



Keynote Speaker: Ludovic Subran is Euler Hermes' Chief Economist and Director for Economic Research. He heads a team of 12 experts, responsible for macroeconomic forecasts and sector analyses worldwide. Every year, his department produces 200 publications and takes part in 150 conferences to present Euler Hermes' thorough knowledge on country and sector outlooks, trends in international trade and insolvency forecasts.

Ludovic Subran started his career in 2002 with the French Ministry of Finance, where he was responsible for short-term growth and inflation forecasts for the Eurozone. He lectured in prestigious universities and business schools, and developed particular expertise in economic diagnostics for advanced economies. In 2006, he joined the United Nations' World Food Program as economic advisor in the Office of the Executive Director, based in Rome, where he helped to develop and implement the humanitarian response to the 2007 food crisis. In 2009, he was appointed economist and team leader at the World Bank in Washington DC. He led technical assistance and lending operations in Latin America and the Caribbean.

Ludovic Subran, a French national, graduated from the *Ecole Nationale de la Statistique et de l'Analyse de l'Information* and the *Institut d'Etudes Politiques de Paris*. He has maintained his academic career, lecturing at the HEC business school in Paris, and publishing articles on applied economics. Ludovic has worked for more than a decade on economic policy issues in more than 30 countries around the world.

Ludovic frequently meets clients of Euler Hermes to discuss the economic and sector research produced by his department. As a recognized expert in his field, Ludovic is often quoted in the French and international press. In 2013 and in 2014, he was ranked in the top 100 Emerging French Leaders (*Institut Choiseul* and *Le Figaro Magazine*).

Andrea Baker is Senior International Credit Manager APAC & EMEA for Arris in the UK.



Sander Desmet, Product Manager – Risk, leads the development of Bureau van Dijk's (BvD) risk product portfolio for corporate clients and has particular expertise in credit and procurement functions. He joined BvD in 2007 as a business development manager; he's currently developing BvD's Credit and Procurement Catalysts, which blend BvD's internationally comparable company intelligence with customers' own data, to assess and mitigate customer and supplier risk. Sander holds a Master's degree in Law, Economics and Corporate Law from the University of Ghent as well as the University of Brussels.



Vittorio Martorano (MICM) is a Certified Credit Manager with the Chartered Institute of Credit Management (UK) and founder and owner of AGiCRE - Agility in Credit Management - offering a unique approach to the achievement of effective performance, whilst developing and reorganizing Credit Management to support evolving and restructuring businesses. He has almost 20 years of solid expertise and proven performance and is internationally accredited with a publication in Best Practice Credit Management (2005).

Forward-thinking and with a systemic general view, Vittorio's AGiCRE Concept is built around four abilities applied to Credit Management (Performance, Agility, Versatility, Enrichment), which has helped him to remain effective, whilst developing competence in the credit team even in highly challenging conditions.

With a background in International Marketing, Vittorio has gained wide and varied experience in reorganizing the Credit Management function in many situations throughout Europe: from pre-insolvency to business migration to credit management reengineering. He has enriched his professional profile by working as consultant in the Credit Management software industry and as auditor for factoring and receivables securitisation programmes.

Vittorio is a graduate in Business and Economics from the University of Bergamo and is currently attending a Master in CFO by LIUC Luigi Cattaneo University in Castellanza.



Charles Mayhew, MICM, prior to his role at MoretonSmith, gained vast experience working for a number of prestigious receivables management firms in Europe and the Middle East. Charles joined MoretonSmith in 2002 as Sales Director and is now Managing Director of MoretonSmith's receivables services division, which sits alongside the business's software division and its ero57 solution.

Charles is a fellow of the ICM and is on the European Board of the ICTF. He is a keen member of the Institute of Directors and has lectured across EMEA on all aspects of international debt collection and asset recovery.

Charles has been married for 25 years and has four children. In his spare time, he is a ridiculously passionate rugby fan and classic car enthusiast.



In a long career with Atradius spanning 34 years, **Samuel. H. Pengel** was appointed to his current position as Country Manager for the global unit in Italy in 2011. Included in his remit is direct responsibility for global business development worldwide, running international tailored credit insurance programs for multi-national companies.

In addition to Italy, Samuel has had extensive global experience in other countries, including France and Germany, so we look forward to hearing his insight on European credit management practices when he discusses "The Mediterranean Today and Tomorrow - Is The Maintenance of Tight Payment Terms A Must?" at the ICTF conference in Lisbon.



David Scott is a highly experienced credit manager having spent over 20 years in various roles in both the Oil and Telecommunications industries. He served initially as the UK Credit Manager for Fina plc (international oil company) before moving to become the Head of Channel Credit & Commissions for T-Mobile UK. He joined Verizon Enterprise Solutions in 2005 as the EMEA Credit Risk Manager and after various roles is now the International Bill to Cash Manager with primary responsibility for collections strategy and support services operations for the EMEA and APAC regions. David is an FCICM (Grad), and acts as Secretary for the CICM Sussex & Surrey branch, and has been instrumental in coordinating



Verizon's corporate membership of both the ICTF and CICM, as well as helping the company to obtain the accolade of the CICM Award for Best Practice in 2011.