

Car Finance

First name	Last name	Job title	Company
David	Andrews	Managing Director	Ford Credit
Malcolm	Banfield	Sales Director	RCI Financial Services
Simon	Barrass	F&I Director	JCT600
Paul	Bentley	Retail Operations Director	Lookers Motor Group
Mike	Britton	Director	Barclays Partner Finance
James	BroadHead	Managing Director	Close Motor Finance
Don	Brough	Chief Executive Officer	First Response Finance
David	Challinor	Managing Director	The Funding Corporation
Peter	Cottle	Business Development Director	Startline Motor Finance
Joe	Crump	General Manager	Honda Finance Europe
Adrian	Dally	Head of Motor Finance	FLA
Mike	Dennett	Chief Executive Officer	BMW Financial Services
Robert	Dodson	F&I Operations Director	Sytner Group
Paul	Elder	Group F&I Manager	Inchcape Retail
Andy	Entwistle	Managing Director	Car Dealer Magazine
David	Enwright	Chief Operating Officer	1st Stop Car Finance
Doug	Gillies	Managing Director	Toyota Financial Services
Martin	Goodwin	Group F&I Compliance Manager	Listers
Stewart	Grant	Commercial Director	Santander Consumer Finance UK
Gerald	Grimes	Managing Director	Hitachi Capital
Spencer	Halil	Director	Alphera Financial Services
Paul	Harrison	Head of Motor Finance	Auto Trader
Sam	Harvey	Head of Group F&I	Jardine Motors
Eddie	Hawthorne	Chief Executive Officer	Arnold Clark
Shamus	Hodgson	Managing Director	Moneybarn
Richard	Hoggart	Chief Executive Officer	DSG Financial Services
Alex	Hughes	Managing Director	FCA Automotive Services
John	Hughes	Director	Mann Island Finance
David	Johnson	Group F&I Director	Perrys Motor Sales
Bob	Jones	Chief Executive Officer	Blue Motor Finance
Richard	Jones	Managing Director	Black Horse
Jeremy	Levine	Director	Evolution Funding
Oliver	Mackanness	Managing Director	Billing Finance
David	Maloney	Managing Director	Volkswagen Financial Services

James	McGee	Managing Director	Northridge Finance
Bob	Middleton	Managing Director	Mercedes-Benz Financial Services
Didier	Petris	Chief Operating Officer	BNP Paribas Personal Finance
Julian	Rance	Head of Car Finance	Paragon Bank
Steve	Reynolds	National Sales Manager	Marsh Finance
Louis	Rix	Director	CarFinance247
Steve	Rowe	Head of F&I	Pendragon
John	Simpson	Managing Director	Moneyway
Mark	Smith	Executive Chairman	The Car Finance Company
Peter	Stewart	Director of Business Development	Vertu Motors
Adam	Tott	Managing Director	Big cars
Mark	Tweed	Managing Director	GMAC
Paul	Watkins	Operations Director	PSA Finance UK
Karl	Werner	Divisional Chief Executive Officer	Motonovo
James	Wilkinson	Chief Executive Officer	Zuto
Nigel	Williams	Head of Business Innovation	BEN

Commercial Finance

First name	Last name	Job title	Company
Peter	Alderson	Managing Director	LDF
Jonathan	Andrews	Global Chief Executive Officer	Siemens Financial Services
George	Ashworth	Managing Director	Santander Asset Finance
Debbie	Bell	Managing Director	ABN AMRO Commercial Finance UK
Andrew	Bester	Group Director & Chief Executive Officer	Lloyds Bank Commercial Banking
Steve	Bolton	Co-Head of Asset Finance	Barclays
Tim	Corbett	Managing Director	BNP Paribas Commercial Finance UK
Cormac	Costelloe	VP & General Manager	Dell Financial Services EMEA
Ian	Cowie	Managing Director	Lombard, RBS Invoice Finance
Carl	D'Amassa	Managing Director of Business Finance	Aldermore
Neil	Davies	Chief Executive Officer	Close Asset Finance
Gabriele	D'uva	UK Managing Director	GE Capital Equipment Finance
Carmen	Ene	Chief Executive Officer	3 Step IT
Tracey	Ewen	Managing Director	IGF Invoice Finance
Mike	Francis	Head of Banking for Business	Investec
Sam	Geneen	Chairman	Star Asset Finance
Simon	Goldie	Head of Asset Finance	FLA
Kerry	Howells	Managing Director	Tower Leasing

David	Hunter	Director, Asset-based Lending	Clydesdale Bank
Louise	Ikonomides	Managing Director	Virtual Lease Services
Paul	Jennings	Managing Director	JCB Finance UK
Matt	jones	Head of Asset Finance	Henry Howard Finance
Rob	Lankey	Interim Chief Executive Officer	NACFB
Alan	Leesmith	Secretary General	European Captives Forum
Rhydian	Lewis	Chief Executive Officer	Ratesetter
Jeff	Longhurst	Chief Executive Officer	ABFA
Paul	Lynam	Chief Executive Officer	Secure Trust Bank
Kieran	Marshall	Head of Finance & Leasing	AIB
Mary	McNamara	Chair of Governors	Leasing Foundation
Nathan	Mollett	Head of Asset Finance	Metro Bank
Rahul	Pakrashi	Chief Risk Officer	Funding Circle
Steven	Pateman	Chief Executive Officer	Shawbrook
David	Postings	Global Chief Executive Officer	Bibby Financial Services
Mark	Ripley	Joint Managing Director	Premier Asset Finance
Caroline	Roberts	Managing Director	Bibby Leasing
Allan	Rossiter	Director	First Independent Finance
Chirag	Shah	Chief Executive Officer	Nucleus Commercial Finance
Nick	Simpson	Managing Director	Asset Finance Solutions
Caroline	Sinclair	Corporate Director	HSBC Invoice Finance
Keith	Softly	Head of Fixed Assets	Lloyds Bank Commercial Banking
Steve	Swift	Managing Director	Kennet Equipment Leasing
Adrian	Taylor	Head of Cashflow	Paragon Bank
David	Thompson	Chief Executive Officer	Close Brothers Invoice Finance
Giles	Turner	Managing Director	SG Equipment Finance UK
Nick	Walsh	Director of Invoice Finance	Santander
Tristan	Watkins	Chief Executive Officer	BNP Paribas Leasing Solutions UK
Philip	White	Commercial Director	Wesleyan Bank
Peter	Wilson	Chief Executive Officer	British Business Bank Investments
John	Worton	Joint Chairman	Shire Leasing
Gavin	Wraith-Carter	Managing Director	Hitachi Capital Business Finance

Consumer Finance

First name	Last name	Job title	Company
Alexia	Antoniou	Group Head of Loss Recoveries	Co-operative Financial Services
James	Appleby	Head of Credit Operations	Vanquis Bank

Chris	Ball	Head of Collections and Recoveries	Nationwide Building Society
Dudley	Barber	Senior Manager	Capital One
Mark	Bardsley	Chief Executive	Non Standard Finance
Jonathan	Baum	Chief Credit Officer	Lloyds Banking Group
Nicholas	Beal	Group Director of Legal & Compliance	Amigo Loans
Peter	Behrens	Co-founder and Chief Operating Officer	Ratesetter
Andrew	Bennett	Senior Supplier and Service Manager	Barclay Card
Tasneem	Bhamji	Head of Business Transformation	Lloyds Banking Group
Feike	Brouwers	Chief Risk Officer	Tesco Bank
Charles	Buchan	Head of Consumer Credit Risk	RBS
Paul	Burdell	Chief Executive Officer	Link Financial
Matthew	Caven	Director, Collections and Recoveries	New Day
Juan	Colombas	Chief Risk Officer	Lloyds Banking Group
James	Cornell	Chief Executive Officer	Lowell Group
Stuart	Daniels	Head of Credit	JD Williams
Jane	Davies	Manager - Financial Solutions	RCI Financial Services
Jasper	Davy	Head of Debt Management	RBS
Chris	deBoer	President & CEO	Global Analytics Holdings
Mark	Delahunty	Head of Collections and Recoveries	M&S Bank
Peter	Dockar	Head of retail Credit Services	Europe HSBC
Nick	Drew	Managing Director	CashEuroNet
Julia	Dunn	Chief Risk Officer	Nationwide Building Society
Carsten	Egeriis	Chief Risk Officer	Barclays UK
Mikael	Ericson	Chief Executive	Intrum Justitia
Hugh	Fitzpatrick	Chief Risk Officer	Shawbrook Bank
Keiran	Foad	Chief Risk Officer	Santander
John	Foster	Head of Mortgage Collections & Recoveries	RBS
Adam	Freeman	Chief Executive Officer & Co-Founder	Mr Lender
Angel	Galayo	Global Head of Collections	Wonga
Aileen	Gillian	Chief Risk Officer	Metro Bank
John	Godfrey	Senior Manager	Black Horse
Jaime	Graham	Credit Operations Director	Lloyds Banking Group
Simon	Green	Head of Collections & Recoveries	Lloyds Banking Group
Mark	Gregory	Senior Supplier Manager, Recoveries	Barclays
Adam	Gwatkin	Head of Collections and Debt Sale	Virgin Money
Jonathan	Hague	Head of Risk, Home Credit Division	Non Standard Finance
Matt	Handley	Chief Risk Officer	M&S Bank

Kevin	Hayes	Chief Risk Officer	Secure Trust Bank
Rick	Hunkin	Chief Risk Officer	Williams and Glyn
Graham	Hunt	Head of Collections, UK and Ireland	Aviva
Nick	Isaacs	Senior Credit Risk Director	Elevate
Gary	Jones	Head of Recoveries	HSBC
Richard	Kernick	Head of Risk Strategy	Santander Consumer (UK)
Matthias	Kroner	Chief Executive	Fidor Bank
Sheryl	Lawrence	Chief Risk Officer	Provident Financial Group UK & ROI
Zach	Lewy	Founder and Executive Director	Arrow Global
Mourad	Malki	Head of Collections	Richmond Group
Marie	Marsden	Head of Credit Operations	Shop Direct
Sarah	Marshall	Head of Recoveries	Santander / Geoban UK
Paul	Mason	Executive Director	Student Loans Company
Val	McCarren	Head of Collections & Recoveries	Tesco Bank
Sharon	McIntire	Dealer Credit Manager	Ford Motor Credit
Fraser	McNeill	Chief Risk Officer	Coventry Building Society
Rob	McQuade	Chief Credit Officer	Bank of Ireland
Michael	Middlemiss	Head of Credit Risk	Sainsbury's Bank
Stuart	Mills	Chief Risk Officer	Premium Credit
Marie	Moffatt	Head of Collections and Recoveries	Zopa
Mark	Mullington	Chief Risk Officer	Sainsbury's Bank
David	Murphy	Head of Mortgage Collections Strategy	Lloyds Banking Group
Najib	Nathoo	Chief Executive Officer	Hoist Finance UK
Eddie	Nott	Chief Executive	1st Credit
Ged	O'Neill	Chief Executive, Co-founder	Auden
Christine	Palmer	Chief Risk Officer	Aldermore
Tiku	Patel	Chief Executive	PRA Group Europe
John	Pears	Credit Risk and Operations Director	Shop Direct Group
Steven	Pickering	Chief Risk Officer	Co-Operative Bank
David	Poole	Chief Risk Officer	Bright house
Mark	Price	Chief Credit Officer	Metro Bank
Sean	Rahilly	Executive Director	CashEuroNet
Dennis	Readman	Consumer Credit Risk Director	Barclays UK
Paul	Rippon	Chief Risk Officer	Monzo Bank
Peter	Rossiter	Chief Risk Officer	Starling Bank
Cyrille	Salle de Chou	Chief Risk Officer	HSBC Retail and Wealth Management
Brian	Seal	Chief Credit Officer	Atom Bank

Raj	Singh	UK Managing Director	AvantCredit
Alasdair	Skeoch	Head of Credit Operations	Brighthouse
Connie	Smith	Head of Collections and Recoveries	HSBC
Gavin	Smyth	Chief Risk Officer	Tandem Bank
Chris	Sparks	Chief Risk Officer	Atom Bank
Ken	Stannard	Chief Executive	Cabot Credit Management
Mark	Staveley	Chief Credit Officer	Santander
David	Stephen	Chief Risk Officer	RBS
Tracey	Swenne	Interim Head of Collections	Volkswagen Financial Services
Stuart	Sykes	Group Head of Debt Recovery	MyJar
Andy	Thomas	Director of Recoveries and Litigation	Moneybarn
Mark	Thundercliffe	Chief Risk Officer	CYBG
James	Tipler	Senior Manager	Nationwide Building Society
Stefan	Tomas	Head of Credit Risk	Home Retail Group
John	Turner	Head of Collectinns & Customer Service	Paragon Bank
Laurence	Venn	Head of Collections and Recoveries	Yorkshire Building Society
Caroline	Walton	Chief Customer Insight Officer	Dollar UK
Richard	Wells	Chief Risk Officer	Yorkshire Building Society
Ben	Whibley	Chief Risk Officer	Paragon Bank
Nina	White	Head of Collections and Recoveries	TSB
Richard	Wilson	Group Chief Credit Officer	Onesavings Bank
Nick	Winterbottom	Head of Collections Strategy and Change	National Australia Group (CYBG)
Tim	Woods	Directors	Santander
Ian	Worthington	Senior Recoveries Strategy Manager	MBNA

European 75

First name	Last name	Job title	Company
Christos	Adam	Group Chief Risk Officer	Eurobank Ergasias
Albert	Angersbach	Member of Management Board	Zagrebacka Banka
Alexandros	Antonopoulos	Chief Executive Officer	Attica Bank
Michalis	Athanasίου	Chief Risk Officer	Bank of Cyprus
Theodoros	Athanassopoulos	Executive General Manager NPL	Alpha Bank
Krista	Baetens	Chief Risk Officer	ING Belgium
Craig	Ballantine	Manager, Late Recoveries & Debt Sale	Lloyds
Ádám	Balog	Chief Executive Officer	MKB Bank
Alexander	Benos	Chief Risk Officer	NBG
Leigh	Berkley	Vice-President	FENCA

Jacques	Beyssade	Chief Risk Officer	Groupe BCPE
George	Bobvos	Director/Head of Top NPLs Office	PravEx Bank (Intesa Sanpaolo)
Pavel	Brezina	Head of Workout Strategies & NPL Sales	Erste Group
Gitte	Buchholtz	Chief Risk Officer	Finansiel Stabilitet
Andreas	Burkhardt	Chief Risk Officer	NLB Group
Andrzej	Burliga	Chief Risk Officer	Bank Zachodni
Josef	Busuttil	President	FECMA
Nicoleta	Butoi	Deputy Head CEE Credit Risk Retail	UniCredit Bank
Marcus	Chromik	Chief Risk Officer	Commerzbank
Dominic	Clarke	Chief Risk Officer	Allied Irish Bank
Sérgio	Coelho	Director of Collections & Recoveries	Bankinter
Didier	Colin	Chief Risk Officer	BRD-Groupe Société Générale
Ana	Cristina de Sousa Leal	Chief Risk Officer	Caixa Geral de Depositos
Jurgen	de Ruijter	Chief Risk Officer	Raiffeisen Bank
Richard	Engel	Director of Restructuring	PKO Bank Polski
Jorge	Freire Cardoso	Board Member- Chief Risk Officer	Banco Espirito Santo
Neil	Fuller	Chief Risk Officer	Bank of Ireland
Julie	Galbo	Chief Risk Officer	Nordea Bank
Omar	Garcia Peral	Managing Director	BBVA
Ab	Gillhaus	Chief Credit Officer	Rabobank Group
Manuel	Gómez	Managing Director - Control & Risks	SAREB
Stephen	Groarke	Chief Risk Officer	Permanent TSB
Jan	Gross	Head of Special Loans	HSH NordBank
Igo	Gruden	Director of Credit Management	BAMC (DUTB)
Søren	Holm	Chief Risk Officer	Nykredit
Krassimir	Hubchev	Senior Manager Corporate NPL	UniCredit BulBank
Damir	Ivashtinovikj	Head of Risk Management Division	Sparkasse Bank Makedonija
Amol	Karve	Global Head	HSBC
Jean-Charles	Lagache	Head of Collections & Recoveries	BNP Paribas
Diony	Lebot	Chief Risk Officer	Société Générale
Stewart	Livingstone	CCO	Santander
Vincent	Maagdenberg	Chief Risk Officer	ING Bank
Jose	María Sagardoy	Chief Risk Officer	Banco Popular Espanol
Kevin	McElroy	Portfolio and Credit Risk Manager	NAMA
Michael	Mendel	Deputy Chief Executive Officer	VolksBank
Milan	Mirkov	Head of NPL Division	Vojvodanska Banka A.D.

Bernd	Mittermair	Executive VP	Banca Comerciala Romana
Jordi	Mondéjar López	Chief Risk Officer	CaixaBank
Zsuzsanna	Nemeth	Chief Risk Officer	CIB Bank
Spyros	Papaspyrou	Executive General Manager	Piraeus Bank
Andrea	Pavlović	Chief Risk Officer	Privredna Banka Zagreb
Zeljko	Petrovic	Head of Credit Management Department	Banca Intesa
Xavier	Pierart	Head of RCR Ireland	Ulster Bank
Massimo	Prestipino	VP - Distressed Asset Management	UniCredit
Carlo	Re	Chief Risk Officer	UBI Banca
Hubert	Reynier	Chief Risk Officer	Crédit Agricole
Eugenio	Rossetti	Chief Risk Officer	Intesa Sanpaolo
Antonis	Rouvas	Chief Financial Officer	Hellenic Bank
Andrea	Rovellini	Chief Risk Officer	Banca Monte dei Paschi di Siena
Jose	Sarmento	Manager - Head of Collections	Millennium BCP
Christoph	Schoefboeck	Chief Risk Officer/Chief Executive Officer	Erste & Steiermärkische
Casper	Sonnega	Head of Collections	Santander Netherlands
Toni	Stojanovski	Chief Risk Officer	Stopanska Banka, Skopje
Johann	Strobl	Deputy Chief Executive Officer	Raiffeisen
Paolo	Testi	Chief Lending Officer	Banco Popolare
Andrea	Torri	Chief Financial Officer	ICCREA Banca
Alexander	Tscherteu	Chief Financial Officer/Chief Risk Officer	Heta Asset Resolution
Nico	Uijterwaal	Chief Risk Officer	ABN Amro
Christine	Van Rijsseghem	Chief Risk Officer	KBC Group NV
Stilian	Vatev	Chief Executive Officer	United Bulgarian Bank
Iñigo	Velázquez	Managing Director	Bankia
Matthias	Wargers	Board Spokesman	EAA
Stephan	Winkelmeier	Chief Risk Officer/Chief Financial Officer	FMS
Kelvin	Withington	Debt Sale & DCA Relationship Manager	Barclays
Mark	Wouldhave	Head of Portfolio Deleveraging	UKAR

Everyday Credit

First name	Last name	Job title	Company
Zoe	Ackland	Head of Credit Risk, Debt & Fraud	TalkTalk
Shaheen	Afzal	Higher Officer, Accelerated Payments Unit	HMRC
Alex	Ashbrook	Head of Operations	GiffGaff
Fiona	Bailey	Head of Collections	United Utilities
Tony	Ballance	Director of Strategy and Regulation	Severn Trent Water

Steve	Banks	Head of Domestic Credit	nPower
Adrian	Betts	Senior Risk Strategy	Vodafone
Kate	Blackmore	Head of Debt Analysis & Credit Risk	EDF Energy
Mark	Bowden	Chief Financial Officer	GiffGaff
Karen	BrockleBank-Lambert	Head of Billing, Revenue & Credit	Plusnet
Joel	Chapman	Head of Regulation & Compliance	BES Utilities
Zuned	Choudhury	Collections Operations Manager	Vodafone
Martyn	Cladingbowl	Head of Credit & Collections	SSE
Andy	Clayfield	Head of Credit Risk	Hutchinson 3G/Three
Lisa	Connell	Customer Manager (Debt Recovery)	Northumbrian Water
Anne	Curran	Head of Credit & Collections	Virgin Media
Matthew	Egan	Head of Finance Operations	O2
Charlotte	England	Live Credit Lead	Ovo Energy
Elaine	Faulkner	Collections Agency Manager	BSKY8
Ian	Ferguson	Head of Revenues and Benefits	Durham County Council
Mark	Field	Head of Billing & Collections	Southern Water
Barry	Foster	Head of Billing and Collections	nPower
Jane	Fraser	Revenue Operations Manager	Virgin Media
Jo	Frisby	Head of Specialist Recoveries	Centrica
Jamie	Gibson	Head of Back Office Operations	Water Plus
Sally	Gronow	Head of Customer Support & Field Operations	Dwr Cymru Water
Darren	Hall	Head of Credit Services and Originations	Virgin Media
Andrew	Hancock	Head of Customer Services	EDF Energy
Annette	Hardcastle	Head of BGR Debt Operations	Centrica
LUKe	Harrison	Agency Relationship Manager	Opus Energy
Tamsyn	Harrison-Gabbott	Head of Credit & Risk	TalkTalk
Tom	Harvie-Clark	Director of Risk & Investment	WessEx Water
Paul	Hawkins	Channel & Corporate Risk Manager	T Mobile (UK)
John	Hegarty	Credit Risk Manager	SSE
Sarah	Henry	Agency Manager	Scottish Power
Spencer	Hough	Head of Billing and Collections	Anglian Water
Geraldine	Irwin	Head of Billing Revenue and Collections	Northern Ireland Water
Ben	Jeffer	Chief Executive Officer	MOSL
Ben	Jones	Managing Director – Operations	Extra Energy
Ranjit	Krishna	Lead of Customer Risk Management	EE
Emmanuel	Laffont	Director, Group Credit Risk & Fraud	BT

Douglas	Lewis	Risk Director	Scottish Power
Sue	Lindsay	Head of Consumer Affairs	Wessex Water
Jonathan	Madill	Head of Consumer & SME Collections	BT
Charley	Maher	Managing Director	Bristol Wessex Billing Services
Simon	Markall	Head of Public Affairs	OFWAT
Matt	Mattock	Collections Strategy Manager	O2
John	McCall	Head of Metering Services	Scottish Water
Gary	McCready	Director – Commercial Planning	Dixons Carphone
Phil	Mead	Head of Credit Strategy	Dixons Carphone
Les	Metcalfe	Head of Contract and Commercial	South West Water
Barrie	Minney	Chairman	LACEF
Bard	Moe	Head of Revenue Assurance & Billing	Hutchinson 3G/Three
Claire	Moore	Head of Residential Credit Management	E.on
Amber	Morton	Head of Credit Management	Business Stream
Masha	Munro	Head of Procurement and Credit	Ovo Energy
Elaine	O'Dwyer	Head of Portfolio, Credit Risk	Tesco Mobile
Mike	O'Reilly	Collections Risk Manager	EE
Lynn	Parker	Director of Consumer Protection	OFCOM
Tracy	Porter	Head of Billings	EE
Simon	Potts	Head of Revenue Assurance and Fraud Control	Lycamobile
John	Preston	Head of Billing, Collections and Risk	Tesco Mobile
Mark	Ramsey	Debt Strategy Technical Manager	Severn Trent Water
David	Rayner	President	Certified Enforcement Agents Association
Nick	Rowe	Head of Revenues and Assessments	London Borough of Hounslow
Amanda	Scovell	Cash and Debt Manager	Thames Water
Michelle	Simpson	Head of Cost Delivery	Southern Water
Andrew	Springall	Head of Customer Experience	Co-Operative Energy
Paul	Stretton	Head of Debt and Credit	Extra Energy
Vijay	Tank	Head of Credit Operations	E.on
Meghna	Tewari	Head of Consumer Vulnerability Strategy	OFGEM
Michelle	Toovey	Head of Billing Operations	Vodafone
Mark	Wilkinson	Head of Collections	Northumbrian Water
Trafford	Wilson	Managing Director	BT Business
Marcin	Wojciak	Head of Billing and Settlement	Lycamobile

Influencer 50

First name	Last name	Job title	Company
Susan	Acland-Hood	Chief Executive	HM Courts and Tribunals Service
Sarah	Albon	Chief Executive	Insolvency Service
Stephen	Allinson	Chair	Insolvency Service Board
Andrew	Bailey	Chief Executive Officer	Financial Conduct Authority
Anthony	Browne	Chief Executive Officer	British Bankers Association
Phil	Carey	Chairman	Consumer Credit Association
Jonathan	Davidson	Director of Supervision	Financial Conduct Authority
Richard	Dennis	Chief Executive	Accountant in Bankruptcy
Simon	DUKes	Chief Executive	CIFAS, the UK's Fraud Prevention Service
Joanna	Elson	Chief Executive	Money Advice Trust
Christine	Farnish	Chief Executive Officer	Peer 2 Peer Finance Association
David	Fergusson	Co-Chief Executive Officer & President	The M&A Advisor
Chris	Fitch	Research Fellow	University of Bristol
Yvonne	Fovargue	Chair, MP	All Party Parliamentary Group
Gilliam	Guy	Chief Executive	Citizens Advice
Lord David	Hacking	President	Civil Court Users' Association
Russell	Hamblin-Boone	Chief Executive	Consumer Finance Association
Fiona	Hoyle	Head of Consumer & Mortgage Finance	Finance & Leasing Association
Malcolm	Hurlston	Founder	Registry Trust
David	Kerr	President	Insolvency Practitioners Association
Philip	King	Chief Executive Officer	CICM
John	Kirkby	Founder	Christians Against Poverty
Julian	Knight	Chair, MP	Alternative Lending, Parliamentary Group
Todd	Lansky	President	Debt Buyers' Association
Eric	Leenders	Director	British Bankers Association
Mark	Lyonette	Chief Executive	Association of British Credit Unions
David	Magor	Chief Executive	Inst. of Revenues Ratings and Valuation
David	Mond	Founder	Debt Resolution Forum
Dermot	Nolan	Chief Executive Officer	Ofgem
Mike	O'Connor	Chief Executive Officer	StepChange Debt Charity
Vernon	Philips	Director General	CIVEA - Civil Enforcement Association
Dave	Pickering	Chief Executive	Lending Standards Board
Bob	Pinder	Regional Director	Institute of Chartered Accountants
Adam	Plainer	President	Turnaround Management Association UK
John	Ricketts	President	CSA

Caroline	Rookes	Chief Executive	Money Advice Service
Catherine	Ross	Chief Executive Officer	Ofwat
Graham	Rumney	Chief Executive Officer	R3
Graham	Rusling	Executive Chair	Institute for Turnaround
Stephen	Sklaroff	Director General	Finance & Leasing Association
Paul	Smee	Director General	Council of Mortgage Lenders
Greg	Stevens	Chief Executive	Consumer Credit Trade Association
Kevin	Still	Chief Executive	Debt Managers Standards Association
Jackie	Tribe	Manager, Legal and Regulatory	UK Cards Association
Right Hon Liz	Truss	Justice Secretary	Ministry of Justice
Katherine	Turner	Deputy Director, Debt Policy and Strategy	Cabinet Office
Peter	Wallwork	Chief Executive	Credit Services Association
Jason	Wassell	Chief Executive	BCCA
Caroline	Wayman	Chief Ombudman and Chief Executive	Financial Ombudsman
Sharon	White	Chief Executive Officer	Ofcom

Knowledge & Professional Services

First name	Last name	Job title	Company
Bill	Alley	Co-Group Chief Executive Officer	Target
Denis	Baker	Chief Executive Officer	Company Watch
Peter	Birch	Financial Services Audit Partner	Deloitte
James	Blake	Chief Executive Officer and Founder	Hello Soda
Charles	Butterworth	Managing Director	Experian
David	Carter	Chief Executive Officer	Sheriffs Office
Nick	Cherry	Managing Director	Phillips & Cohen Associates
Chris	Clark	Chief Executive Officer	GBG
Karen	Clements	Chief Executive Officer, UK Retail Banking	Capita
Caroline	Colliston	Director	DWF
Bruce	Curry	EMEA Collections & Recovery Business Lead	FICO
Dean	Curtis	Managing Director	LexisNexis Risk Solutions
Robert	Doherty	Chief Operating Officer	Vision Blue Solutions
David	Edmonds	Partner	Deloitte
Alex	Ellerton	Partner	Grant Thornton UK
Christian	Erlandson	Chief Executive Officer UK, European Managing Director	Dun & Bradstreet
Darrell	Evans	Chief Executive Officer	The Consulting Consortium
Michael	Giddins	Managing Partner	Lester Aldridge

Gary	Gilburd	Chief Executive	Sigma Financial Group
Niall	Gilhooley	Chief Executive Officer	Ascent
Mike	Gordon	Group Chief Executive	Call Credit
Laurence	Hamilton	Managing Director	TDX Group
Jason	Harte	GBS, Patner	Mason Hayes & Curran
David	Harvey	Managing Director	Control Account
Philip	Holden	Executive Chairman	Drydensfairfax Solicitors
Frank	Horvath	Managing Director	Link Financial
David	Hosein	Director	OC&C
Gareth	Hughes	Chief Executive	Marston Group
Sarah	Jackson	Sales Director	Equiniti
Christian	Jacob	Managing Director	Qualco
Paul	Jenkins	Chief Executive Officer	Wescot
Andrew	Jones	Chief Executive Officer	Computershare
Ian	Larkin	Co-Group Chief Executive Officer	Target
Waine	Mannix	Head of National Recoveries Services	Shoosmiths
Andrew	McRoberts	Director	Moorcroft
Frank	Millerick	Co-Founder and Chairman	Court Enforcement Services
David	Pauken	Chief Executive Officer	Convoke
Brian	Pitt	Chief Executive Officer	Rockstead
Alex	Prentice	Client Partner	Huntswood
Ajay	Rawal	Partner	EY
Patricio	Remon	Managing Director	Equifax
Nicholas	Ross	Director of Regulatory Consulting	Huntswood
Karen	Savage	Partner	Shoosmiths
Alun	Sweeney	Country Director, UK	Atradius
Richard	Thompson	Partner	PwC
Craig	Underwood	Head of Legal Practice	Optima Legal
Doug	Waggoner	Chief Executive Officer	Echo Global Logistics
Peter	Ward	Partner	L.E.K. Consulting
David	Webber	Managing Director	Intelligent Environments
Dale	Williams	Chief Executive Officer	Telrock

Trade Credit

First Name	Last Name	Job title	Company
Katherine	Bailey	Credit Manager	Valor Hospitality Europe Limited

Andrea	Baker	Director, Credit & Collections	Inmarsat
William	Bastiaan	Partner	Credit Reform International
Miguel	Beneito	Global Credit Manager	DuPont de Nemours International Sarl
Klara	Boor	Credit Manager	Parker Hannifin SARL
Jackie	Borthwick	European Credit Manager	ABS Europe Limited
Pere	Brachfeld	Founder	APGRI, Spa
Angela	Bradbury	Global Team Lead – Global business team	Innospec
Martyn	Brooke	Credit Manager - EMEA North Region	Rockwell Automation
Gary	Brooks	Head of Transactional Finance	Hitachi Europe Ltd
Vincent-Bruno	Larger	Secrétaire Général	AFDCC
Alessandro	Buccolini	Credit Manager	Coswell S.p.A
Glen	Bullivant	Vice President	CICM
Paul	Cahill	National Credit Manager	Jewson
Theresa	Callaghan	Director	Association of Credit Professionals
Robert	Dyrcz	Founder	Polish Institute of Credit Management
David	Fisher	Head of Credit & Trade Finance London	Shell trading
Patrizio	Garziano	Credit Manager EMEA	Michael Kors
Arnold	Geelhoed	Manager, Credit Control and Treasury	Hitachi Construction Machinery
Steve	Hicks	Trade Uk Credit Manager	Screwfix Direct Ltd
Colin	Hingston	European Credit Manager	Instron
Louise	Hodgkiss	Director European Receivable	Emerson Network Power
Simon	Howell	Head of Credit	Biffa Waste Services Limited
Christopher	Hughes	EMEA Credit & accounts payable Manager	Pall Corporation
Adrian	Johnson	Director, InterNational Credit	Harley Davidson Europe
Simon	Johnson	Director of UK Credit Management	SIG plc
Stanislav	Kashin	Co-founder	RuICM, Russia
John	Kelly	Director	Doosan International
Nick	King	Head	UK and Ireland, Equinox
Martin	Kirby	Head of Credit	Adecco group
Christine	Laird	Group Credit Manager	Grafton merchanting GB Ltd
Paul	Martin	Credit Control Manager	Alliance Pharmaceuticals Limited
Vittorio	Martorano	Credit Manager Europe	SCP Europe
Alexander	Merinov	Co-founder	RiICM, Russia
Alessio	Pinna	Director Global Credit Collection	Rockwell Automation
Mike	Poole	Group Credit Risk Manager	Travis Perkins
William	Rigby	Head of Credit & Billing EMEA	Robert Walters / Resource Solutions
Jan	Schneider-Maessen	Chief Executive Officer	BvCM, Germany

Shaun	Skene	Global Director of Order to Cash and Credit	Weatherford
Jon	Swan	Credit Manager	Hatchette
Peter	Szentirmay	Founder and Chief Executive Officer	Credit Management Association
Professor Ludo	Theunissen	Founder	IvKM, Belgium
Guy	Thompson	Credit Risk Manager EMEA & China	Sun Chemical
Nick	Tiltman	Group Treasury & Credit Manager	Omnico Group
Lane	Tim	Membership Director Europe	Intl. Credit & Trade Finance Association
Atul	Vadher	International Credit Manager	French Connection
Nicolas	Vidoni	International Credit Manager	Twentieth Century Fox
Jacques	Vincken	DS Credit Manager	Europe & African & Global CF
Maarten	Wisseborn	Area Credit Manager	Parker Hannifin
Martine	Zimmermann	Global Credit Manager	F. Hoffmann-La Roche Ltd