With the global economy facing uncertainty, credit being squeezed and the UK manufacturing sector in sharp decline, effective credit management is now of paramount importance if plastics firms are to survive. To help the industry combat unprecedented conditions the British Plastics Federation has gathered together some of the leading speakers in the world of credit management to equip your company with the tools it needs to survive in this period.

This seminar will focus on how the current crisis will affect your business and provides you with proactive steps to reduce risk and improve your profitability.

**Topics will include...**
- Should your organisation modify its current credit policy?
- What extra rules should be applied to your credit system in 2009?
- What are the warning signs from a customer in trouble
- How your organisation can gain finance in a tough market
- Understanding the balance between credit and sales
- How the law can help you when companies default
Credit Management in the Plastics Industry
Reducing Risk During The Downturn

SESSION 1: Chaired by Philip Law, BPF

10.00   Registration and Coffee

10.30   Introduction and Overview

10.35   Sales Versus Credit: The Eternal Dilemma (David Hawkins, CPA PAID)
♦ How far should companies modify their credit policy in the current climate
♦ What extra rules should you bring into your credit system for 2009
♦ The issues companies are currently facing when giving credit terms
♦ The importance of having a firm credit control policy

11.00   Total Credit Management (David Hawkins, CPA PAID)
♦ Information – Knowing who you’re dealing with so you can grant credit with confidence
♦ Collection – Having a robust system in place that enables you to be paid on time and still maintain good will
♦ Protection – Making sure any debts that remain unpaid don’t turn into bad debts

11.20   Overview of the Enterprise Finance Guarantee (Phil Bidwell, Barclays)
♦ Overview of the Government guarantee available to business customers unable to provide security and/or meet normal borrowing criteria allowing companies to borrow up to £1,000,000

11.30   Coffee Break

11.45   Insuring Against Credit Risk (Mark Sanderson, Willis Commercial Network)
♦ An overview of current market conditions
♦ How companies can help themselves

12.30   Networking Lunch

SESSION 2: Chaired by Philip Law, BPF

1.15    Credit Scores and What They Are Based On (TBC)
♦ The global credit squeeze and its impact on your customers’ payments
♦ Data and its sources
♦ Usefulness and legality of credit circles
♦ Information tools at your disposal: credit reports and credit ratings
♦ The accuracy of credit reports and when to ignore the warnings
Seminar Outline
The seminar is designed to give attendees a thorough overview of the key issues of credit management, with an insight into the best way to manage credit, assess credit risk and the legal steps you should take should you not get paid. This seminar will demonstrate that through a thorough understanding of credit management and by implementing relatively marginal improvements in policy substantial dividends can be obtained in terms of putting your business on a secure footing.

Who Should Attend?
This interactive seminar is aimed at anyone responsible for credit management and credit control, such as Financial Directors, Credit Managers and anyone involved in collection. It will also give key sales personnel a comprehensive understanding of credit issues when they are dealing with customers.
For further information please contact:
The BPF Events Team

Email: dgreenaway@bpf.co.uk   Telephone: +44 (0) 20 7457 5047
Fax: +44 (0) 20 7457 5045
Post: BPF, 6 Bath Place, Rivington St, London, EC2A 3JE

REGISTRATION FORM FOR SEMINAR 25th FEBRUARY 2009
PLEASE FAX OR POST BACK TO THE ABOVE ADDRESS

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### Terms and Conditions

All payments must be completed by the commencement of the seminar. A VAT receipt will be issued on receipt of your payment and forwarded to you together with joining instructions.

**Cancellation:** If you are unable to attend after having confirmed your registration, please inform us in writing so that your registration may be transferred to any member of your company.

**Refunds:** A charge of 20% will be made on written cancellations received after 23rd February 2009 — No refund will be given after the this date.

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