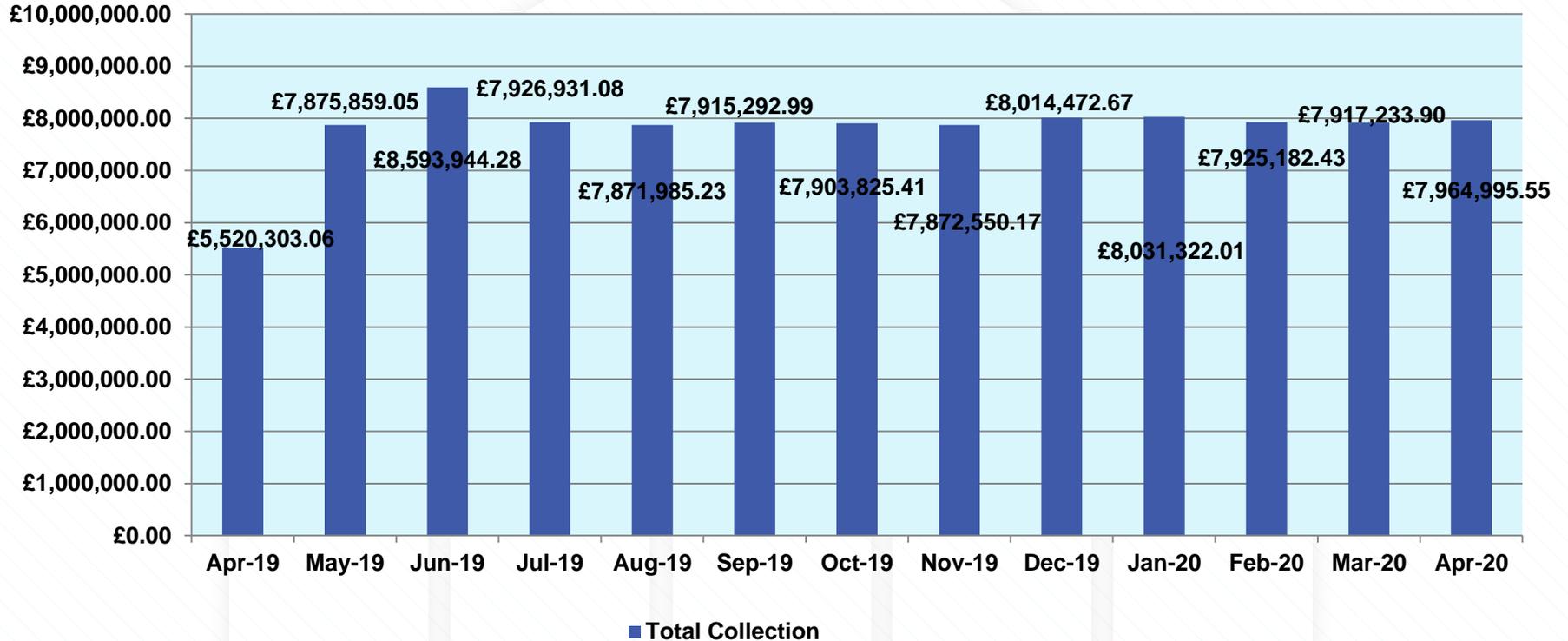




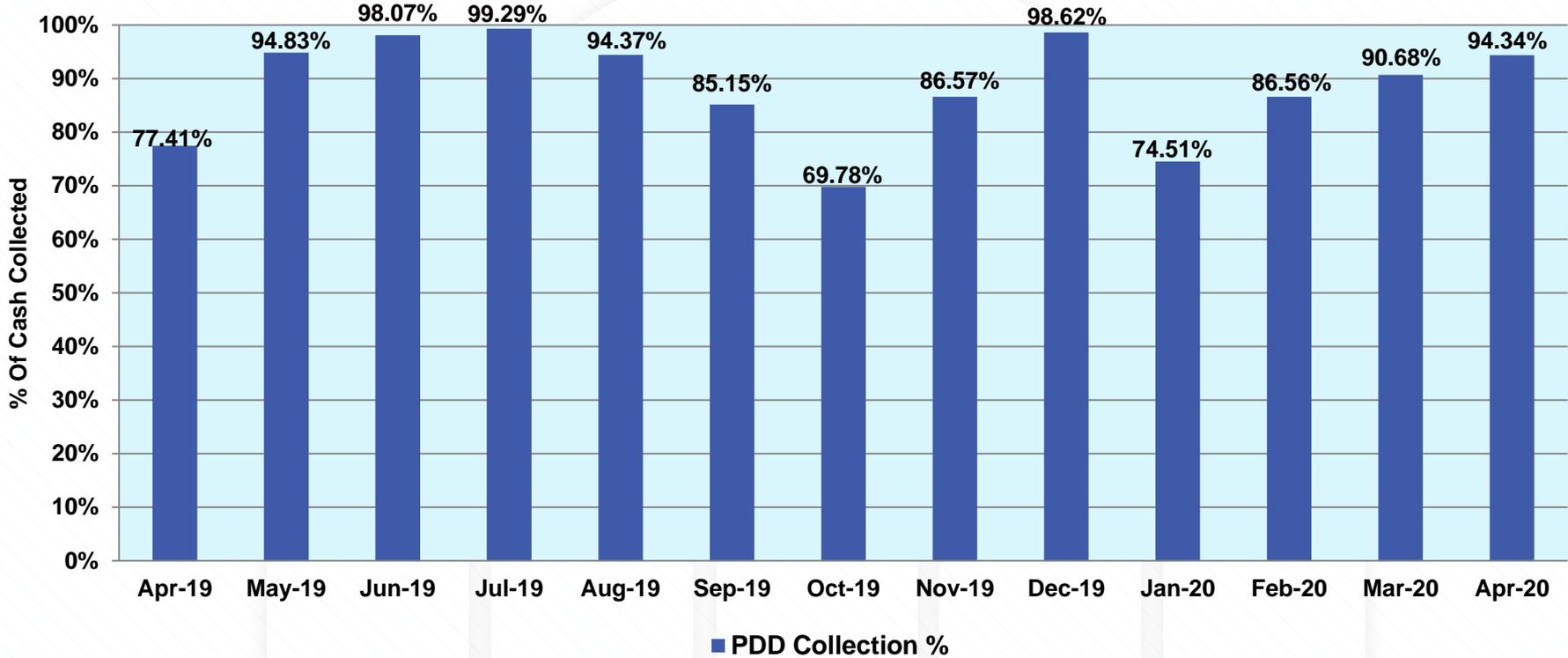
**DSC Credit Committee Operational Stats May  
2020 (April Position)**

# Monthly Breakdown of Invoices Due



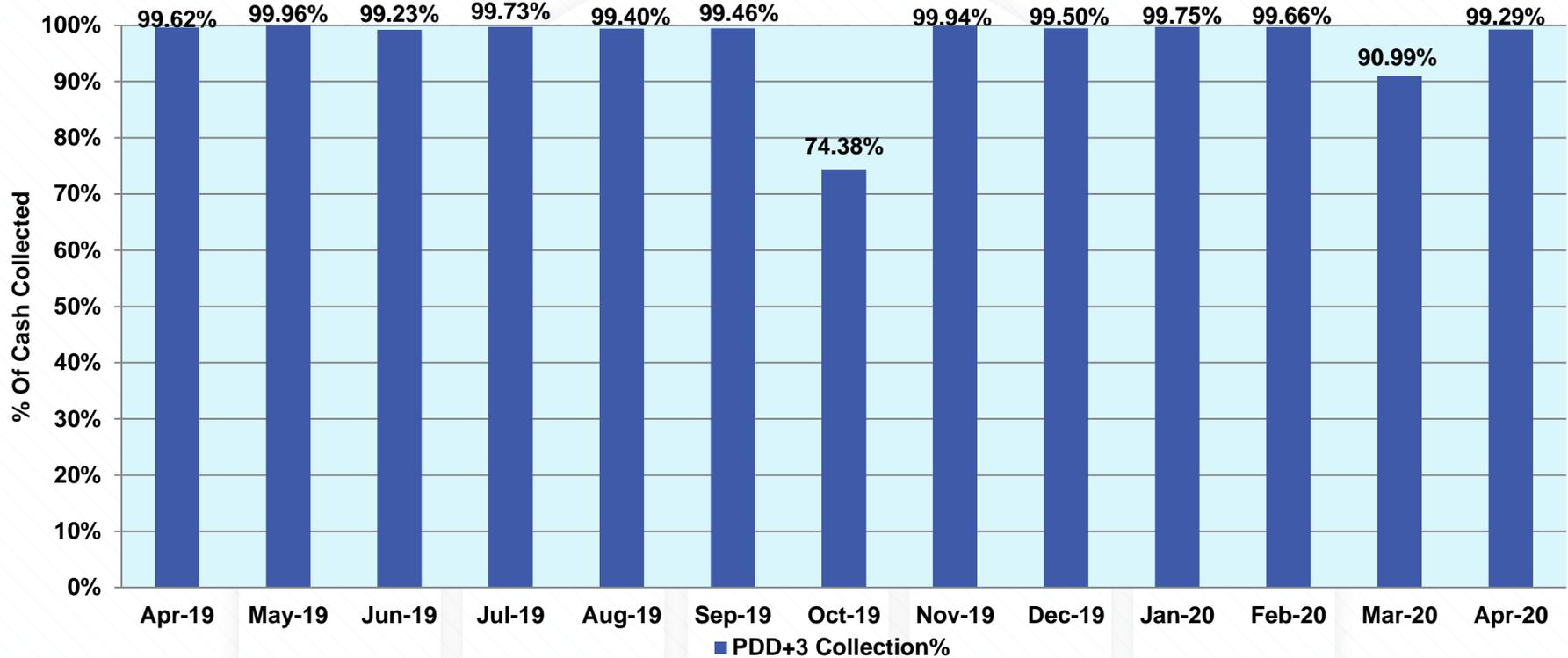
The above graph is a monthly breakdown of the monthly figures that were due for collection in a month.

# Monthly Breakdown of Cash Collected At Payment Due Date



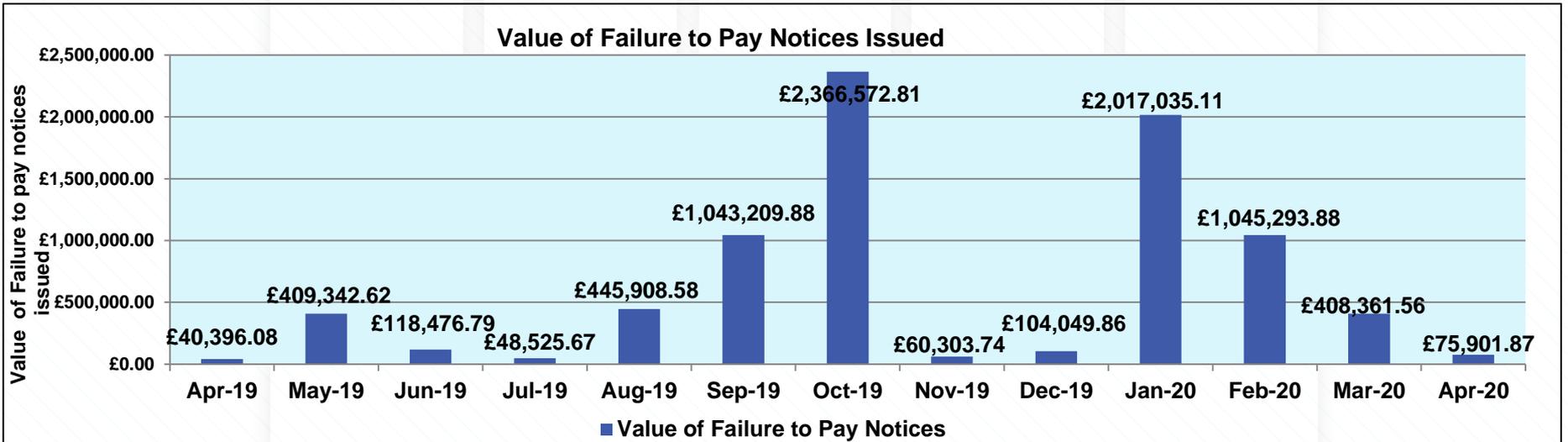
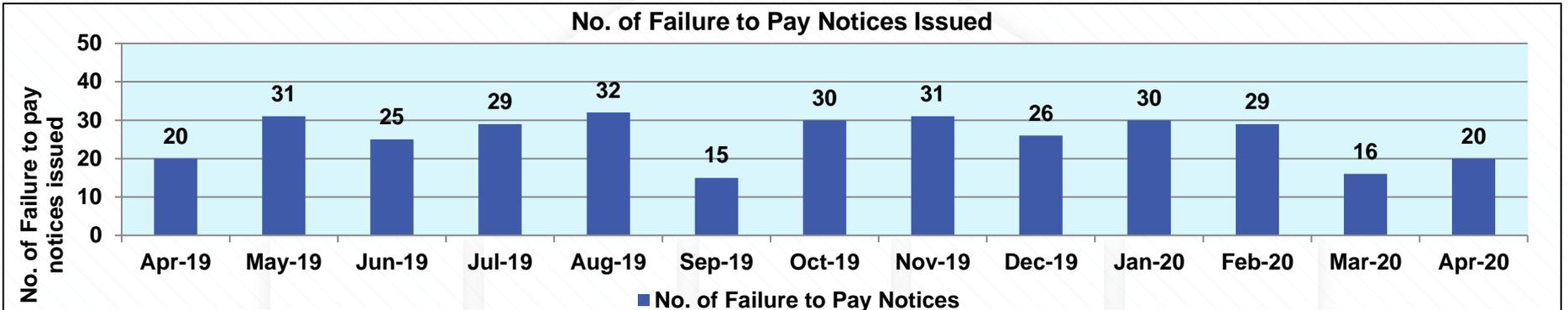
The above graph is a monthly breakdown of the monthly figures that were collected on payment due date.

## Monthly Breakdown of Cash Collected At Payment Due Date + 3



The above graph is a monthly breakdown of the monthly figures that were collected on payment due date + 3 days.

# Failure to Pay Notices Issued



# Failure to Pay Notices Issued

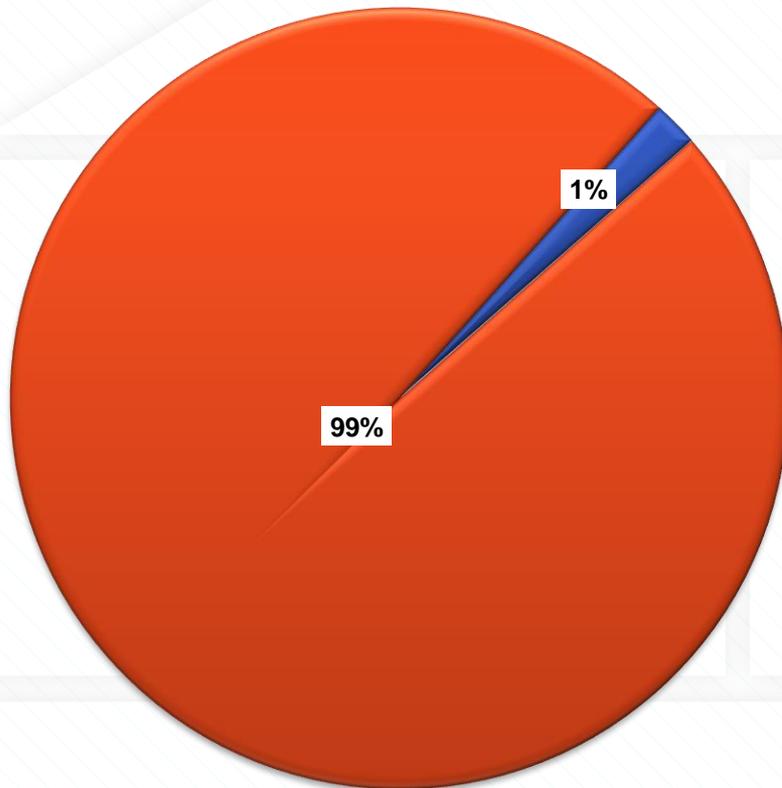
20 Late Payments issued for April 2020

Key Issues:

River Name	Service	Days Late	Value (£)	Reason
Avonberg	General Services	1	£1,507.20	Invoice was not loaded into system by the customer
Porvoonjoki	Specific Services	8	£3,986.40	Customer missed their monthly invoice run
Evenlode	Specific Services	8	£8,748.78	Invoice was not loaded into the system in error by the customer, additional copy sent
Cerne	Specific Services	2	£16,558.99	Invoice missed authorisation by the customer Finance department
Koshi	Specific Services	8	£6,559.45	Invoice was not picked up by the customers automated service

# Exposure

## DSC / UUA / Third Party Customers



■ Secured - Exposure underwritten by a third party ie. LOC/PCG

■ Unsecured - Supported by a Published Credit Rating

■ Unsecured - Exposure less than £500, not supported by a Published Credit Rating

■ Unsecured - Payments Upfront and revised payment term



**Chartered Institute of Credit Management  
CICM  
Re-accreditation**

# CICM Re Accreditation

- Xoserve last assessed in 2017 however, the institute will now assess every 18 months.
- Initial meeting in Jan/Feb with institute to look at changes to the business since last assessment.
- Full Assessment to be carried out once office fully opened but remain accredited in the meantime.
- Covers 6 Specific Areas:
  - Credit Policy
  - Compliance
  - Customer Services
  - Personal & Professional Development
  - Performance Measurement
  - Stakeholder Management & Roadmap

Companies have to demonstrate they meet a minimum standard of 'Good/Best Practice' in Credit Management



## **CDSP Credit Team Structure**

# CDSP Credit Team Structure From 1<sup>st</sup> May 2020

