

CURRICULUM VITAE

Nicholas Wilson
Industrial Economics , BA (Hons),
Phd (Nottingham), FICM

2010

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BIOGRAPHICAL SUMMARY



Nicholas Wilson

Professor Nicholas Wilson holds the Chair in Credit Management and Finance at Leeds University Business School and is Director of the Credit Management Research Centre (CMRC). He is an Honorary Fellow of the Institute of Credit Management (FICM). His work combines academic rigour with practical and policy relevance. His collaborative work with the financial services industry was recognised in 2007 by a national award for work on ‘Knowledge Transfer’ from the Economic and Social Research Council. He was awarded a University of Leeds certificate of Outstanding Achievement for “Academic Excellence in Enterprise and Knowledge Transfer” in 2006.

Professor Wilson gained a BA honours degree in Industrial Economics from the University of Nottingham and completed a Phd at the same institution. He was appointed as a Research Fellow at the Wissenschaftszentrum Berlin (WZB Industrial Policy Unit) in 1980. His work at the WZB involved modelling multivariate times series and macroeconomic forecasting, modelling the impact of advertising at macro and micro levels, modelling labour demand and investigating the impact of internal organisation, participation and profit-sharing on the productivity performance of British and German companies. He was appointed senior Research Fellow at the Department of Economics at the University of Warwick in 1983 to work on an ESRC funded study of productivity performance in British and German Manufacturing with Professor John Cable. This work led to publications in international journals including the *Economic Journal* and *Industrial and Labor Relations Review* and collaboration with the London School of Economics, Centre for Economic Performance.

Professor Wilson was appointed to a lectureship in Applied Economics at the University of Bradford in 1984 and was appointed to the first Chair in Credit Management in July 1993, establishing the Credit Management Research Group. In 1998 the ICM Chair and the Credit Management Research Centre moved to the University of Leeds with £400,000 of commercial sponsorship. The first MSc in Credit Management was launched in 2000. Commercial sponsors have continued to support the CMRC for the period 2004-8. Professor Wilson has been awarded a number of ESRC grants and Knowledge Transfer Partnership awards.

Professor Wilson has held visiting academic, lecturing and research positions at the Centre for Economic Performance, London School of Economics, The European University in Florence, The Dauer Institute, Sao Paulo, Brazil, The University of Mauritius and the China-EC Management Institute, Beijing, China. In 1989 he taught Decision Sciences in Beijing MBA programme. He has acted as external examiner for the University of Nottingham, University of Wales (Overseas Programmes in Cyprus and Spain), University of Huddersfield, University of Lancaster, Dublin Institute of Technology, the University of Mauritius and The University of Loughborough.

Professor Wilson’s academic work has focussed recently on corporate finance including studies of Private Equity and leveraged buyouts, bankruptcy prediction, board dynamics and gender, family business, trade credit, financial and working capital management, credit management practice, credit scoring and modelling, and new statistical and econometric methodologies for credit risk modelling. His work combines academic rigour with practitioner and policy relevance. He has, as a result, published widely in academic journals, government policy documents and the business press. He has

published over 50 papers in leading academic journals in economics, finance, labour relations, marketing and business forecasting including: Economic Journal, Journal of Banking and Finance, Managerial and Decision Economics, Small Business Economics, Industrial and Labor Relations Review, British Journal of Industrial Relations, Journal of Business Finance and Accounting, Journal of Market Research, International Business Review, Journal of Credit Risk.

CMRC has produced many industry reports including: the Credit Management Quarterly Review, The Atradius Export Survey, the Euler Hermes Survey of European Businesses, the CSA survey of Debt Management and Collection and a regular survey of SME's in the UK. The Credit Management Research Centre have developed and maintained 'www. PaymentScorer.com' to monitor the payment behaviour of UK Plc's until 2009. CMRC's work is regularly referred to in government publications, the House of Commons (Hansard) and the International Press, TV and Radio. He has presented key note speeches, papers and seminars at Credit Conferences across Europe, the US, South America, Australia and the Far East.

In September 2001 Professor Wilson set up CreditScorer Ltd, a Leeds University spin-out company. CreditScorer Ltd was established with funding from the White Rose Innovation Fund (£250,000) and houses a credit reference data-base for the population of UK businesses. The company received a second round investment of £1,000,000 from the Bonnier Group in July 2003 and was acquired by Bisnode in 2007. The company has developed an on-line benchmarking and risk management service for businesses (CreditScorer.com; RiskScorer.com), the Utilities sector (UtilityScorer.com) and a debt pricing service for the debt sale and purchase market (Debtpricer.com). Professor Wilson has developed algorithms that generate real time risk scores and default probabilities (PDs) for the population of UK Companies and Small Businesses and on-line portfolio management facilities. CreditScorer built commercial risk scores for the credit agency ICC Ltd (part of the Bisnode Group) and Basel II compliant risk management systems for major banks.

Professor Wilson has acted as a consultant on issues of credit and debt management, credit scoring and modelling and policy for major organisations in the financial services, corporate sector and government. He has acted as a consultant for the National Audit Office, Office of Fair Trading, Department of Trade and Industry, and UK Water Industry Research (UKWIR) amongst others. He represented the CMRC on the Better Payment Practice Group (BPPG). He has completed commissioned reports on diverse subjects such as: debt management in the government sector (e.g. Inland Revenue); advertising and competition policy (OFT); labour demand and training in the Museums sector; advertising on BBC radio (Peacock Inquiry). He produced a report for Business Environment and Regulatory Reform (BERR formerly DTI) on an evaluation of late payment legislation in the UK. He was appointed to a Government 'Expert Working Group' on consumer credit information in 2007. A report for the Welsh Assembly was produced in 2010 on SME performance in Wales.

PERSONAL DETAILS

Name Nicholas Wilson

Nationality British and Canadian

Home Address 23 Talbot Court
Roundhay
LEEDS
LS8 1LT
Home: 0113 368 0072
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Business Addresses Credit Management Research Centre
Leeds University Business School
The University of Leeds
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LS 9JT
Telephone: 0113 343 4472
Email: nw@lubs.leeds.ac.uk

Qualifications BA (Hons) Industrial Economics, University of Nottingham

Phd Cooperation, Control and Productivity: An Analysis of Participation and Profit-Sharing in UK Engineering.
University of Nottingham

Fellow of the Institute of Credit Management (FICM)
Honorary Fellowship awarded 1998

Current Post Professor of Credit Management and Finance
Director of the Credit Management Research Centre
Leeds University Business School

Awards

Honorary Fellowship of the ICM (FICM)

ESRC Knowledge Transfer Award 2007 “Best Application of Management and Social Science” in a Knowledge Transfer Partnership (national award)

University of Leeds, 2006/7, Certificate of Outstanding Achievement for Academic Excellence in Enterprise and Knowledge Transfer

Included in the Credit Today Magazine 'Credit 100'. A list of the 100 people that have had "the greatest impact on the credit industry" (Credit Today, December 2008)

EMPLOYMENT RECORD

- 1998 - Leeds University Business School, ICM Professor of Credit Management, Accounting and Finance Division
Director of the Credit Management Research Centre
- 2001-2009 Managing Director, CreditScorer Ltd (University Spin-Out)
Acquired by Bisnode in 2007 (UK and Ireland Division)
- 1993 - 1998, University of Bradford, ICM Professor of Credit Management
- 1984 - 1993, University of Bradford, Lecturer in Managerial Economics
- 1983 - 1984, University of Warwick, Department of Economics, Research Fellow
ESRC Funded Project of Productivity in German and British Firms
- 1981 - 1983, International Institute of Management, Berlin, Research Fellow,
Industrial Policy Unit and Labour Market Research

Visiting Posts

- 1989 China-EC Management Institute, Beijing, Lecturer in Decision Sciences, Eight Week Module
- 1990- 1994 Centre for Economic Performance, London School of Economics,
Program on Entrepreneurship
- 2002-2003 Visiting Professor, University of Mauritius

Memberships and External Posts:

- Member of the Royal Economics Society
Member of ICM Technical Advisory Committee
Fellow of the Institute of Credit Management (FICM)
- 1998-2001 Governor, Calderdale Colleges Corporation
- Member of the College Finance Committee
- Non-executive Director, Calderdale Catering Ltd
- 1999-2001 Director, Credit Risk Research Ltd
- 2001-2009 CEO, CreditScorer Ltd
- 2000-2008 Member of the Better Payment Practice Group
- 2004- Senior Advisor, China Markets Credit Management Association

RESEARCH AND PUBLICATIONS

Outputs for REF Assessment (2013)

“The Value of Non-Financial Information in SME Risk Assessment” (with Professor Ed Altman and G Sabato) Journal of Credit Risk, (Forthcoming, 2010) Paper presented at the Risk Management Conference, Florence, June 2008; the Risk Management Conference, Venice, June 2009; European Financial Management Association Conference, Milan July 2009; 'Credit Scoring and Control Conference X1' Edinburgh, August 2009; Financial Management Association Conference, Reno Nevada (October)

“Private Equity and Insolvency” (with Mike Wright and Robert Cressey), British Venture Capital Association, March 2010

“A Longitudinal Analysis of Business Performance, Financial Health and Growth Potential of SMEs in Wales”, (with P Evans and A Altanlar), Welsh Assembly, February 2010

An Investigation into Payment Trends and Behaviour 1997-2007, Policy Report published by BERR, (2008)

The Determinants of Trade Credit Demand: Survey Evidence and Empirical Analysis (with S Paul), Journal of Accounting, Business and Management (2007) 14: 96-116

Submitted- Awaiting Decision

“Private Equity, Buyouts, Leverage and Failure” (with M Wright and A Altanlar), Presented at London Business School, 'Private Equity at the Cross Roads' Conference, June 5th 2009 ; 'Private Equity Conference, Frankfurt' organised by 'Die Welt' Newspaper, January 2009; ESSEC Private Equity Conference, Paris, June 2010.

“The Survival of Newly Incorporated Companies and the Impact of Director Characteristics” (with A Altanlar), Presented at the Women-in-Insurance Network, Surrey, January 2010.

Company Failure Prediction with Limited Information: The Case of Newly Incorporated Companies. (with A Altanlar)

Papers in Progress

“A Longitudinal Analysis of Business Performance, Financial Health and Growth Potential of SMEs in Wales”, (with P Evans and A Altanlar), Paper presented to Regional Studies Association Conference, Hungary May, 2010

Director Characteristics, Gender Balance and Insolvency Risk (with A Altanlar). Paper presented to the Women-in-Insurance Network, Surrey, January 2010

Company Insolvency Risk: Micro and Macro Models (with A Altanlar) Paper presented to the Bank of England, Financial Stability and Risk Division, April 2010

Syndicated Private Equity and LBO Failure (with A Altanlar and M Muhleman)

The Incidence of Female Directorships in the UK Corporate Sector (with A Altanlar)

Default- Bankruptcy prediction using a discrete-time duration models with macroeconomic dependencies (with Altanlar)

Corporate Insolvencies in the UK: A Cointegration and VECM Approach (with Ali Altanlar)

Impact

- **Research on Buy-Outs and Private Equity**

Reported in 'Die Welt' January 21st 2009; Reported in **Financial Times**, '*Private Equity Deals are Not Riskier*' July 5th 2009; Reported in **New York Times**, '*No Better, or Worse*' July 7th 2009; [Private Equity Risk](#), **Economist** 9th July 2009
PE and Insolvency, **Financial Times (Lex)**; 03/05/2010 [BVCA Responds to Report](#) 08/04/2010; [Private Equity and Insolvency](#) **Financial Times** 08/04/2010; [Buyout Failures and Private Equity](#) **Yorkshire Post** 08/04/2010

- **Research on Governance and Gender**

Reported in **The Times**, 'Women in the boardroom help companies succeed' March 19th 2009; [Women in Emerging Economies](#), **Sunday Times** 14/03/2010; [Women Bosses](#), **Daily Mail** 07/12/09; [Top 50 Business Women](#), **Financial Times**, 25th September 2009; [Women Directors](#), **Guardian** 15th September 2009; [Women in the Boardroom and insolvency risk](#), **Times** 19/03/09
Feature Article in 'Edge - Institute of Leadership and Management' Magazine, 'Balancing the Board' Pages 36-41, July 2009
Feature Article in '**Professional Manager**' - **The Chartered Institute of Management Magazine**, October, 2009

- **Research on Trade Credit and Payment Behaviour**

[Late Payment and Small Business](#), **Financial Times**, September 3rd, 2009
[Britain's Under-Siege Economy](#), **Yorkshire Post**, August 2009; [Rise in Legal Action on Unpaid Bills](#), **Financial Times** 2/12/08; [Payment League](#), **Financial Times** 22/11/08; [If recession doesn't get you, bombed-out banks and overdue invoices will](#), **Observer** 26/10/08; [Accounts not receivable](#), **The Economist**

- **Research on Insolvency Risk and Forecasting**

Reported in the **Daily Telegraph**, '*Business Failures Surge*' 5th February 2009;
Reported in the **Financial Times**, '*Rise in Legal Action*' 2nd December 2008;
Reported in the **Yorkshire Post**, '*The Science of Business*', 27th January 2009;

Reported in the **Guardian**, 'Job Losses' 19th January 20; Reported in **Yorkshire Post**; [Insolvencies 'to rise 20pc' as number of court cases over unpaid bills soars](#), **Daily Telegraph**; [Small companies face cash squeeze](#); **Financial Times**; [Forecast of rise in company insolvency cases](#), **Financial Times**

Seminars, Presentations and Keynote

Corporate Insolvency Risk in the UK: Micro and Macro Models. Presentation to Bank of England Financial Stability and Risk Division, April 2010

Gender Specific Attitudes to Risk: Evidence from Corporate Insolvency. Presentation to the Women-in-Insurance Network, Surrey, January 2010

Private Equity, Buyouts, Leverage and Failure. Paper presented at a London Business School conference 'Private Equity at the Cross Roads' Conference on June 5th 2009

Credit Crisis and Lending Decisions in the UK, Leeds Financial Services Initiative Conference, Ventura, Leeds, March 2009

Non-Financial Information and SME Risk Assessment (with Ed Altman), Paper presented at the Risk Management Conference, Venice, June 2009; Paper presented at the European Financial Management Association Conference, Milan July 2009; Paper presented at the 'Credit Scoring and Control Conference X1' Edinburgh, August 2009; Paper presented at the Financial Management Association Conference, Reno Nevada (October)

Failure Prediction for Non-Listed Companies. Seminar, University of Innsbruck, February 2009

Key note Speeches on Private Equity and Company Risk 'Die Welt' Conference on Private Equity, Frankfurt, January 2009
University of Economics, Bratislava, November 2009
CCR- i Conference, London October 2009

Professorial Lecture Series, Leeds

Credit Where it is Due: The Role of Personal and Corporate Lending in the Credit Crisis, December 2008

UK Economy Outlook Post Credit Crisis, January 2010

JOURNAL PAPERS TO 2007

Academic Journals 2002 to 2007

Employee Participation, Ownership and Productivity: An Empirical Re-Appraisal (with A M Robinson) British Journal of Industrial Relations, Vol 44, Issue 1, pp 31-50, (2006)

Value Gains on Flotation and IPO Underpricing (with Paula Hill), Journal of Business Finance and Accounting, Vol 33 Issue 9-10 pp1435-1459, (2006)

Trade Credit Supply: An Empirical Investigation of UK Companies (with S Paul), Journal of Accounting, Business and Management , (2006)

Participation and Productivity: A Stochastic Frontier Approach. (with A Robinson) , Economic and Industrial Democracy , Vol 27 No 4 pp 609-636, (2006)

The Separation of Ownership from Control and the Modelling of Directors Pay Decisions in UK SMEs: an empirical analysis (with R Watson) Small Business Economics Vol 24 pp 465-476, (2005)

Disequilibrium in the UK Corporate Loan Market (with CV Atanasova) Journal of Banking and Finance, Vol 28 Issue 3 pp 595-614, (2004)

Borrowing Constraints and the Demand for Trade Credit: Evidence from Panel Data (with CV Atanasova) Managerial and Decision Economics Vol 24, Issue 6-7, (2003)

An Examination of the factors Associated with Bank Switching in the UK Small Firm Sector (With C Howorth and MJ Peel) Small Business Economics Vol 20 No 4 pp 305-317 (2003)

Trade Credit and Customer Relationships (with B Summers) Managerial and Decision Economics, Vol 24, Issue 6-7, (2003)

Corporate Failure Rates and the Impact of the 1986 Insolvency Act: An Econometric Analysis (with J Lieu) Managerial Finance Vol 28, No 6, pp 61-71, (2002)

Do Organisational Routines in Manufacturing Inform Contracting Choices in Distribution? (with H Zhang) Management Decision Vol 40, No 1, pp50-57 (2002)

Specific Human Capital and Partial Employee Ownership: A Transaction Cost Analysis (with A.M. Robinson and H Zhang) (2003) Advances in Participatory and Labor Managed Enterprises, Vol 7, pp 211-226

Small Firm Finance: An Empirical Investigation of the Pecking Order Hypothesis
(with R Watson)
Journal of Business Finance and Accounting Vol 29, (2002)

Trade Credit Terms Offered by Small Firms: An Empirical Investigation
(with B Summers)
Journal of Business Finance and Accounting Vol 29 NO 4, (2002)

An Empirical Investigation of Trade Credit Demand
(with B Summers)
International Journal of the Economics of Business Vol 9, No 2 pp 257-270, (2002)

Refereed Papers to 2002

Profit-Sharing and Productivity: An Analysis of UK Engineering Firms
(with J.R. Cable)
Economic Journal, 1989, vol 99 No 396.pp 366-76

Profit-Sharing and Productivity: Some Further Evidence (with J.R. Cable)
Economic Journal, 1990, vol 100 No 399.pp 550-6

Quit Rates, the Impact of Participation Profit-Sharing and Unionisation:
Empirical Evidence from UK Engineering Firms
(with J.R.Cable and M.J.Peel)
British Journal of Industrial Relations, 1990 vol 28 No 2, July, pp 197-213

The Impact on Absenteeism and Quits of Profit-Sharing and Other Forms of
Employee Participation. (With M.J.Peel)
Industrial and Labor Relations Review, April 1991, Vol 44 No 3 (18 pages)

Unionisation, Wages and Productivity: Some UK Evidence (with J.R.Cable)
Applied Economics, 1991, January 1991. Vol 23 pp 219-227

Some Evidence on Discriminating between Failing and Distressed Acquired Firms in
the UK Corporate Sector (With M.J.Peel)
Managerial and Decision Economics, 1989, Vol 10 No 3 pp 209-221

Modelling the Effects of Advertising: Some Methodological Issues (with G.J Hooley)
Journal of the Market Research Society, 1988, Vol 30, No 1.pp 45-58

Modelling the Effects of Advertising: Further Methodological Issues (with G.J
Hooley)
Journal of the Market Research Society 1988, Vol 30, No 2.

Advertising Expenditure and Aggregate Consumption in Britain and West Germany:
An Analysis of Causality.
Managerial and Decision Economics, 1984 Vol 5, No 4. pp 290-306

- Forecasting Advertising Expenditure (With B.T. Sturgess)
International Journal of Advertising, 1983, Vol 2. pp 301-316
- Worker Cooperatives and the Promotion of Cooperative Development in Britain
 (With J.Coyne)
Industrial Relations Journal, March 1981 pp 30-45
- The Impact of Profit-Sharing, Voice and Participation on Labour Absenteeism (With
 M.J. Peel)
International Journal of Manpower, 1990 Vol 11 Number 7 pp 17-25
- Emerging Forms of Organisation and Ownership in Europe (with H Mirza)
International Business Review Vol 2 No 3, 1993 pp221-222
- Comparative Performance of Cooperative and Private Companies: An Empirical
 Investigation (with A Robinson)
International Business Review Vol 2 No 3, 1993 pp281-296
- Forecasting International Tourism Flows Using Quarterly Data (With C Witt and S
 Witt)
Annals of Tourism Research, 1994 Vol 21 No 3
- Restructuring and Failure in Buy-outs and Buy-ins
 (with M Wright and K Robbie)
Business Strategy Review, Summer 1994, Issue 2 Vol 5 pp 21-40
- Advertising, Barriers to Entry and Competition Policy (with C Pass and B Sturgess)
Journal of Product and Brand Management, Vol 3 No 3 1994
- Neural Network Simulation and the Prediction of Corporate Outcomes: Some
 Empirical Findings
 (with K S Chong and M J Peel)
International Journal of the Economics of Business Vol 2, No 1, pp31-50, 1995
- The Impact of ESOPs on Employee Participation and Industrial Democracy
 (with A Pendleton, A Robinson, J McDonald)
Human Resource Management Journal, Vol 5, No 4 1995 p 44-60
- An Analysis of Management Buy-out Failures (with M Wright, K Robbie C Ennew)
Managerial and Decision Economics, Vol 17, pp57-70, 1996
- Does Employee Ownership Weaken Trade Unions ? Recent Evidence from the UK
 Bus Industry
 (with A Pendleton, A Robinson and J McDonald)
Economic and Industrial Democracy August 1995, Vol 16 pp 577-605
- Working Capital and Capital Budgeting Practices in the Small Firm Sector (with M J
 Peel)
International Small Business Journal Vol 14 No 2, Issue 54, pp52-68 1996

Employee Participation and Corporate Governance in Employee-Owned Firms (with A Pendleton et al)

Work, Employment and Society , Vol 10, No 2, pp205-226, 1996

Do small businesses have to practice marketing to survive and grow (with S Hogarth-Scott and K Watson)

Marketing Intelligence and Planning, Vol 14 No 1, 1996 p5-17

The Perception and Effects of 'Ownership' in Employee Buy-Outs: Some Empirical Evidence (with A Pendleton and M Wright)

British Journal of Industrial Relations 1998, Vol 36 No 1 p99-123

The Longer Term Effects of Management-Led Buy-Outs (with M Wright and K Robbie)

Journal of Entrepreneurial and Small Business Finance , 1998, 5(1) p213-234

Profit-Sharing in OECD Countries: A Review and Some Evidence (with S Estrin, V Perotin, and A Robinson),

Business Strategy Review, 1997 Vol 8, Issue 4, p27-32

Small Business Start-ups: Success Factors and Support Implications (with K Watson and S Hogarth-Scott)

International Journal of Entrepreneurial Behaviour and Research

Vol 4 No 3 1998 p217-238

Using Neural Networks for Credit Risk Management

(with B Summers)Journal of Credit Management, Issue 1, pp 4-10, 1998

Trade Credit Management and the Decision to Use Factoring (with B Summers)

Journal of Business Finance and Accounting Vol 27 No 1 2000

Late Payment and Credit Management in the Small Firm Sector: Some Empirical Evidence (with M J Peel and C Howorth)

International Journal of Small Business, Vol 18 No 2 February 2000

Late Payment and the Small Firm: An Examination of case studies (with) C Howorth

Journal of Small Business and Enterprise Development Vol 5 No 4 1999

Predicting Corporate Failure and Payment Behaviour (With B Summers and R S Hope)

International Journal of the Economics of Business Vol 7 No 3 2000

pp 333-346

Trade Credit: A Strategic Tool ?

The Journal of Risk Finance Vol 7 No 3 1999

Books

Employee Share Ownership Plans: Their Role in Corporate Finance and Performance. Finance and Capital Market Series Macmillan Press, Autumn 1992

Credit Insurance in Europe, (Finance for Industry Series), BCR/The Stationery Office October 1998

Debt Collection in Europe, (Finance for Industry Series), BCR/The Stationery Office October 1998

Debt Management 2001 , CSA 2001

Debt Management 2003 , CSA 2003

Export Receivables Management, NCM 2001, 2002, 2003

Research Monographs

“Private Equity and Insolvency” (with Mike Wright and Robert Cressey), British Venture Capital Association, March 2010

“A Longitudinal Analysis of Business Performance, Financial Health and Growth Potential of SMEs in Wales”, (with P Evans and A Altanlar), Economics Directorate, Welsh Assembly, March 2010

“An Investigation into Payment Trends and Behaviour 1997-2007”, Policy Report published by Business Enterprise Regulatory Reform (BERR) (2008).

“Credit Insurance Supports Companies Profitable Growth”, Euler-Hermes Paris, 2007

“Coface Export Survey” , Published by Coface, 2007

“Credit Management and Corporate Strategy: A Survey”, CreditScorer Ltd, 2006

Risk and Insolvency Report, Bi-Annual Publication, CMRC (2008-2010)

“Credit Management Quarterly Review” – ICM/ Creditscorer Ltd
Quarterly 1999- onwards, “Business Credit Index” from 2007

Trading Relationships, Credit Management and Corporate Performance: A Survey
Credit Management Research and Institute of Credit Management 55 pages, June 1995, ISBN 1 85143 150 0

Credit Management and Corporate Performance, Touche Ross & Co June 1995 19 Pages

Credit Management, Late Payment and the SME Business Environment: A Survey,
Credit Management Research and Institute of Credit Management, 100 pages , July 1996, ISBN 1 85143 150 0

Best Practice in Collection: A Research Study, Credit Management Research and Institute of Credit Management, 56 pages January 1997

Export Receivables Management, Gerling-NCM (Atradius), 2001, 2002, 2003 and 2006

Debt Management, Collection and Recovery CSA 2002, 2003 and 2006

Chapters in Books

A Guide to Credit Management, in Credit Insight, Institute of Credit Management (2002)

Strategic Credit Management and Corporate Performance. In Credit Management in a European Context, Economica Verlag (2003) (ed Schneider-Massaen)

Small Business Demand for Trade Credit, Credit Rationing and the Late payment of Commercial Debt (with C Singleton and B Summers) in Management Buy-Outs and Venture Capital: Into the Next Millennium , (eds) M Wright, K Robbie Cambridge University Press, 1998

Demand for Credit and Influences on Payment Behaviour (with B Summers) in Risk Behaviour and Risk Management, (ed B Green), Kluwer Academic Publishers, The Netherlands, 1998

Credit Management, International Encyclopaedia of Business and Management Routledge, 1996

Hours of Work and Employment: Micro Evidence from the UK (With R.A.Hart) in Employment, Unemployment and Labor Utilisation (Ed R.A.Hart) Allen and Unwin, 1988. (Chapter 9)

Quit Rates, Absenteeism and the Impact of Participation, Profit-Sharing and Unions (with M.J.Peel) in New Forms of Ownership, Management and Employment (Ed M.J.Poole) R.K.P 1990 (Chapter 12)

Producer Cooperatives and Worker Participation in International Perspective (With F.FitzRoy) in International Yearbook of Organisational Democracy, (Ed B.Wilpert and A.Sorge) J.Wiley, 1984.(Chapter 12)

The ADTRAC Model for Advertising Tracking (With G.Hooley) in Micro and Macro Modelling: Research on Prices, Consumer Behaviour and Forecasting. ESOMAR, 1987.(Chapter 4)

The Economics of Cooperatives in Britain in: The Economics of Cooperatives, Plunkett Foundation, Oxford, 1981 (Chapter2)

Employee Ownership: ESOPs in Context In ESOP's: Their Role in Corporate Finance Macmillan, 1992

ESOP's and Corporate Performance In ESOP's: Their Role in Corporate Finance Macmillan, 1992

ESOP's in the UK: A Survey In ESOP's: Their Role in Corporate Finance Macmillan, 1992

Museum Sector Workforce Survey: An Analysis of the workforce in the museum, gallery and heritage sector in the United Kingdom , (with M Klemm) in: Museum Provision and Professionalism, G Kavanagh (ed) Routledge, 1994 (ISBN 0-415-11281-8)

Strategic Credit Management and Corporate Performance. Credit Management in a European Context, Economica Verlag (2003)

Specific Human Capital and Partial Employee Ownership: A Transaction Cost Analysis. Advances in the Economic Analysis of Participatory and Labor-Managed Firms, 7, pp.211 - 226.(Robinson, A.M.; Wilson, N.; Zhang, H. (2002))

Invited and Non-Refereed Papers

Commercial Risk Scoring : past, present and future
D&B Payment News, April 2001 Issue 3

A Guide to Credit Management, Institute of Credit Management, 2001

Some Empirical Evidence on Late Payment in the UK, Journal of Credit Management, Issue 8, July 2000 (with B Summers)

Does Prompt Payment Pay? Credit Management, May 2000
(with B Summers and P Wetherhill)

A Survey of Domestic Credit Terms, Journal of Credit Management, Issue 7, April 2000
(with B Summers, P Wetherhill and J Liu,)

Using Neural Networks for Credit Risk Management, Journal of Credit Management, Issue 1, 1998 (with B Summers)

Why Do Firms Use Factoring?, Credit Management, February 1998
(with B Summers)

Influences on Payment Behaviour, Credit Management, September 1997
(with B Summers)

Employee Involvement and Organisational Performance
Network, The Government Training and Personnel Journal, Autumn, 1993

The Economics of Participation
P+ Participation Monitor, June 1994

Neural Network Simulation: A New Approach to Risk Assessment
Wilson, N; Peel, M
Treasury Today, September 1995

Credit Management and Corporate Performance: A Survey
N Wilson
Hilton Malcolm Quarterly Economic Review, October 1995

Academic Journal Work

Acted as a reviewer for the following Journals, Research Councils and Organisations:

Reviewer for Academic Journals

Economic Journal, International Journal of Industrial Organisation, Scottish Journal of Political Economy, European Journal of Operations Research, Journal of Market Research Society, Annals of Public and Cooperative Economy, Annals of Tourism Research, British Journal of Industrial Relations, Industrial Relations Journal, Accounting and Business Research, Journal of Market Research, Journal of Industrial Economics, Industrial and Labour Relations Review, Journal of Business Finance and Accounting, Journal of Industrial Economics, International Journal of the Economics of Business, British Journal of Management, British Accounting Review, OMEGA, European Accounting Review, Journal of Finance, International Small Business Journal, Journal of Business Finance and Accounting, Academy of Management Journal, Industrial Relations, Strategic Management, Journal of Banking and Finance, Small Business Economics, Journal of Credit Risk, International Journal of Forecasting, Journal of Operations Research

Organisations

Economic and Social Research Council, Leverhulme Trust, Nuffield Foundation

Editorial Boards

The Journal of Risk Finance

Government Appointments and Reports

1998-2007 Member of the Better Payment Practice Group

2008 Member of the Expert Working Group on Data Sharing and Non-consensual Data in Consumer Credit

1998-2008 Consultant to the National Audit Office and HMRC on Debt Management

Presentations to Government Ministers at BERR and regular consultations are held with the National Audit Office.

Bank of England Workshops on Corporate Insolvency, Small Firm Financing; provide contributions to reports prepared by HM Treasury, Customs and Excise, Office of Fair

Trading and the Monopolies and Mergers Commission. Provided Best Practice Reports for the Inland Revenue and Customs and Excise.

Government and Commissioned Reports

Profit-sharing: Miracle Cure or Mirage ? Prepared for the OECD Employment Outlook

Trading Relationships, Credit Management and Corporate Performance, Report prepared for the DTI study of late payment of commercial debt

Advertising as a Entry Barrier Report prepared for the Office of Fair Trading, February 1992

An Analysis of the Workforce in the Museums, Galleries and Heritage Sector in the UK Report prepared for the Department of Employment and Museums Training Institute January 1993.

Best Practice Collections and Debt Management, Report Prepared for the National Audit Office, Study of Inland Revenue Debt Management June 1995

Best Practice Credit Management and Credit Risk Modelling, Report Prepared for the National Audit Office Study of Customs and Excise VAT Write-Offs March 1994

Debt Management and Recovery, Report Prepared for the National Audit Office Study of Debt Management in the Redundancy Payments Service

Credit Risk Management, Invoicing and Cash Collection Standards in the Energy Sector: A Study of the Utilities, Oil and Gas Sectors. Report prepared for TRANSCO

Prospects for Advertising on BBC Radio (With B.T.Sturgess), BBC Submission to the Peacock Inquiry

Water Industry Debt: Current Trends and Good Practice Approaches, UKWIR Report prepared for the Water Industry Debt Focus Group (2003). Published by UKWIR 2004, ISBN 1-84057-312-0

Collections and Recovery: Debt Management, Report Prepared for the National Audit Office, Study of Inland Revenue Debt Management, January 2004. Results published in The Recovery of Debt by the Inland Revenue Report by the Comptroller and Auditor General, HC 363, March 2004

HMRC Management of Tax Debt. Report Prepared for the National Audit Office, November 2008. ISBN: 9780102954395

An investigation into payment trends and behaviour 1997-2007 Report commissioned by the Department of Business, Enterprise and Regulatory Reform (BERR), 2008.

A Longitudinal Analysis of SME's in Wales (with University of Swansea), Report Commissioned by the Welsh Assembly (2010)

Research Grants and Funded Projects

- Research Councils and European Commission

- (1) 1983 - 1984 ESRC Award No. F00232021 £21,000. Work Organisation, Incentives and Economic Performance: An Econometric Study.
- (2) 1989 - 1993 ESRC Award No R000231859 £62,000, Organisation and Comparative Performance of Employee Owned Firms. (Rated 'Good')
- (3) 1991 (January) ESRC Centre for Economic Performance, London School of Economics. £ 12000 , The Economic Performance of ESOPs in the UK
- (4) 1991/2 ESRC Centre for Economic Performance, London School of Economics £ 8,000
- (5) 1994 ESRC £76000, Company Performance and Participation in Employee Owned Firms (Rated 'Good')
- (6) 1994 EC Human Capital and Mobility Fund 200,000 ecu. The Impact of Profit Sharing in Europe: A European Collaborative Study
- (7) 2003-5 Knowledge Transfer Partnership, CMRC/Leeds City Credit Union, £80,000

- Government and Business

- (7) 1985 Grants of St James' £3000 Modelling Demand in the UK Wine Industry
- (8) 1987 UGC Computers in Teaching Initiative £100,000 (Committee member), Development and use of Business Games in Management Education.
- (9) 1991 (Oct), Centre for Business Strategy, London Business School £ 7,500
- (10) 1991-2, Department of Employment and Museum Training Institute, £ 20,000 Manpower Skills Survey
- (11) 1993 Training and Enterprise Council £32000, Winners and Losers: A Study of the Performance and Survival of Small Businesses in West Yorkshire
- (12) 1994 Department of Trade & Industry, £ 34,900, Trade Credit and the Late Payment of Commercial Debt
- (13) 1994 Touche Ross, £10,000, Survey of Credit Management Practices
- (14) 1997, ICM £23,000, Quarterly Survey of Credit Management Practices

- (15) 1997, Irish Exporters Association, £8000, Survey of Export Credit Management in Ireland
- (16) 1999, DTI Quarterly Business Survey, £35,000
- (17) 2002, DTI Quarterly Business Survey, £40,000
- (18) 2003-5, DTI Payment Performance League Tables £20,000 pa
- (19) 2010 British Venture Capital Association, Private Equity and Insolvency (£40,000), with CMBOR (Nottingham) and University of Birmingham
- (20) 2010 Welsh Assembly (12000), Longitudinal Study of SME's in Wales, with University of Swansea

- Internal University Awards

- (16) 1989 - 1991 University of Bradford Research Grant, £1,800, The Performance of ESOPs
- (17) 1992 - Research Committee £900, Performance of Management Buyouts
- (18) 1993 - Research Committee £3600, ESOPs: Performance Indices

ESRC End of Grant Reports

Work Organisation, Incentives and Economic Performance, ESRC End of Grant Report December 1984

Comparative Performance of Employee-Owned and Private Companies in the UK, ESRC End of Grant Report January 1994 (Rated 'Good')

Company Performance and Participation in Employee-Owned Firms, ESRC End of Grant Report January 1997 (Rated 'Good')

KTP Project Leeds City Credit Union – End of Grant Report (Rated 'Good')
Awarded the ESRC national prize for the 'Best Application of Management and Social Science

SPONSORSHIP AND COMMERCIALISATION OF RESEARCH

Credit Management Research Centre Sponsorship

The ICM Chair at the University of Bradford was sponsored by a group of organisations in the Credit Industry. The sponsorship amounted to £250,000 over a 5 years period. The sponsors were:

ICM, Dun & Bradstreet, Lewis Group Plc, Equifax Europe Ltd, Cork Gully, 3 M Plc, Legal & Trade Ltd, Trade Indemnity, NCM Credit Services

In 1993 I negotiated a new sponsorship agreement to expand the activities of the Credit Management Research Centre. Current sponsorship amounts to £400,000 over 5 years. The sponsors now include:

Barclays Plc, HSBC (Trade Finance), Dun & Bradstreet, Equifax Europe Ltd, Moore-Stephens, Euler-Trade Indemnity, NCM Credit Services, Toshiba, ICM

In 2003 the sponsorship was renewed for the period 2003-2008. The current sponsors include

Atradius, Euler-Hermes, Experian, Call Credit Plc, Fuji Film, ICM, ICC-Credit,

CreditScorer Ltd

CreditScorer Ltd, a Leeds University spin-out company. CreditScorer Ltd was established with funding from the White Rose Innovation Fund (£250,000) and houses a credit reference data-base for the population of UK businesses. The company received a second round investment of £1,000,000 from the Bonnier Group in July 2003. The company has developed an on-line benchmarking and risk management service for businesses (CreditScorer.com; RiskScorer.com), the Utilities sector (UtilityScorer.com) and a debt pricing service for the debt sale and purchase market (Debtpricer.com). CreditScorer has developed algorithms that generate real time risk scores and default probabilities (PDs) for the population of UK Companies and Small Businesses and on-line portfolio management facilities. CreditScorer builds commercial risk scores for the credit agency ICC Ltd (part of the Bisnode Group) and Basel II compliant risk management systems for major banks. Clients include: Lloyds TSB Asset Finance, GE Money, GE Fleet Services, ING Direct. The Company made a successful exit when it was acquired by Bisnode AB in March 2007.

TEACHING EXPERIENCE, CURRICULUM DEVELOPMENT AND EXAMINING

Doctoral Supervision

Completed

Robert Hope	- Neural Network Modelling of Corporate Risk
Andrew Robinson	- Participation and Productivity
Carole Howorth	- Small Firm Working Capital Management
Barbara Summers	- Trade Credit
Paula Hill	- IPO Underpricing
Salima Paul	- Trade Credit Strategy
Abd Al Razak	- Commercial Credit Risk
Yi Ling Xing	- Commercial lending by Chinese Banks
Norazman Ismail	- Venture Capital in Malaysia
Le Duc Tung	- Empirical Finance: Essays on Trade Credit
Alena Audzeyeva	- Credit Risk
Ali Altanlar	- Empirical Finance: Essays on Bankruptcy and Insolvency

Currently 4 Phd students under supervision:

- Modelling Corporate Financial Distress
- Credit Unions
- Board Dynamics and Company Performance
- Micro-Finance in Ghana

Teaching Experience:

Undergraduate Modules Taught

Credit Risk Management ,
Economics of Industry ,
Business and Econometric Forecasting,
Corporate Finance and Investment,
Applied Economics,
Corporate Finance

Postgraduate

Consumer and Commercial Credit Management	- MSc Programmes
Credit Scoring and Risk Modelling	- MSc Programmes
Credit Risk Management	- MBA
Econometric and Business Forecasting	- MBA
Advanced Financial Management	- MBA
Small Business Management	- MBA
Doctoral Summer School (Econometrics, Research Methods)	

Programme Director:

MSc Credit Management (part-time)

Modules taught:

Credit Scoring and Modelling,

Trade and Corporate Credit,
Quantitative Methods,
Research Methods

Executive Courses

ICM Credit Management Forum, 3-day course/seminar, Annual (November) 1994, 1995, 1996, 1997, 1998, 1999
Indian Manager's Program - Leeds University
Credit Scoring - Sao Paulo Brazil, 1998, 1999, 2000, 2001, 2005

Masters Supervision

Over 200 MBA/MA dissertations in the following areas:
Business Forecasting, Market modelling, Advertising-Sales response, Corporate failure, Acquisition prediction, Privatisation, Joint Ventures in China, Cost-Benefit analysis, Financial institutions, New media, Credit Management, Small Business, Trade Credit, Consumer Credit, Credit Scoring and Risk Modelling

External Examination:

1991- 1995	MBA Programme, University College Aberystwyth.
1995- 1999	University of Nottingham (MA in Corporate Governance)
1995- 1999	BA Economics, University of Huddersfield
1996- 1999	Dublin Institute of Technology - Credit Management
1999-	Cardiff Business School, Cyprus Program, Seville Program
2001-	Lancaster University Business School
2001- 2003	University of Mauritius (MSc E-Business)
2002- 2007	University of Wales Validation Board (overseas programs) Frederick Institute, Nicosia, Cyprus CEADE, Seville, Spain
2008-	University of Loughborough, Banking and Finance.

Phd Examination:

I have acted as internal and external at:
University of Bradford, University of Leeds, University of Nottingham, University of Wales (Aberystwyth, Cardiff), University of Central England, Leeds Metropolitan University, the University of Edinburgh, the University of Lancaster Management School, Bristol Business School, University of Mauritius

KEYNOTE SPEECHES

Key Note Speeches at Business and Government Conferences

- (1) The Dynamics of Corporate Failure, ICM National Conference, Park Lane Hilton, London, March 1994
- (2) Credit Management: The New Front Line ,ICM AGM, HMS Belfast London March 1994
- (3) Credit Management and the Information Revolution, Oracle Business Seminar, Bracknell, July 1994
- (4) Credit Scoring and Information Technology, Equifax/Scorex Seminar, Manchester, July 1994
- (5) Corporate Credit Analysis and Failure Prediction: The State of the Art, Credit Management Forum, November 1994
- (6) Trade Credit and Credit Management Practices: A Survey, Credit Management Forum, November 1994
- (7) Trade Credit and Credit Management Practices: A Survey, ICM Thames Valley Branch, Shire Hall Reading, February 1995
- (8) Credit Risk Management: State of the Art, Irish Institute of Credit Management, Dublin February 1995
- (9) Credit Risk Management, FEBIS AGM, Cannes, France September 1995
- (10) Trade Credit and Corporate Performance, 15th Credit Convention, Warwick, September 1995
- (11) The Demand for Trade Credit and the Late Payment of Commercial Debt. Presentation to Ministers at the Department of Trade & Industry, April 4th 1996
- (12) The Demand for Trade Credit and the Late Payment of Commercial Debt. Cork Gully seminar, Hilton Hotel 15th May 1996
- (13) Research in Credit Management ICM Credit Management Forum, Bradford, October 1996
- (14) Predicting Corporate Failure and Payment Behaviour, ICM Credit Management Forum, Bradford, October 1996
- (15) Credit Management in the Information Age, Stockholm, June 1997 International Symposium on Risk Behaviour and Risk Management

- (16) Supporting Credit Decisions in Consumer and Corporate Lending: The Role and Development of Credit Scoring and Risk Modelling. Sao Paulo, Brazil July 1997
- (17) Predicting Corporate Failure and Payment Behaviour using Statistical Methods, Neural Networks and Abductive Reasoning Edinburgh University Conference on Credit Scoring, September 1997
- (18) Credit Management in the Information Age , Lysander Seminar on 'How to use technology to profit from your cash', Manchester November 1997.
- (19) Statutory Rights to Interest and Research on Late Payment, ICM Credit Management Forum, Bradford, November 1997
- (20) Neural Networks for Risk Scoring, ICM Credit Management Forum, Bradford, November 1997.
- (21) Best Practice in Credit Management and Influences on Payment Behaviour, ICM/CBI Briefing on 'Better Payment Practice', IBM, London December 1997.
- (22) Credit in History and the History of Credit, ICM West Midlands Branch, December 1997.
- (23) Credit Management in the Future, Moor Stephens Booth White Conference 'Credit in Focus '98 : the adventure continues', April 1998.
- (24) The Future of Credit Management, ICM Credit Management Forum, Leeds, November,1998
- (25) Initial Results from the Credit Management Quarterly Review, ICM Credit Management Forum, Leeds, November 1998
- (26) Research in Credit Management, ICM Conference on Credit Scoring, November 1998
- (27) Workshop on Neural Networks, ICM Conference on Credit Scoring, November 1998
- (28) Research Findings and Conclusions for a Credit Manager of the Future Stockholm, June 1998 International Symposium on Risk Behaviour and Risk Management
- (29) Credit Management in the Future , QSP/IBM Seminar, Warwick June 1999
- (30) Export Credit Management , Enterprise Ireland Seminar, Dublin, May 1999
- (31) Credit Scoring and Customer Modelling for Profitable Decisions, September 1999, Serasa Seminar on Credit Scoring, Sao Paulo, Brazil.

- (32) Credit Risk Modelling, Equifax New Technology Conference, December 1999
- (33) The Impact of globalisation and e-commerce on credit insurance, September 2000. International Credit Insurance Conference, Grosvenor, London
- (34) Overcoming the Late Payment Culture, March 7, 2001, Credit 2001, Earls Court, London
- (35) Modelling Commercial Risk, March 7, 2001, Credit 2001, Earls Court, London
- (36) Credit Scoring and Customer Modelling , Dauer Institute Seminar, Sao Paulo, June 2001
- (37) New developments in Credit Scoring , Serasa Seminar, Sao Paulo, Brazil, November 2001.
- (38) SME Financing and Credit Insurance, Euler-TI workshop, Canary Wharf, London, November 2001
- (39) Debt Management, Tallyman Customer Partner Conference, The Belfry, November 2001
- (40) Debt Sale and Purchase Market in the UK, Credit Today Conference, Savoy, London February 2002
- (41) Developments in Commercial Scoring, Credit Today Conference, Grosvenor, London March 2002.
- (42) Building Commercial Risk Scores, Dun and Bradstreet, Brewery, London April 2002.
- (43) A Survey of the UK Debt Collection Industry, CSA Centenary Conference, Royal Horseguards Hotel, London, July 2002
- (44) Bad Debt in the Water Industry, Water UK ThinkTank, Institute of Physics, London, July 2002
- (45) Export Receivables Management, Gerling-NCM, Whitehall, London July 2001/2.
- (46) ‘Modelling Commercial Risk’ – Dun and Bradstreet National Advisory Group
Las Vegas, Feb 2003
- (47) Growth of Debt Purchase Market – CSA Annual Conference, Tewkesbury, July 2003

- (48) Commercial Scoring: Methods and Applications – CRF Credit Scoring Expo Chicago, August 2003
- (49) Commercial Risk Modelling – Credit Today Conference, London July 2003
- (50) Credit Strategy and Corporate Performance – Amsterdam, October 2003
- (51) Credit Management as a Value Driver – FECMA Annual Conference Dusseldorf, November 2003
- (52) Benchmarking Credit Management FCIB Conference, Lisbon, Portugal February 2004
- (53) Key Performance Indicators for Credit Management FCIB Conference, Vienna, Austria June 2004
- (54) Debt Management, Collection and Recovery – Warsaw Institute of Bankers, Warsaw June 2004
- (55) Credit Management and Corporate Strategy – Australian Institute of Credit Management, Annual Conference, Opening Address, Melbourne October 2004
- (56) Credit and the Strategy Map – Netherlands Credit Management Association, Annual Conference March 2005, Amsterdam
- (57) Credit Scoring and Propensity Modelling: The Use of AI Serasa International Conference on Credit Scoring, Sao Paulo, Brazil September 2005-11-30
- (58) Credit Risk Modelling – State of the Art GE Money Global Decision Sciences Leadership Conference, London October 2005
- (59) Credit Management and Corporate Performance: A Survey of European Businesses. Euler Hermes Press Launch, Paris November 2007
- (60) Modelling Corporate Financial Distress. Opening Presentation, University of Bratislava Faculty of National Economy, 11th International Scientific Conference of Finance Department, November 2008
- (61) Leverage, Buyouts and Private Equity. Keynote Speech Die Welt Conference on Private Equity, Frankfurt, January 2009.
- (62) Debt Growth and the Financial Crisis. Opening Presentation, University of Bratislava Faculty of National Economy, 12th International Scientific Conference of Finance Department. November 2009

RESEARCH PROJECTS IN PROGRESS

Research on Corporate Financial Distress

This work is a series of empirical papers which utilises the corporate population data-base developed by the spin-out company creditscorer. The data-base includes financial and non-financial information on the UK Ltd company population and has tracked every instance of insolvency since 1995. The data base is unique in that the sample for modelling purposes has data on over 140,000 failed companies and over 11.5 million live companies.

Papers include: Modelling insolvency using various multivariate and AI techniques; Estimating default probabilities (PD) for use in IRB systems. Currently collaborating with Professor Ed Altman, NYStern on credit risk in SME's and CMBOR, Nottingham

Research on Bankruptcy and Insolvency

This work utilises macro-economic time-series data to model individual bankruptcies and corporate insolvencies in the macro economy. The modelling strategy uses various multivariate and univariate time-series modelling techniques

Research on Trade Credit

This work uses a large UK panel data-base of companies to model the firms' decisions to extend and use trade finance. Papers that look at the effect of macro conditions on the utilisation of bank and trade credit by sector and size-band are being prepared.

Director Characteristics, Board Dynamics and Company Performance

A data base on the history and experience of individual directors and board composition has been constructed for the population of UK Ltd Companies 1997-2010.

Papers are in progress on board diversity, gender composition, experience, networks etc on corporate outcomes

Family Business

European study of the performance of family firms in collaboration with the University of Nottingham (CMBOR) and University of Lancaster

RECENT PRESS COVERAGE (with Links)

[Financial Times \(Lex\) PE and Insolvency](#)
03/05/2010
[BVCA Responds to Report](#)
08/04/2010
[Private Equity and Insolvency](#)
FT 08/04/2010
[Buyout Failures and Private Equity](#)
Yorkshire Post 08/04/2010
[Women in Emerging Economies](#)
Sunday Times 14/03/2010
[Women Bosses](#)
Daily Mail 07/12/09
[Top 50 Business Women](#)
Financial Times, 25th September 2009
[Women Directors](#)
Guardian 15th September 2009
[Late Payment and Small Business](#)
Financial Times, September 3rd, 2009
[Britain's Under-Siege Economy](#)
Yorkshire Post, August 2009
[Private Equity Risk](#)
Economist 9th July 2009
[No Better No Worse](#)
New York Times 8/07/09
[Private Equity No Riskier](#)
Financial Times 5/07/09
[Debt Collection](#)
Observer, 4/07/09
[Women in the Boardroom and insolvency risk](#)
Times 19/03/09
[Business Failures Soar](#)
Daily Telegraph 5/02/09
[The Science of Business](#)
Yorkshire Post 27/01/09
[Job Losses](#)
Guardian 19/01/09
[Rise in Legal Action on Unpaid Bills](#)
Financial Times 2/12/08
[Payment League](#)
Financial Times 22/11/08
[If recession doesn't get you, bombed-out banks and overdue invoices will](#)
Observer 26/10/08
[Accounts not receivable](#)
The Economist
[Free Telegraph hotline to help businesses fend off recession](#)
Daily Telegraph
[Small companies face cash squeeze](#)
Financial Times
[Forecast of rise in company insolvency cases](#)
Financial Times
[Merchants of Misery: Debt collection is one of the UK's fastest-growing industries](#)
Independent on Sunday
[Insolvencies 'to rise 20pc' as number of court cases over unpaid bills soars](#)
Daily Telegraph
[Export Survey Executive Summary](#)
COFACE
[Credit insurance supports companies' profitable growth](#)
EULER HERMES
[CMRC Press on Late Payment](#)