



# CREDIT VILLAGE DAY

## MILNAN - 19<sup>th</sup> OF NOVEMBER 2014

**DEBT COLLECTION (COMPLAINTS?)  
COMPANY COMPLIANCE: KEY PERFORMANCE INDICATORS (KPI)  
AND COMPENSATION POLICY**

**Crowne Plaza Milan Linate**  
*Via K. Adenauer 3, San Donato Milanese*



Credit Village

IL VILLAGGIO PER LA GESTIONE DEL CREDITO



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### DEBT COLLECTION (COMPLAINTS?) COMPANY COMPLIANCE: KEY PERFORMANCE INDICATORS (KPI) AND COMPENSATION POLICY

The 8th edition of the CREDIT VILLAGE DAY focuses its attention on a prominent aspect related to the credit protection process: complaints.

The ongoing economic crisis makes the Italian economic situation more and more difficult. For some companies this situation represents a real drama. In the first five months of 2014 the number of companies operating in the tertiary sector which close down continues to exceed the number of those which open: basically for every new opening there are two companies which close down.

According to Cerved data, in the second quarter of 2014 more than 4.000 companies filed for a bankruptcy procedure. This number represents an increase of 14,3 %, if compared to the one of the same quarter of 2013 and this is all-time record from 2011, the year when this serial phenomenon has begun. 2013 has been also characterized by an average of 50 companies closed down every day, more than 2 per hour.

At the same time bank and individual delinquencies continue to increase. It is well known that behind an unpaid debt there are companies which suffer, close down, fire their employees. This situation bears strong consequences that often result in real human tragedies: the number of businessman and jobless' suicides due to economic reasons increased by 25% compared to previous years. In this vicious circle it seems clear that players in this sector, both clients and services are obliged to operate on a raw nerve of Italy, in extremely difficult conditions. Some short circuit seems unavoidable...

But is this really the case?

Are complaints, the important and the serious ones, those complaints that authorities take account of, really unavoidable? Or it is to be expected- and then it is unavoidable- that specific working conditions, specific compensation policies, specific performance obligations, generate problems with the debtors-consumers and consequently with authorities? What have to be done to face this situation? Deal with it or react to it? Keep the fingers crossed and hope that nothing happens to one's company or instead program some effective alternatives respectful of creditor's and debtor's reasons? The 8th edition of the CREDIT VILLAGE DAY will focus on all those themes.

At the center of morning agenda it will be a special focus on the Italian economic situation.

In the afternoon it will be held a round table with all market key players: professional associations, players, experts.

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IL VILLAGGIO GLOBALE DELLA GESTIONE DEL CREDITO



## MORNING AGENDA

**Moderator: OSCAR GIANNINO, economist-journalist**

**Andrea Mignanelli, Cerved Group S.p.A.**

*REAL ECONOMY AND CREDIT RISK*

**Massimiliano Fossati, CRO Italy Unicredit S.p.A.**

*THE MANAGEMENT OF THE RISK COST*

**Angelo Piazza, CRO Findomestic Banca S.p.A.**

*PERFORMANCE AND RISK COST*

**Matteo Frigerio, KPMG Advisory S.p.A.**

*SOME CONSIDERATIONS OVER THE MEASURING OF THE DEBT COLLECTION PERFORMANCE:  
QUANTITY AND QUALITY KPI*

**Giovanni Calabrò, General Director for the Protection of Consumer's Interests  
for the Italian Competition Authority (AGCM)**

*THE AGCM'S INTERVENTIONS IN THE DEBT COLLECTION SECTOR*

## AFTERNOON AGENDA

Round Table:

**DEBT COLLECTION/COMPLAINTS**

**Moderator: GIUSEPPE MASCAMBRUNO, journalist**

**Gianni Amprino** *President of UNIREC*, **Francesco Avallone** *Vicepresident Forum Unirec-Consumers*,  
**Bruno Casalinuovo** *Head of Collection Profamily S.p.A.*, **Gianluca De Candia** *General Director ASSILEA*,  
**Francesco Di Capua** *Head of Monitoring and Debt Collection CheBanca!*, **Christian Faggella** *Managing  
Partner La Scala Studio Legale*, **Diego Leoncini** *General Director Fides S.p.A.*, **Maurizia Maccaferri** *Head of  
Phone Collection & Door to Door Barclays*, **Giuseppe Piano Mortari** *Operational Director ASSOFIN*, **Stefano  
Pucci** *Founding Partner Lextray*, **Massimo Racca** *Head of the Credit Protection, Banca Popolare di Milano*,  
**Amato Trunfio** *Collection and Remarketing Manager CNH Industrial*



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FILL THIS REGISTRATION FORM AND SEND IT BACK TO  
[info@creditvillage.it](mailto:info@creditvillage.it)

_____ Surname	_____ Name	_____ Role
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_____ Surname	_____ Name	_____ Role
_____ Company		_____ VAT number
_____ Address		
_____ Phone	_____ Fax	_____ E-mail

#### REGISTRATION FEE

1 person = 500 euros+ VAT

#### SPECIAL OFFERS

1/5 persons = 250 euros + VAT (per person)

6/10 persons= 200 euros+ VAT (per person)

More than 10 persons= 150 euros+ VAT (per person)

In case of cancellation of your participation, you are requested to send a written communication to Credit Village within 20 days prior to the event. Once this deadline has passed, the entire amount of the registration fee will be debited to your account. We will be pleased to accept one of your colleagues in your substitution. You are kindly required to communicate

the name of the substituting person at least one day before the event.

#### TERMS OF PAYMENT

The payment can be made either on line ([www.creditvillage.it](http://www.creditvillage.it)) or by bank transfer to:

**Banca Popolare Società Cooperativa**

**ABI 050 34 - CAB 10766 - CINW**

**c/c 00165759**

**IBAN:T34W050341076600000165759**

You will receive a direct remittance invoice. In case of non-payment your registration will be considered invalid.

**Credit Village**

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## CROWNE PLAZA MILAN LINATE

Via K. Adenauer 3, San Donato, Milano, Italy Phone: +39 (0) 29 148 3658

Crowne Plaza Hotel Milan-Linate is a 4 stars hotel, conveniently located near Milan Linate Airport and only 7 km far from Piazza Duomo in Milan. Its 16 meeting rooms, fully equipped and with natural light, can host meetings and events up to 300 people. The ExpoPlaza with its 2300 squares metres space is the perfect place for big events. With its 436 rooms, the two restaurants “Il Buongustaio” and “Il Giardino”, the fitness room and the Business Centre, this hotel offers perfect hospitality for business travelers.

## TRANSIT & DRIVING

### AIRPORT

#### INTERNATIONAL AIRPORT MILANO LINATE (LIN)

- Distance from hotel: 3.1 MI/ 5 KM East I
- From Milano Linate Airport, take the East ring road (Tangenziale Est) direction Torino and exit at SAN DONATO MILANESE. You can reach the hotel also by taxi (estimated taxi charge 25.00 euro) or by our complimentary shuttle bus, available at scheduled times (Shuttle bus stops on the first floor - DEPARTURES - exit 4).

#### INTERNATIONAL AIRPORT MILANO MALPENSA (MXP)

- Distance from hotel: 43.5 MI/ 70 KM North West I
- Take the highway A4 - direction Bologna, and exit at TANGENZIALE EST/BOLOGNA/GENOVA/MILANO CENTRO. Take the east ring road Tangenziale Est and exit at SAN DOANTO/METANOPOLI/VIA EMILIA. You can reach the hotel also by taxi (estimated taxi charge 110.00€).

#### INTERNATIONAL AIRPORT OF BERGAMO - ORIO AL SERIO (BGY)

- Distance from hotel: 34.18 MI/ 55 KM North East I
- Take the highway A4 to Milan, and exit at TANGENZIALE EST/BOLOGNA/GENOVA/MILANO CENTRO. Take the east ring road Tangenziale Est and exit at SAN DONATO/METANOPOLI/EMILIA.

### TRAIN

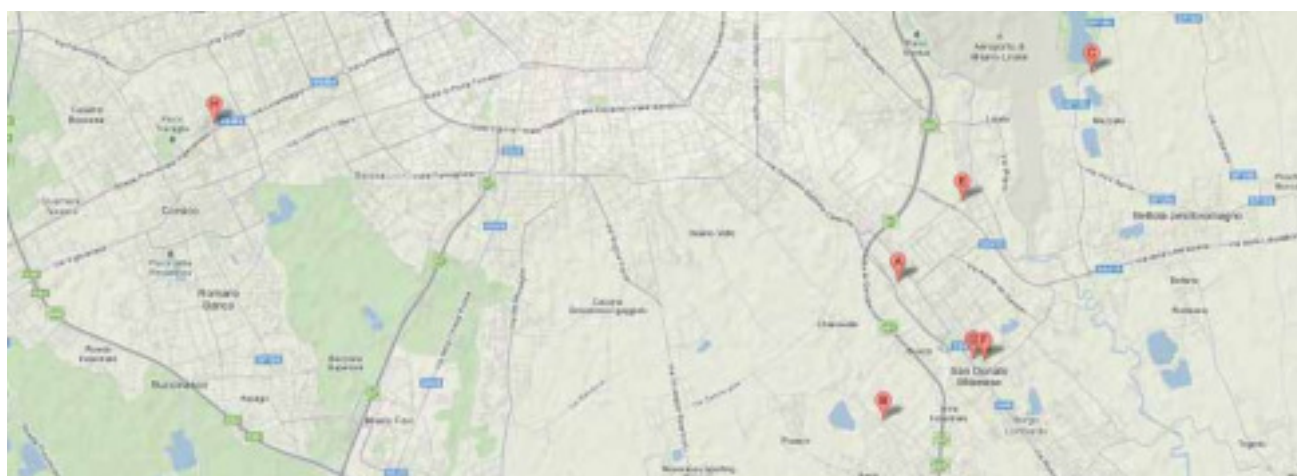
#### MILANO ROGOREDO FFSS

- Distance from hotel: 1.24 MI/ 2 KM North

### UNDERGROUND

#### SAN DONATO

- Distance from hotel: 0.62 MI/ 1 KM North East



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