans to register for a PHD in 2012/13. I have approximately 20 years knowledge and experience of development in respect of public and municipal legislation, policies, systems and by-laws. Approximately 7 years of this experience was gained in housing and development as a member of senior management in government between 1996 and 2003; another 8 years' experience was gained working in the private sector in companies that provided niche financial services to government; 4 years' experience was gained during the pre-democratic years working at community level.

I started out working at NGO level for approximately 4 years playing an advocacy role to communities on housing and development issues. The valuable experience gained in working with disadvantaged people within a participatory process in the pre-democratic phase of South Africa is one that remains relevant to date.

In 1995 I started working for the new democratic Government at municipal level and then at provincial government level in the field of housing, with 7 of the 8 years being at senior management level. My experience working in government has provided personal fulfillment in assisting disadvantaged communities gaining access to housing while at the same time providing me with a set of skills on transformation from policy formulation to practical implementation.

From 2003 I joined the private sector and spent 3 years being part of a core team to set up the public sector banking business for one of SA's major banking groups (FirstRand) before moving to PSU International late in 2006. PSU provided revenue management services for government and utility companies in Africa, and has provided me with the opportunity of having hands-on experience and business skills in managing a small specialized business focusing on business re-engineering, BEE transformation and other managerial and operational experience, in addition to having a specific focus on municipal and public revenue management.

From July 2010 I worked as an independent professional consultant. During the last quarter of 2010 I prepared a Paper on *Municipal Debt and Revenue Management* for SALGA to present at the 2010 Budget Forum in early October 2010. I also prepared a paper on a *Methodology to Establish a Complete and*

*Correct Rates and Services Database for Billing for SALGA Budget Week 2010/11 after having done 2 other Revenue Management papers for the 2009/10 Budget week in the first quarter of 2010 (Revenue Management Framework; Establishing a Complete and Correct Customer Database).*

During 2011 I completed a Guide on Municipal Financial Performance for SACN. I also completed a Funding Review for the Department of Human Settlements in April 2011 as part of the Human Settlements Turnaround Strategy 2030. The core project I completed in 2011 was the establishment of the Urban Settlements Development Grant (previously MIG-Cities Grant) for the National Department of Human Settlements and National Treasury.

#### Municipal and Public Revenue Management Skills

My experience at FNB Public Sector Banking for 3 years and PSU International for 4 years afforded me specific focus on public finance and municipal revenue management respectively. This is what has enabled me to provide specialist input to SALGA and SACN on different aspects of municipal revenue in 2010 as described above. I can make any of the papers available on request.

#### Housing Development Skills and Experience

I have 12 years of direct experience in the Housing Sector. While much effort and time was spent on Strategic Management of Housing Development, formalising informal settlements, and planning large new greensfields projects, I was also responsible for managing the old inherited portfolio of housing from the previous government (rental housing including hostels). I lead and managed all key strategic functions given that I was part of senior management for 7 years, and this has given me across-the-spectrum experience in matters from policy development to programme and project planning and implementation, as well as monitoring and evaluation. In addition, during this time in the Housing Sector I was fortunate to have completed the Course in International Housing Finance from the Wharton School Business School (June 2002).

- 1. Personal Details**
- 2. Educational Qualifications**
- 3. Current Employment**
- 4. Banking, Housing, Urban Planning & Development Work Experience**
  - 4.1. PSU International, November 2006 - June 2010
  - 4.2. FNB (FirstRand) Public Sector Banking, February 2004 - October 2006
  - 4.3. GAUTENG DEPARTMENT OF HOUSING, MARCH 2001 TO DECEMBER 2003
  - 4.4.A) GREATER JOHANNESBURG METROPOLITAN COUNCIL, MARCH 1999 - FEBRUARY 2001
  - 4.4.B) NORTHERN METROPOLITAN LOCAL COUNCIL - GREATER JOHANNESBURG, NOVEMBER 1996 - FEBRUARY 2001
  - 4.5. DEPARTMENT OF HOUSING, COMMUNITY SERVICES, CENTRAL LOCAL COUNCIL, DURBAN METROPOLITAN TRANSITIONAL COUNCIL, SEPTEMBER 1995- OCTOBER 1996
  - 4.6. CENTRE FOR COMMUNITY & LABOUR STUDIES (CCLS), MARCH 1993 - AUGUST 1995
  - 4.7. CENTER FOR SOCIAL & DEVELOPMENT STUDIES (CSDS), MAY-SEPTEMBER 1992
  - 4.8. UNIVERSITY OF NATAL, UNIVERSITY INTERNSHIP PROGRAMMED, DECEMBER 1991 - DECEMBER 1992
  - 4.9. BUILT ENVIRONMENT SUPPORT GROUP, 1992
  - 4.10. VINCENT LEGGO ASSOCIATES, TOWN & REGIONAL PLANNERS AND URBAN DESIGN CONSULTANTS, DECEMBER 1990 - JANUARY 1991
- 5. Publications**
- 6. Accreditations & Short Courses**
- 7. References**

## **1. PERSONAL DETAILS**

Surname:	Coovadia
First names:	Yasmin Yusuf
Date of birth:	14 August 1967
Marital Status:	Divorced
Children:	1 son
Nationality:	South African
Home Language:	English
Criminal offences:	None
Driver's license:	Code 08
Home Address & Telephone	16 Strathton Manor Helen Close, Strathavon
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## 2. EDUCATIONAL QUALIFICATIONS

- 2.1. Durban Indian Girls Secondary School Matriculation Exemption - 1985
- 2.2. University of the Witwatersrand Bachelor of Architecture - 1986  
No credits
- 2.3. University of Natal Durban 1987-1991 Bachelor of Arts 1989  
Master of Town & Regional Planning  
Course work 1990-1991  
Dissertation 1996

## 3. CURRENT EMPLOYMENT

**Self employed consultant.**

Since July 2010 I have been working as independent consultant. During the last quarter of 2010 I prepared a Paper on *Municipal Debt and Revenue Management* for SALGA to present at the 2010 Budget Forum in early October 2010. I also prepared a paper on a *Methodology to Establish a Complete and Correct Rates and Services Database for Billing* for SALGA Budget Week 2010/11 after having done 2 other Revenue Management papers for the 2009/10 Budget week in the first quarter of 2010 (*Revenue Management Framework: Establishing a Complete and Correct Customer Database*).

During 2011 I have completed a Guide on Municipal Financial Performance for SACN. I have also completed a Funding Review for the Department of Human Settlements in April 2011 as part of the Human Settlements Turnaround Strategy 2030; and I have provided support to the national Department Human Settlements for the establishment of the Urban Settlements Development Grant (previously MIG-Cities Grant).

## 4. BANKING, HOUSING, URBAN PLANNING & DEVELOPMENT WORK EXPERIENCE

### 4.1. PUBLIC SERVICES & UTILITIES INTERNATIONAL, 1 NOVEMBER 2006 - CURRENT

**Position:** Chief Executive Officer: July 2007 - June 2010

**Position:** Chief Operating Officer: Oct 2006 - June 2007

**Nature of work:**

Day to day management of the company to ensure that PSU provides quality revenue enhancement and management services to public sector entities. Work to date has involved a company turnaround strategy and BEE Transformation.

### 4.2. FNB (FIRSTRAND) PUBLIC SECTOR BANKING, FEBRUARY 2004 - OCTOBER 2006

**Position:** Segment Head: Local Government

**Nature of work:**

Strategy formulation for the local government segment to inform business opportunities for all companies across the FirstRand Group.

**Position:** Segment Head: Provincial & Local Government (include provincial government portfolio from October 2004)

**Nature of work:**

Responsible for provincial and local government segment business. Special focus on Housing and Project Consolidate.

#### **4.3. GAUTENG DEPARTMENT OF HOUSING, MARCH 2001 – DECEMBER 2003**

**Position:** Chief Director: Strategic Intervention

**Nature of work:**

Management and Administration of the Programme: Strategic Intervention. This entails the following sub-programmes that provide strategic support for the core business of the Department:

- Policy, Research, Monitoring & Evaluation: This involves the management of the policy and legislative process; research; capacity building and Monitoring & Evaluation.
- Strategic Planning: Regional Planning and Project Facilitation; Strategic Planning; Monitoring & Reporting; and GIS.

When I started in 2001, I had 3 other Directorates to manage as well – these were Communications (Internal and external communication); Investment Management (Assets Management & Investment Strategies/housing finance); and Social Housing (Planning and implementation of social housing projects; and management of Rental Housing Tribunal). I have also been responsible for the production of the Department's Annual Review, Budget Speech, Annual Report, Strategic Plan and Women and Housing Policy.

#### **4.4.A) GREATER JOHANNESBURG METROPOLITAN COUNCIL, MARCH 1999 – FEBRUARY 2001**

**Position:** Project Manager: Transfer of Housing. Part of the IGOLI 2002 PLAN.

**Nature of work:**

Ensure the effective transfer of the following housing assets:

- Transfer of approximately 60 000 rented houses, and 30 000 "bought" houses in Greater Soweto (former Black Local Authority areas) - this aspect of housing is referred to as 1<sup>st</sup> Directive Housing;
- Transfer of approximately 13 540 rented units in former Own Affairs areas (former White, Coloured & Indian areas) - this aspect of housing is referred to as 2<sup>nd</sup> Directive Housing;
- Transfer of approximately 40 000 properties in former Less Formal Townships (ex TPA towns) - this aspect of housing is referred to as 3<sup>rd</sup> Directive Housing;
- Transfer of Welfare Housing, that is approximately 560 beds in Transitional Housing Projects and 2 341 units in Housing Schemes for Senior Citizens;
- Transformation of Staff Hostels accommodating approximately 11 000 beds
- Transformation of Public Hostels accommodating approximately 35 000 beds
- Other staff Accommodation (caretakers cottages, mayor's house, etc)

The work involved, amongst other activities, the proposed establishment of a housing association for some of the existing housing assets. The scope of work also included the management of the capital and operating budgets for this aspect of Housing, and the management of approximately 1000 staff. Prior to the specific focus on the transfer of existing housing assets, the scope of work involved the formulation of the GJMC budget for housing (combined budgets of 5 councils) as the Budget Convenor for Housing.

#### **4.4.B NORTHERN METROPOLITAN LOCAL COUNCIL – GREATER JOHANNESBURG, NOVEMBER 1996 – FEBRUARY 2001**

**Position:** Executive Officer: Housing

**Nature of work:**

The establishment and management of the Housing function for the NMLC that included the initiation and management of new housing delivery projects (as per Housing Act 1997); the upgrading and development of existing informal settlements; and the management of existing housing assets. In addition, and as part of the process of housing, the work involved accessing CMIP and external funding for the bulk services for the development of Cosmo during the time that the GJMC was in dire financial crisis. The scope of work also included the management of the capital and operating budgets for this aspect of Housing, and the management of approximately 400 staff. Received Merit awards for Manager most involved in Humana Resource Development (Training and Development), and the Sub-Cluster most involved in Human Resource Development (Training and Development)

#### **4.5 DEPARTMENT OF HOUSING, COMMUNITY SERVICES, CENTRAL LOCAL COUNCIL, DURBAN METROPOLITAN TRANSITIONAL COUNCIL, SEPTEMBER 1995 – OCTOBER 1996**

**Position:** Professional Officer: Housing Policy & Research

**Nature of work:**

- Land Invasion Policy: Managing public consultation process and final drafting of policy.
- Housing Support Centres: Preparation of Motivation to Council for establishment of Housing Support Centre for Inanda.
- Formulation of Metropolitan Housing Strategy and 10 year Programme: Formulation of Strategy and Management of consultation process involving all metropolitan role players; Managing Land Availability Study and Land Bank; Status Report and Spatial Location of Informal Settlements.
- Land Identification & Assessment: Formulation of methodology to identify vacant land, and assess the suitability thereof for housing development. Acquisition of privately owned land suitable for housing development. Management of 10-person team from the Town Planning Department to assess the suitability of land for housing development. Securing land for housing development land banking.
- Housing GIS: Management of team working on the Geographical Information System to identify and assess land for housing. Creation of database to monitor and manage informal settlements and land invasions in terms of the Land Invasion Policy and Metro Housing Strategy & Programme.
- Research & Policy Support to Metro Housing Committee, Durban Transitional Metropolitan Council Ad hoc support to issues raised by Committee, eg: Economic development opportunities within the housing delivery process; Mobilising savings and credit for housing development; Payment of rates and service charges by housing beneficiaries.

#### **4.6. CENTRE FOR COMMUNITY & LABOUR STUDIES (CCLS), March 1993 – August 1995**

**Position:** Development Worker & Researcher: Housing & Development, 1993; Housing Co-ordinator : 1994-1995

**Nature of work:**

- Social Housing: Member of South African RDP Delegation (Urban Sector Network representative) to Norway to investigate the applicability of the Norwegian Social Housing Programme. (July 1995).
- Inanda Development Framework Project - Inanda Development Forum: Project Co-ordinator responsible for raising funds for the Project, as well as overall project management of multi-sectoral team in implementing the Project. (1994-1995).

- Member of the Steering Committee (SANCO representative): The Socio-Economic Development of Informal Settlements in KwaZulu Natal. Also Researcher and production of article for publication. Publication: McCarthy J. And Hindson D. (1994) **Here To Stay**. Indicator Press. (1994).
- SANCO representative and Member of the Steering Committee of the Inanda Community Development Trust (Besters Camp project): Involved in the day-to-day implementation of the IDT funded housing project. (March 1993 - August 1994).
- NGO representative to the DFR Development Forum's Policy Subcommittee for matters concerning urban development policy: Short Term Metropolitan Plan for Durban, prepared for the DFR Development. Part of the research team that produced the Short Term Metropolitan Plan for Durban (1993).
- Economic & Development Strategies for Region E: Northern Transkei and East Griqualand Study, 1993. Regional planning project prepared for RDAC & DBSA. Secondment to Seneque Smit & Associates. Under supervision of Professor Dan Smit.
- Alternate ANC representative on Cato Manor Development Association: Involved in policy formulation (1993).
- Report on Housing: Urban Development Research for CCLS. (1993).
- Gender and Development: Urban Sector Network Task Group: Gender & Local Government Project, CCLS, (1993); Inanda Civic Association Gender Programme, (1993-1994).
- Environment & Development: Engagement support to Durban Housing Action Committee re: City Council's implementation of the Durban Metropolitan Open Space System. (1993). Support to Merebank Resident's Association in acquiring GIS through entering GIMS competition, and engagement support re: range of environmental issues (1993-1994). Research paper on Urban Agriculture for IDRC/ANC/SANCO/COSATU/SACP Mission on Environmental Policy (1994).

#### **4.7. CENTRE FOR SOCIAL & DEVELOPMENT STUDIES (CSDS), May-September 1992**

**Position:** Research Assistant

**Nature of work:**

Search, gathering and analysis of secondary information regarding the development of informal settlements in KwaZulu/Natal with the objective of formulating policy for the then KwaZulu Government. The organisation of consultative workshops for all interested and affected parties in the region including civics, NGO's, government institutions, commercial planning firms, research organisations and academics.

#### **4.8. UNIVERSITY OF NATAL, UNIVERSITY INTERNSHIP PROGRAMME, December 1991-December 1992**

**Position:** Research Assistant

**Nature of work:**

Involved in project research, design and methodology, as well as data collection and interviewing. The aim was to investigate residential location patterns in selected areas of Durban since the abolition of the Group Areas Act. The project was simultaneously used as a University Internship Programme - the position of graduate student mentor required interfacing between academic staff and undergraduate students drawn from a variety of disciplines at various levels of study.

#### 4.9. BUILT ENVIRONMENT SUPPORT GROUP, 1992

Position: Research Assistant

Nature of work:

- Housing & Gender Study - trying to assess the difficulty experienced by women in obtaining access to housing. This involved meeting with township managers in all of the major townships in the Durban area to collect the relevant information (1990).
- Research on the viability and feasibility of community gardens within the context of an employment creation programme in Cato Crest, Cato Manor, Durban.
- Research and presentation of paper as part of a team: How Green is my Urban NGO - Sustainable development responses from BESG, presented at the Earthlife Africa International Conference, September 1992.

#### 4.10. VINCENT LEGGO ASSOCIATES, TOWN & REGIONAL PLANNERS AND URBAN DESIGN CONSULTANTS, December 1990 - January 1991

Position: Temporary Town Planning Assistant

Nature of work:

Fieldwork, collection of data and report writing for 3 Special Consent Applications; Umhlanga Structure Plan - density analysis; mapping of historic places and buildings.

### 5. PUBLICATIONS

How Green is my Urban NGO - Sustainable development responses from BESG, in Hallows D. **Hidden Faces - Environment, Development, Justice : South Africa and the Global context**, Earthlife Africa, pp 156-184.

Capacity Mismatch: Capacity Building as it relates to the Development of Informal Settlements in KwaZulu Natal in McCarthy J. And Hindson D. (1994) **Here To Stay**. Indicator Press. (1994).

### 6. ACCREDITATIONS & SHORT COURSES

*Copies of certificates are available on request.*

- a) Common Purpose Matrix 2002.
- b) Presidential Strategic Leadership Development Programme, 2002-2003.
- c) International Housing Finance Programme, Wharton Real Estate Centre, University of Pennsylvania, June 2002
- d) Global Housing Trends, Wits P&DM, Gating Housing Capacity Building Programme. 2001
- e) Strategic Thinking for the Public Sector, IIR. 2001
- f) Project Viability, Financial Management Training - Operating Budgets. 2000.
- g) Certificate of Achievement. IGOLI Transformation College. 1999.
  - Change Management
  - Project Management
  - Business Process Re-organisation
- h) Certificate of Attendance. IGOLI 2002 Making the City Work.
  - Performance Management
  - Skills Development
  - People Migration
  - Process Mapping
  - Management Control
  - Organisational Structures
  - Stakeholder Capacity Audit

- i) Project 98 Beginners. Microsoft Projects. 1999
- j) Housing Development Management (Universities of Pretoria & Stellenbosch; Social Housing Foundation; Technikon SA; Development Action Group). 1999
- k) Executive Course in Thinking Skills. University of the Witwatersrand, Graduate School of Public and Development Management.
- l) Received Merit awards for Manager most involved in Humana Resource Development (Training and Development), and the Sub-Cluster most involved in Humana Resource Development (Training and Development). 1998
- m) Project Management for Local Government, Universities of Durban Westville, Stellenbosch, Western Cape & Witwatersrand and the Economic Development Institute of the World Bank, 28 June 1993.

## 7. REFERENCES

Neville Chaine, DDG Department of Human Settlements, phone 012 421 1603 or 082 859 0498

Malijeng Ngqaleni, Chief Director Infrastructure Finance, National Treasury, 082 466 7627, or Zanele Mncwango, Director Infrastructure Finance - 083 644 2208

Mayur Maganlal, Executive Director, SALGA +27 82 461 9160. Alternatively Jonathan Patrick (083 629 6229) or Sinky Letsholo (083 647 9091) are both from SALGA.

Sithole Mbanga, CEO South African Cities Network (SACN), 011 407 6471 OR 082 782 8676 OR Michael Kihato on 084 373 6321.

Uhuru Zikalala, 073 762 7426 or 076 824 3570

Monty Narsoo, 082 601 3185

Leila McKenna, consultant, 083 300 0375

Errol Spring, Business Partner , PSU Eastern Cape, 083 283 7102

Anthony Moonsamy, Director MISD, Gauteng Provincial Government, 082 334 9324.

Yatin Narsai, CEO FirstRand Public Sector Banking, Ph 011 371 3041

Paul Mashatile, then MEC for Housing.; now Deputy Minister Arts & Culture, 082 491 9007

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