

Financial services – today's questions, tomorrow's solutions

17 and 18 October 2007, Hôtel Concorde Berlin

Host



Hans-Werner Scherer,
Chairman of the Board
of Directors, KG EOS
Holding GmbH & Co

The congress's main topics

- Current developments in the financing sector
- Eastern Europe – growth market par excellence
- Sales strategies in the future
- New financing methods for SMEs

Keynote speaker



Ulrich Wickert,
Journalist, author
and TV presenter

Congress with parallel forums on the first day

Forum A: Risk and Information Management

Forum B: Outsourcing of Receivables Management

Forum C: Cash Flow Management

Moderator



Prof Dr Stephan Paul,
Chair of Financing
and Credit Services,
Ruhr-Universität Bochum

With first-hand reports from the following companies

BAG Bankaktiengesellschaft – Donau-Universität Krems for Economics and Management – Evotec AG – Experian Ltd. – FIAT Bank GmbH – HeidelbergCement AG – IBM Ltd. – KOCH IMMOBILIEN IVD – Petrol d.d. – Raab Karcher Baustoffe GmbH – Santander Consumer Debit GmbH – Slovenská Sporiteľňa, a.s. – Stadtparkasse München – The Institute of Credit Management – UniCredit Bulbank – VÚB, a.s.

Evening event

Attractive evening programme
on 17 October 2007

'Get ready for the future!'

EOS Congress 2007

www.eos-congress.com

Your partner for financial solutions



In times of intensifying competition, efficient receivables management takes on immense importance.

Legal challenges in the regulatory field, the search for strategies to enhance companies' own profiles and the growth market of Eastern Europe are just some of the issues driving the current changes in the financial industry. In addition, securing cash flow, efficient risk management and the outsourcing of receivables management are currently the focus of numerous discussions. This is not something that applies only to large businesses. Small and medium-sized businesses in particular are trying out new approaches in order to position themselves well in the competitive arena.

The difficult market environment on the one hand, and the prevailing growth targets on the other, determine what is required of your credit and receivables management. So it's the right time to broaden your field of vision – always with the aim of optimizing your management of growth and risk. Benefit from an exchange of experiences beyond your own operational boundaries. Come along to our congress and inform yourself about the latest developments and the challenges they bring for your industry:

- How do you obtain a comprehensive market overview in the receivables management field?
- How can companies minimize their risks efficiently while optimizing their opportunities?
- What would be an adequate financing strategy for your company?
- What forms of financing could you use to counteract financing bottlenecks?
- What kind of information about your customers is the most important?

This congress is designed for:

management board members, managing directors, executives and specialists from the fields of

- Finance
- Controlling
- Banking
- Law
- Accounting
- Arrears/Receivables management
- Accountancy
- Risk management

at enterprises ranging from large SMEs to international groups in all sectors.

First day of the congress

Wednesday, 17 October 2007

9.30–10.00 Reception with coffee and tea, distribution of the congress documents
Opening of the exhibition

10.00–10.15



The moderator gives the welcoming address and opens the congress

Prof Dr Stephan Paul, Chair of Financing and Credit Services,
Ruhr-Universität Bochum

10.15–10.30



Opening address by the host

Hans-Werner Scherer, Chairman of the Board of Directors,
KG EOS Holding GmbH & Co

10.30–11.15



Keynote: Changing values

Ulrich Wickert, journalist, author and TV presenter

11.15–11.30

Questions and discussion

11.30–12.00

Break with coffee and tea

12.00–12.30

Déjà-vu – Has the German financial sector already overcome its crisis?

- Key empirical figures from the German banking industry
- The debate about the three-pillar structure
- Looking for new strategies for banks to carve out a clear identity
- Homework for the corporate financial sector



Prof Dr Stephan Paul

12.30–13.00

The impact of good credit management across the entire business

- 'Best practice' credit management can add value at every stage of the business cycle
- From finding the right customers, to maximizing potential sales, to delivering business efficiency
- Empowered credit management is much more than just cash collection, it's a profit centre rather than a cost centre



Philip King, General Director, The Institute of Credit Management

13.00–13.15

Questions and discussion

13.15–14.45

Aperitif and lunch

Parallel forums

Forum A:

Risk and Information Management

14.45–15.00 **Moderation, introduction to the speakers**



Prof Dr Stephan Paul

15.00–15.45 **Optimization in collections and recovery**

- Optimization call centres
- Optimization benchmark
- Optimization people
- Optimization strategies



Bob Welsh, Principal Consultant, Collections and Recovery Solutions, IBM Ltd.

15.45–16.15 **Break with coffee and tea**

16.15–17.00 **Integrated risk management for enhancing the value chain**

- Risk-minimizing credit policy versus risks/opportunities
- Capital costs
- Customer clustering
- Pricing models for the efficient management of your risk portfolio



Dr Markus Riess, Head of Service/Consulting, Raab Karcher Baustoffe GmbH

17.00–17.45 **The future of risk management – current developments and trends**

- Components of risk management
- The development of treasury management at banks and savings banks



Dr Bernd Hochberger, Head of Treasury, Stadtparkasse Munich

17.45–18.15 **Questions and discussion**

18.15 **End of the first congress day**

19.00 **Start of the evening event**

Forum B:

Outsourcing of Receivables Management

14.45–15.00

Moderation, introduction to the speakers

Lara Flemming, KG EOS Holding GmbH & Co



15.00–15.45

Optimizing the processes all along the value chain

- The four pillars of successful receivables management
- Further indicators of success
- Specialization and/or 'assembly-line' processing?
- Practical experience

Manfred Schmidbauer, Head of Receivables Management, FIAT Bank GmbH



15.45–16.15

Break with coffee and tea

16.15–17.00

Managing operating receivables in the Petrol Group

- Strategy for the collection of receivables
- Automated computer supported system (blocking, automatic limits, manual limits, dunning procedures, dealing with customers individually)
- Online access to national and international rating systems and databases
- Remuneration of sales representatives depending on receivables balance

Mag. Alenka Vrhovnik Težak, Member of the Board and CFO, Petrol d.d.



17.00–17.45

Outsourcing of receivables management – opportunities and risks

- Emerging markets specifics and solutions:
 - benefits of outsourcing
 - quick results without 'big' investments
- Risks:
 - damage to image resulting from firm actions against debtors
 - quality assurance for the application of international standards
 - best practice in collection processes
- Efficiency management

Dr Peter Harold, Deputy Chairman of MB and Chief Operating Officer, UniCredit Bulbank



17.45–18.15

Questions and discussion

18.15

End of the first congress day

19.00

Start of the evening event

Forum C:

Cash Flow Management

14.45–15.00

Moderation, introduction to the speakers

Markus Burkhardt, KG EOS Holding GmbH & Co



15.00–15.45

Building up consumer collections and recovery capacities in Slovakia

- Development of consumer finance markets in CEE
- Growth drivers and risks
- Evolution of collection methodology and process
- The collections cycle and recent developments
- What the future holds



Jonathan Locke, Member of the Management Board, Chief Risk Officer, VÚB, a.s.

15.45–16.15

Break with coffee and tea

16.15–17.00

Efficient management of problem credits

- Integrating a 'bad bank'
- Disposing of risk
- Processing problem credits



Udo Wittler, Chairman of the Board, BAG Bankaktiengesellschaft

17.00–17.45

Immobilienworkout – lengthy ordeal or quick solution?

- Non-performing real estate loans – the unpopular growth market
- Realization by auction – the never-ending story
- External receivables management – an efficient alternative



Christian Koch, Managing Director, KOCH IMMOBILIEN IVD

17.45–18.15

Questions and discussion

18.15

End of the first congress day

19.00

Start of the evening event

Second day of the congress

Thursday, 18 October 2007

8.30–9.00 Reception with coffee and tea

9.00–9.15



Opening of the congress's second day by the moderator, summary of the forums
Prof Dr Stephan Paul

9.15–9.45



Eastern Europe – growth market par excellence

- Development of the banking market in the CEE region in recent years
- Interconnection between growing purchasing power and demand for financial services
- Main challenges

Mag. Regina Ovesny-Straka, Chairman and CEO, Slovenská Sporiteľňa, a.s.

9.45–10.15



Entering Eastern Europe – opportunities and risks

Klaus Schwind, Head of Accounting, HeidelbergCement AG

10.15–10.45



Selling without orientation sells customers short!

- The unsatisfactory day-to-day selling situation at banks
- One strategic concept beats 100 promotions
- International examples show the way

Dr Christian Rauscher, Lecturer, Donau-Universität Krems for Economics and Management

10.45–11.00

Questions and discussion

11.00–11.30

Break with coffee and tea

11.30–12.00



Receivables management in the auto finance environment

- Issues of and backdrop to project implementation
- Why have a professional collection management system?
- Implementation of the project
- Outlook and learning experience

Peter Hemkentokrax, Managing Director, Santander Consumer Debit GmbH

12.00–12.30 Examining subscription in telecommunication companies and working out how to protect yourself

- Establish a 'zero tolerance' to fraud
- Learn from internal experiences
- Share your experiences with other companies
- Check the retailer's history
- Check your employees



Phil Watson, Head of Experian Decision Analytics, UK, Experian Ltd.

12.30–13.00 Alternative financing channels from the point of view of a biotech company

- Private financing rounds
- Financing via the capital market
- Project financing
- Balance-sheet-based financing
- Cash-driven M&A transactions



Jan Thyen, Senior Vice President Corporate Finance, Evotec AG

13.00–13.30 Concluding discussion

13.30 End of the congress and snack



5 good reasons for you and your specialist department's employees to visit this congress:

1. You'll receive a comprehensive overview of how your company's future can be secured: current developments, the use of efficient receivables management, innovative financing strategies and preventive risk management.
2. You'll be given a comprehensive description of the trends in the form of an international comparison.
3. You'll inform yourselves about the efficient outsourcing of receivables management.
4. You'll learn which debt purchase instruments are possible.
5. You'll find out how to obtain and assess information about your customer's risk situation and credit rating.

Review of the EOS Congress 2005

Now the challenges of the future are being taken on – this was the message of the third EOS Congress. Numerous contributions of a theoretical and practical nature showed how that works.

Economic downturn, changed legal framework, competition from abroad – these are big challenges for German companies. But there was no sign of resignation or uncertainty at the third EOS Congress in Berlin on 19 and 20 October 2005. The 130 or so participants entered into the spirit of things with discernible élan to inform themselves about efficient risk management and innovative financing strategies. 'We've got to get moving. Many German companies are now realizing this after a long period of standstill,' said Hans-Werner Scherer, Chairman of the EOS Board of Directors, in emphasizing the new mood of optimism.



Practical origins, practical purposes

One of the important messages to come from this congress was that receivables management functions across departmental boundaries. This is shown impressively by practical examples at, for example, DaimlerChrysler Bank AG, HEW AG and Hamburger Sparkasse.

'It's very interesting to hear how other companies are positioned,' says Manuela Blank, credit manager at EnBW Energie Baden-Württemberg AG, who has been pursuing a holistic approach to receivables management for a year now. 'Ultimately, we're all faced with the same problems.'

Another focal point was: What will Basel II change? 'Many entrepreneurs fear this body of rules for no reason,' believes Professor Christoph Börner from the University of Düsseldorf. 'It provides for things that a good businessman should do anyway in his company management.'

In balance: innovation and risk

And how is a company made fit for the future? On the second day, keynote speaker Dr Michael Otto, CEO of the Otto Group, stressed the growing importance of shareholders' equity as a guarantor of independence. His opinion is that 'The key to strengthening shareholders' equity lies in the use of innovative financing instruments.' A clear challenge. But the question of what instrument suits what company has to be examined individually. 'It's always crucial to preserve the balance between innovation and risk,' says host Hans-Werner Scherer.

Photos from the EOS Congress 2005 can be found at:

www.eos-congress.com



Evening event in the 'Mittelbar': 'Get ready for the future!' on 17 October 2007

Relax in the evening after an informative day at the congress: enjoy culinary and artistic highlights in the centre of Berlin, Germany's capital. The stylish, open-plan 'Mittelbar' is the centrepiece of the modern Axel-Springer-Passage. A 40-metre bar made from black basalt, two large aquariums and classic furnishings make the 'Mittelbar' an ideal place to unwind – right in the middle of hectic big-city life.

In a futuristic ambience, a varied evening programme with exciting acts and captivating music awaits you. Just take it as it comes and enjoy a hint of the 'future', in culinary terms too.

To ensure a stress-free start to the evening, you'll have the opportunity of using our free shuttle service to the 'Mittelbar' at 19.00 hrs. It will take you there directly from the Hôtel Concorde. After the event comes to an end at around 23.30 hrs, our shuttle service will ferry you comfortably back to the hotel.

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Congress management



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Registration

by fax to **Katja Büttenbender: +49 (0) 211/96 86-47 51**

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Yes, I/we will attend on 17 and 18 October 2007

[P9100022M012]

- at the price of EUR 895 plus VAT per person
 - at the **special price** of EUR 795 for **EOS clients** plus VAT per person
- I will attend **Forum A** or **Forum B** or **Forum C**
 the evening programme [17 October 2007]
- Unfortunately, I cannot attend. Please send me the **Congress documents** for the price of EUR 195 plus VAT.
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Who decides on whether you attend?

I myself or _____

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Number of employees: up to 20 21-50 51-100 101-250
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How to register:

Tel: +49 (0) 211/96 86-37 51
Fax: +49 (0) 211/96 86-47 51
E-mail: katja.buettenbender@euroforum.com
Internet: www.eos-congress.com
Post: IBC EUROFORUM GmbH,
P.O. Box 11 12 34, 40512 Düsseldorf, Germany

Queries about the Congress

Katja Büttenbender
Tel: +49 (0) 211/96 86-37 51
E-mail: katja.buettenbender@euroforum.com

Date and place

17 and 18 October 2007, Hôtel Concorde, Berlin
Augsburger Straße 41, 10789 Berlin, Germany
Tel: +49 (0) 30/800 999-0
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In the Congress hotel there is a limited quota of rooms available at a reduced price. Please reserve your room directly with the hotel using the keyword "EOS/EUROFORUM".

Terms of participation

The fee for this Congress covers the documents, lunch, drinks during breaks and the evening programme, plus VAT, per person and will be due upon receipt of the invoice. After we receive your registration you will be sent a confirmation. The registration can be cancelled (only in writing) free of charge up to 14 days before the function begins; for later cancellations, half of the attendance fee will be charged. If someone fails to appear or cancels on the day of the function, the entire attendance fee will be charged. We will be glad to accept a replacement participant at no additional cost. The organizers reserve the right to change the programme for compelling reasons.

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- Finance
- Controlling
- Banking
- Law
- Accounting
- Arrears/Receivables management
- Accountancy
- Risk management

at enterprises ranging from large SMEs to international groups in all sectors.

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