

Veolia ES UK – Credit Manager
Brian Morgan





**Get rid of the
box!!**

**Getting Better
Never Stops**



Risk – is what you make of it



Risk – Need for Change



Measuring and Monitoring

If you don't measure, *you can't control*
If you don't control, *you can't manage*
If you don't manage, *you can't improve*

...If you are not continuously
improving -
you are not managing,
just supervising



Most financial and other data will tell you only what you have done and not where you are going



The rear view mirror tells you where you have been (and what's behind)

Leading and Lagging

Lagging

- Debtor Days
- Aged Debt
 - Over 90 Days
 - Over 180 Days
 - Over 365 Days
- Unallocated Cash
- Bad Debt

Leading

- Number of Calls
- Disputes
- Credit Notes
- LBA's to Stat Demands or Claim forms

- Risk Assessment

What do you measure?

Turning Information into Intelligence



Tom Peters

**Excellent firms don't
believe in excellence**

**.....only in constant
improvement and
constant change.**

