



	<p>Prof. dr. Jan Adriaanse is founder and CEO of Turnaround PowerHouse®. A global think-tank focusing on proactive change and turning around. He is a forward moving practitioner in the international field of turnaround management known to be a nonconformist. As a professor in turnaround management he is associated to Leiden University in The Netherlands. Jan wrote two books on turnaround management and well over fifty academic and management articles. As an advisor and energetic speaker he works for family businesses, multinational enterprises and well-known international brands.</p>
	<p>Wilma Arends, Credit Risk Manager EMEA at Belden European Shares Services B.V., received her bachelor in business economics at the Hogeschool Rotterdam in the Netherlands. During her 25 years in business, she made a few steps before joining Royal DSM as senior risk assessment manager.</p> <p>In 2006 she joined Belden, a global cable manufacturer with headquarters in the US, as credit manager EMEA. During the Dutch Credit Management Congress at the end of 2010, she received the Dutch Credit Management Award. The Credit Management Award is the most prestigious prize in the Netherlands for exceptional performance in the field of Credit management and has been awarded annually since 2003.</p>
	<p>Karsten Becker is Senior Product Manager, European Payables & Receivables at Deutsche Bank AG. In this role, Karsten is responsible for the development, positioning, and growth of corporate payments and receivables products, including legacy and SEPA credit transfers and direct debits. Before joining Deutsche Bank in 2007, Karsten spent eight years in the United States, where he held positions in product management and risk management for both Citigroup and The Bank of New York Mellon. Karsten holds an MBA from The University of Notre Dame, U.S.A.</p>
	<p>Gerwin Braam, after his studies in Business Economics, started his career with AkzoNobel NV, in the Netherlands, as a Foreign Exchange dealer. His next appointments included positions as Credit Control Manager for AkzoNobel Chemicals and Credit Control Manager EMEA. Currently he is the Global Credit Manager for AkzoNobel Functional Chemicals. Besides his daily role, he is an instructor and trainer in credit management and participates regularly in international panels on credit management.</p>



	<p>Dan Day-Robinson, since August 2010, has been Managing Director of Global Training Group (“GTG”). GTG is a risk management advisory firm providing consultancy and training in the finance, commodities & shipping sectors, advising on transaction structures, financing, execution and risk management within commodities. GTG Clients include blue-chip international trading firms, banks and multilateral agencies.</p> <p>Prior to GTG, Dan was at the United Nations in Geneva, working for UNCTAD, heading a team within the Special Unit on Commodities and working with member governments in the commodities sector. Whilst at UNCTAD, Dan represented the UN at many intergovernmental meetings.</p> <p>From 1998 -2010, Dan was Managing Director of Day Robinson International (DRI) in the UK and advised the UK Government, the Dubai Government, the Qatar Investment Authority and the World Bank. He has acted as an expert witness in a notable commodities fraud trial in the English High Court.</p> <p>During the 1980s, Dan trained with Cargill in the UK as a commodities trader and then worked at some banks, including Kleinwort Benson and Lehman Brothers, prior to establishing his own business in the 1990s. He is a graduate of London University and a Fellow of the Royal Geographical Society.</p>
	<p>Joanna K. Hafka studied law at the University of Gdansk (Northern Poland). Before joining Bierens Debt Recovery Lawyers, she worked for several listed Polish companies as a counselor in a commercial role.</p> <p>Within Bierens, as a Polish lawyer, Joanna is responsible for all kind of juridical issues regarding claims in Poland and the collection of claims in Poland.</p>
	<p>Dr. Thomas Langen holds the position of Senior Regional Director for Atradius since 2002, heading up the credit insurance business in Germany, Central and Eastern Europe. Since 1988 the lawyer has worked in both the risk management and commercial divisions of the company. Moreover, he possesses broad experience in the management of insolvencies and is, for example, member of the board of creditors for Babcock Borsig.</p>



	<p>Charles Mayhew, MICM, joined Moreton Smith in 2002, as Sales Director for the Debt Recovery side of the business. Having driven sales for the London-based agency, increasing its annual turnover from £500k to £3m within his first three-years, Charles is now a major shareholder of the company.</p> <p>Prior to his role at Moreton Smith, Charles worked for Stanley Tulchin Associates as Managing Director in London and Globaleye in Dubai, United Arab Emirates.</p> <p>Holding the role of Chairman of the committee for conference and seminars for the Institute of Credit Management, Charles is a keen member of the Institute of Directors and has lectured across EMEA on all aspects of International Debt Collection and asset recovery, and is proud to include UK banks as valued clients. A keen Rugby fan, Charles has been married for 21 years and has four children.</p>
	<p>Dr. Michael Munsch is board member of Creditreform Rating AG, a leading rating agency for medium-sized enterprises. Dr. Munsch studied Corporate Finance at the University Essen. He received a PhD in the area of Risk Management in International Finance. Dr. Munsch was appointed to the board of Creditreform Rating AG in August 2000. Before he was director of the division Risk Management of the Verband der Vereine Creditreform e.V. and member of its executive board. After conclusion of his academic studies, he worked in the field of corporate account management for a major bank. Afterwards he was active in the finance department of an international corporate group.</p>
	<p>Robert L. Schulze, Lawyer for Juristische Beratungskanzlei Schulze, Brutyan & Partner, has been practising law for 25 years now and is partner and owner of a law company with offices in Duren (Germany), Moscow (Russia) and Tiflis (Georgia). He is mainly involved in international business law for multinational clients like Daimler, Chrysler, ABB, Nestle and others.</p> <p>On behalf of German institutions, he advised Russian governmental institutions in Russia and other CIS countries, commenting on the Russian law regarding foreign investments and introducing law drafts to the Russian State Duma.</p>



	<p>Dr. Dieter Suedhofen, Managing Director at Creditreform International E.V., Germany, graduated in computer science from the Technical University of Aachen and achieved his Ph.D in 1986. He then joined Philips Kommunikations Industrie AG and worked in Strategic Marketing for 3 years. In 1989 he joined Creditreform, a leading supplier of business credit information and debt collection services in Europe, where he has been responsible for international services since 1990. Since 2008 he is Managing Director of Creditreform International, the umbrella organisation of the Creditreform operations in 21 European countries and China.</p>
	<p>Tracey Thomas, Credit Manager EMEA at Elsevier BV, began her career in accounting where she achieved her degree in accountancy whilst working for a local authority in Wales. After 7 years she became the Insurance and Risk Manager for the same Local Authority and was an active member of the CII (The Chartered Insurance Institute). During this role Tracey was responsible for the Risk Management budget for which the intention was to finance schemes that reduced the risk of claims against the Authority. She remained in this role for 13 years before relocating to the Netherlands where she began her career in Credit Management. Her current role is Credit Manager within the EMEA region and her team continually achieves excellent results in both collecting payments and managing the credit risk of their customers.</p>
	<p>Harold Verhofstadt is Supervisor of Credit Risk & Collections for SABIC in The Netherlands.</p>
	<p>Freddy Van den Spiegel, Keynote Speaker, is BNP Paribas Fortis' chief economist. He is also a Professor at the Free University Brussels, where he teaches courses in Financial Management, Financial Markets and Financial Institutions, a Visiting Professor at Warsaw University since 1992 and several other European and US Universities. As an economist, he has a specific interest in the effects of European integration and worldwide globalisation on financial markets and risks.</p> <p>His other specific field of interest is Banking Regulation and Supervision: he is Chairman of the Steering Group regulation and supervision of the European Financial Services Round Table. Also, he was a Member of the European Commission expert group, preparing the priority programme for the commission for 2005-2009. He is Chairman of the Consultative Panel of CEBS, Member of the Inter Institutional Monitoring Group for EU financial</p>



	integration (mandate of the European Parliament), and Chairman of ELEC Belgium (European League for Economic Cooperation).
	<p> Jacques Vincken, Royal Dutch Shell Downstream Credit Manager Europe & Africa and Global Commercial Fleet, has worked in the Finance function of Shell for over 27 years in various businesses (Upstream, Chemicals, Downstream), has extensive experience in Commercial Finance and is a true Credit professional. Mr. Vincken has had overseas assignments in various Shell divisions and companies. In his previous job as Global Credit Manager for Shell Chemicals, he successfully standardized the Credit Management processes of Shell Chemicals on a global basis and has made the organization a cash conscious environment throughout. In addition, Mr. Vincken set up successful Credit Strategies for Shell Chemicals that are still very successful and have helped Chemicals through the crisis with minimum bad debt. He has also launched a successful China Credit strategy. </p> <p> Mr. Vincken received the CEO Awards in 2007 and 2008 for his success in the Credit and Contract management processes. He is a strong believer in professional Credit Management supporting businesses in their growth strategies and giving added value. The Chemicals Credit Strategy was a great success, leading the Credit organization within Shell Chemicals towards the professional arena. In his new job in Shell Downstream Mr. Vincken has embarked on several new initiatives, all aimed at bringing Credit Management in Europe to the next higher professional level. A special new exciting journey is the “EU Hunt for Ca\$h”, not only establishing a well-oiled cash machine, but at the same time embarking on a massive mindset change, transforming a big organization from reactive to very proactive, bringing in speed and increased performance in the Debt Collection and Recoveries. At the same time he is setting up new Credit Strategies that will help the business in their growth strategies. </p> <p> Mr. Vincken is an active member of various external Credit Associations, previously the Finance Credit & International Business, the Institute of Credit Management, and the European Chemicals Credit Association, and now also International Credit and Trade Finance (ICTF). He also serves as an active board member and chairperson within some of these organizations and is a frequent speaker on credit management topics at various conferences around the world. </p>
	<p> Charles Zondag is affiliated with Zanders as a Business Associate. His advisory services focus on the diverse applications of credit risk management and in particular counterparty risk, rating tools, retail risk </p>



management, loan pricing, Basel II and Basel III. He focuses on the financial sector as well as proper application of credit risk techniques for corporate and (semi-) public institutions.

Charles graduated from the Erasmus University in Rotterdam (1987), International Economics, has 22 years international banking experience and 6 years' experience as a consultant. During his career he acquired a comprehensive understanding of banking and especially credit risk management (both corporate and retail), with in-depth expertise in credit risk modeling, credit risk processes & tooling and policies. Charles has been involved in the implementation of Basel II from 2002 onwards and has a specific attention for Basel III.

Besides his extensive banking knowledge, Charles has arranged for diverse training courses and workshops for a wide audience. These experiences allow him to combine technically advanced solutions with a practical approach.