

Finance & Credit Management:

Twée bloedgroepen of één Familie?

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SCA in short





SCA is a Leading Global Hygiene and Forest Products Company



This is SCA



Personal care, tissue and forest products



Sales in about 100 countries



Many strong brands



SCA was founded in 1929



44,000 employees



Sales in 2014
SEK 104bn
(EUR 11.4bn)



Europe's largest private forest owner

Our Values



Respect, Excellence and Responsibility, inspire and challenge employees in their efforts to create a successful company – financially, socially and environmentally.

Our values unite everyone at SCA and form the basis for our leadership and people-culture.



Code of Conduct



Our Code of Conduct is based on our core values Respect, Excellence and Responsibility

Guidance for SCA and its employees regarding

- Health and safety
- Employee relations
- Human rights
- Business practices
- Community
- Nature



Our business



SCA Group

2014 Sales and Operating Profit by Business Area



Forest Products

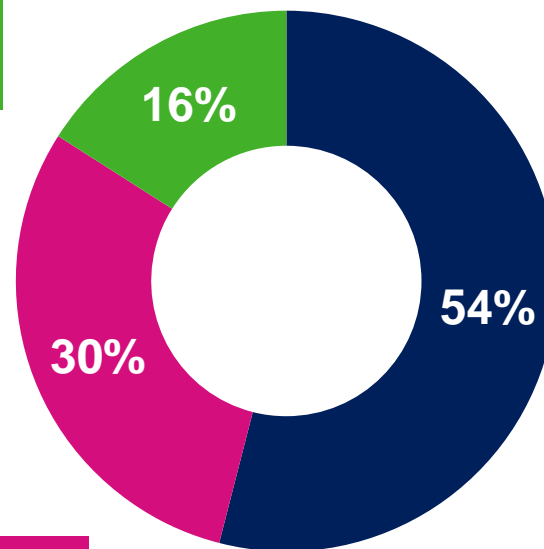
Operating profit
20%



Personal Care

Operating profit
28%

Sales 2014



Operating profit
52%



Tissue

Personal Care



SCA is a global leader in personal care. Products are sold under SCA's global, regional and local brands as well as under retailer's brands.

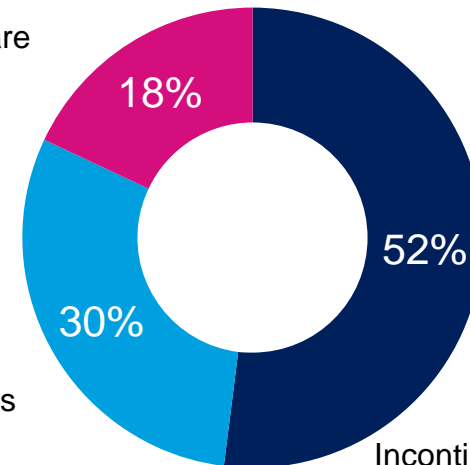
- Incontinence products
- Baby diapers
- Feminine care products

Sales 2014: SEK 31bn



Feminine care

Baby diapers



Incontinence products

Tissue

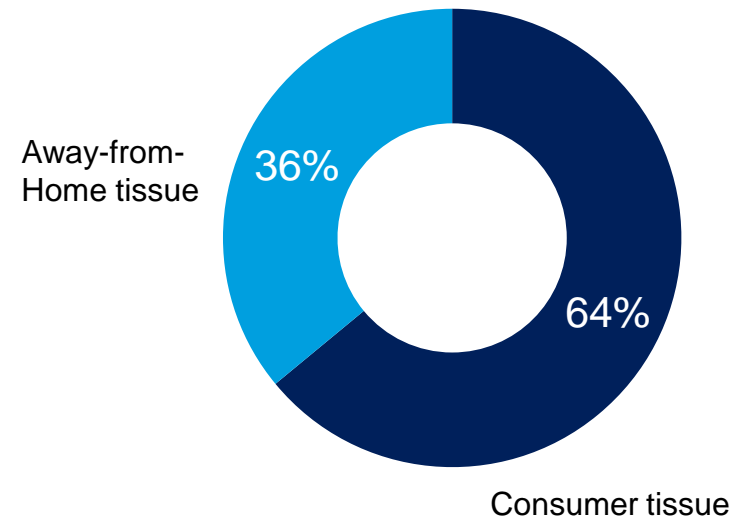


SCA is a global leading consumer tissue and Away-from-Home tissue company

- Toilet paper
- Kitchen rolls
- Facial tissue
- Handkerchiefs
- Napkins
- Complete hygiene solutions for institutions and companies



Sales 2014: SEK 57bn



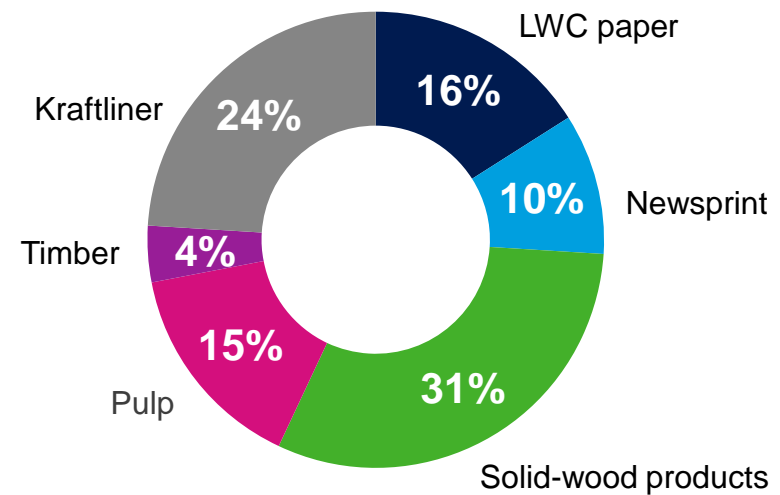
Forest Products



SCA is Europe's largest private forest owner, encompassing some 2.6 million hectares of forest land and produces forest products with a strong environmental profile.

- Paper for packaging and print
- Pulp
- Solid-wood products
- Renewable energy

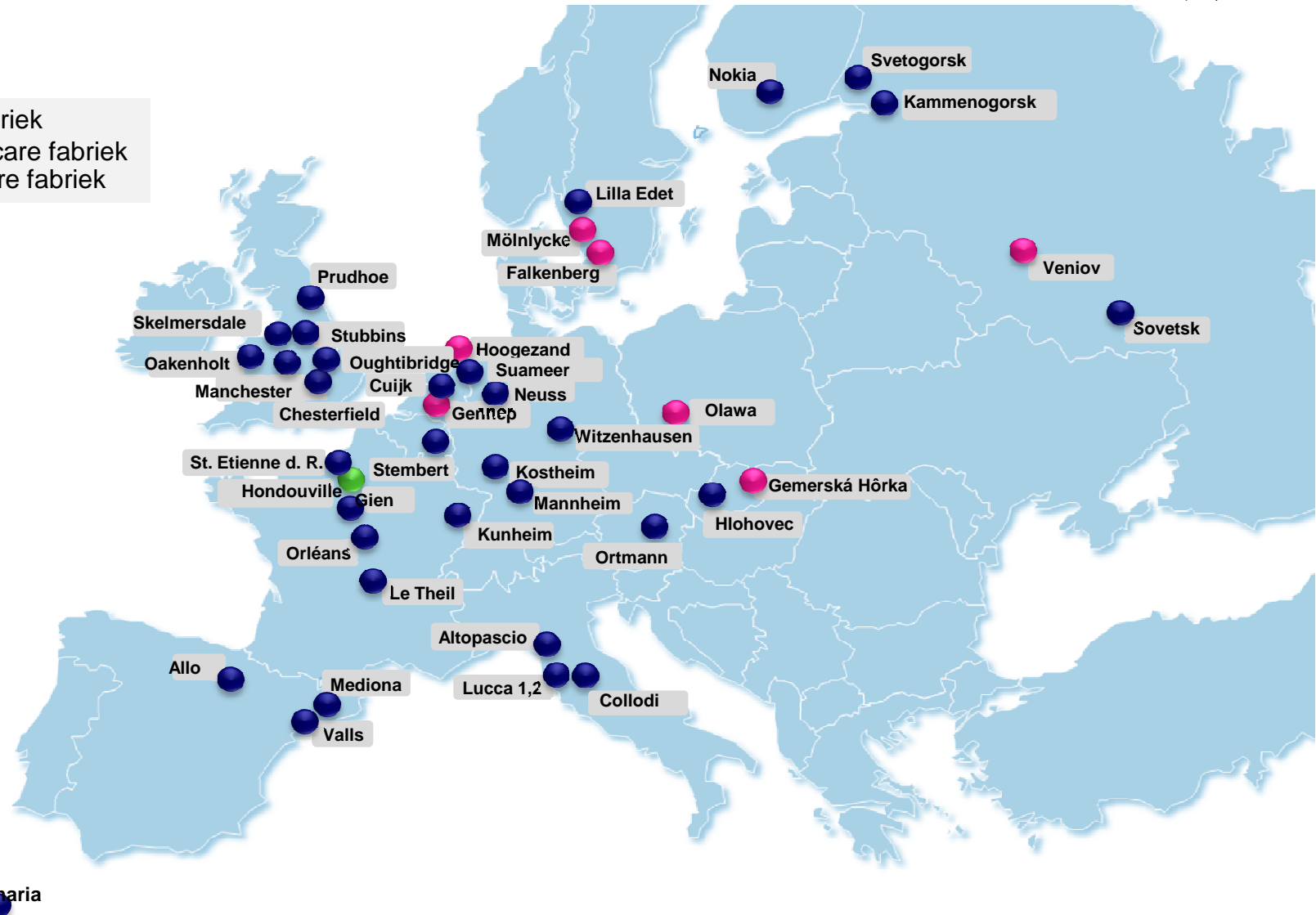
Sales 2014: SEK 16.5bn



Produktielocaties in Europa



- Tissue fabriek
- Personal care fabriek
- Beauty care fabriek



Finance & Credit management Looking @



Definitions of functions

Financial management refers to the efficient and effective management of money (funds) in such a manner as to accomplish the objectives of the organization. It is the specialized function directly associated with the top management.

Credit management is the process of controlling and collecting payments from customers. This is the function within a bank or company to control credit policies that will improve revenues and reduce financial risks.

Source Wikipedia

Financial management



Wat doen jullie eigenlijk?

Rapportage en KPI's?



Credit management

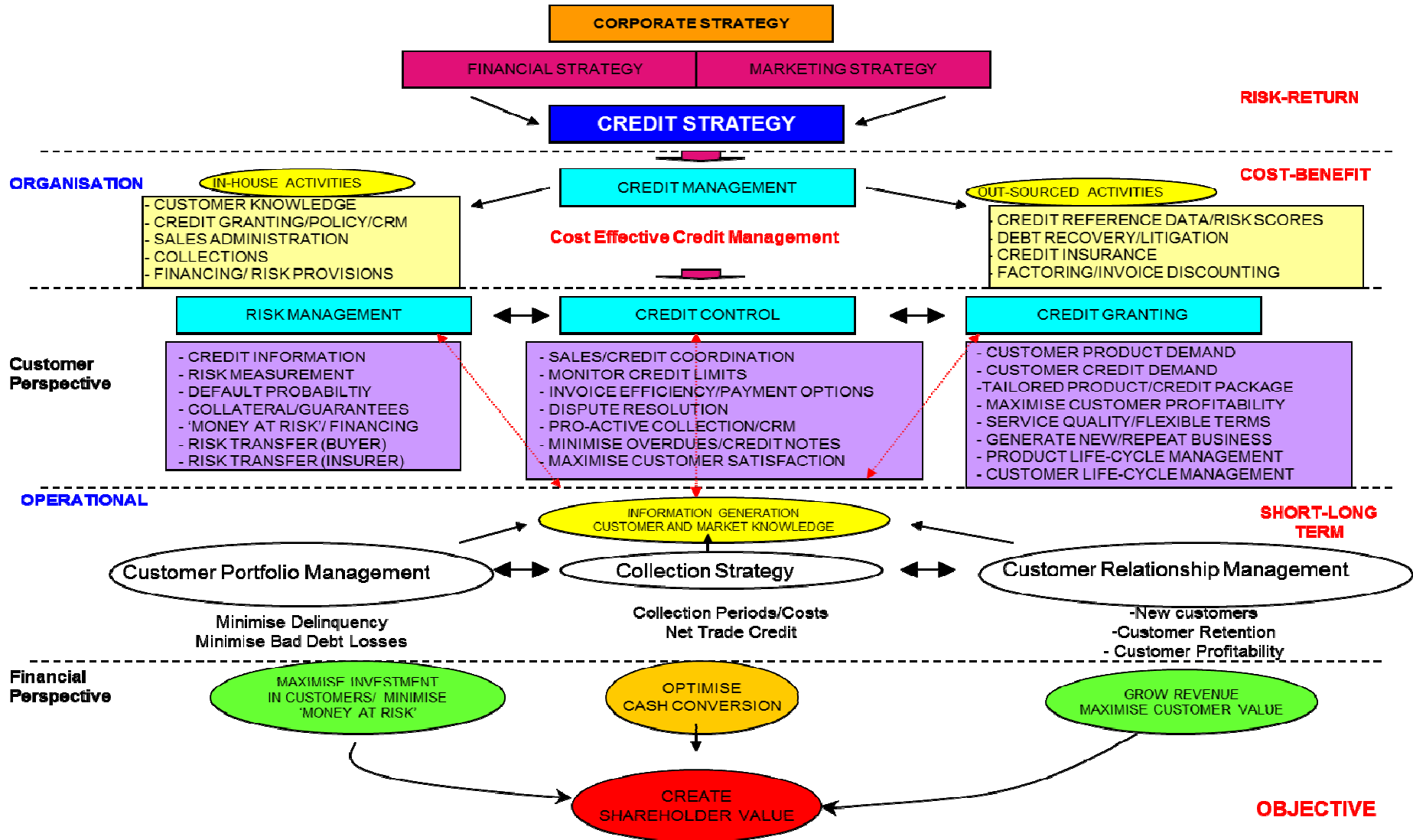
Wat doen die credit manager de hele dag?

Rapportage en KPI's?

Waarom de focus in bedrijven op Credit management?



Credit management



Sales looking @ Finance



Jij kost alleen maar geld.

Pfff wat een ben jij toch saaie boekhouder.

Hoezo kan dat niet dan. Welk formulier?

Als ik er niet was, was deze toko al lang dicht.

Als je nou eens een goed truc verzint op die bijtelling van mijn auto dan gaan we praten.

Finance looking @ Sales



We gaan morgen al leveren.

Nee, lagere betalingstermijn was echt onbespreekbaar.

Dit is beste klant ooit, mijn beste omzet ooit.

Hoeveel we gaan verkopen geen idee.

Maak je geen zorgen hij betaald echt wel.

Waarom de focus in bedrijven op CM



- **Lange betaaltermijn**
- **Slecht of weinig opvolging van debiteuren**
- **Klachten van klant worden niet opgelost**

Cash flow problemen



Waarom de focus in bedrijven op CM



- **credit policy is must.**
- **Top management back up**
- **Rapporteer overdue**
- **Maak credit limieten en risico categorieën op basis van**
 - **Interne data**
 - **Externe data**



Waarom de focus in bedrijven op CM

- DSO
- Werkkapitaal
- Overdue% met buckets
 - 1-7dagen 7-30 dagen 30-60 dagen
- Klachten rapportage
- Meeting with Sales (roadshows)
 - Niet betalende klant is een slechte klant!!!
 - Moet geen verrassing zijn als klant in de blok gaan voor levering.

Global Business Services



GBS Mission

GBS provides professional and transactional services for all SCA units, globally, as follows:



Finance services

- ◆ Accounting, transactional processing (Acc Pay/Acc Rec), financial reporting, customer credit management, treasury and bank, tax administration, insurance administration, internal control, master data

HR services

- ◆ Employee administration, pay-roll and time administration, travel expense administration, benefit administration, training administration

Facility management services

- ◆ Real estate management for SCA and office services to employees

Company administration services

- ◆ Taking care of SCAs local legal units and related issues

Why was GBS established?

GBS is one important part of this transformation and was established January 2012 as a service unit to all SCA units

1. Quality

GBS is established to secure and where possible increase the quality of all services within its scope.

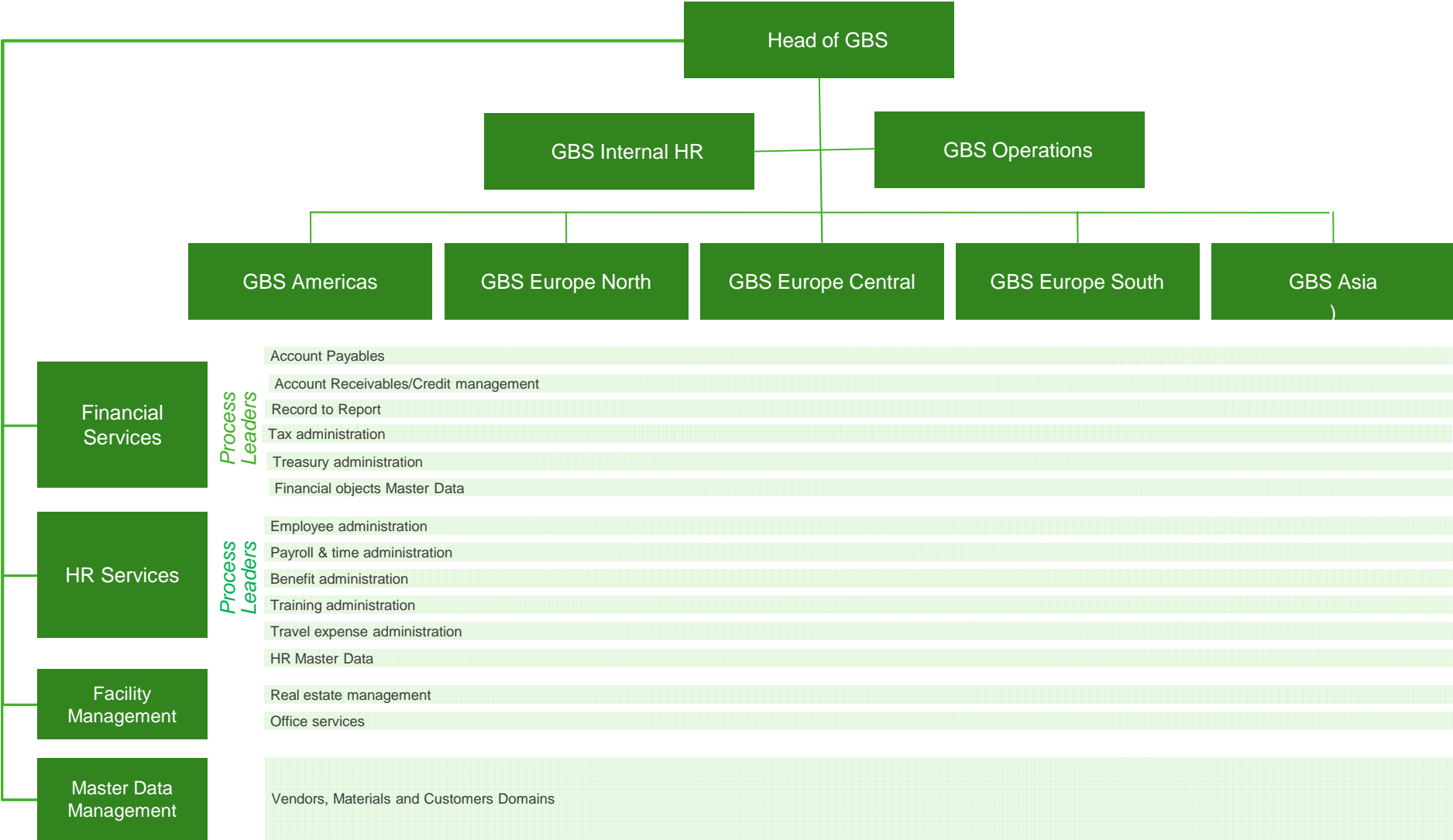
2. One company

GBS is established to ensure harmonization of administrative processes and thus also be an important driver in ensuring SCA is acting as 'One Company'

3. Cost Savings

GBS established to realize the full potential of being a global company and hence by effective and efficient administrative processes be able to reduce costs (while maintaining and/or improving quality)

GBS Organization



GBS region Central



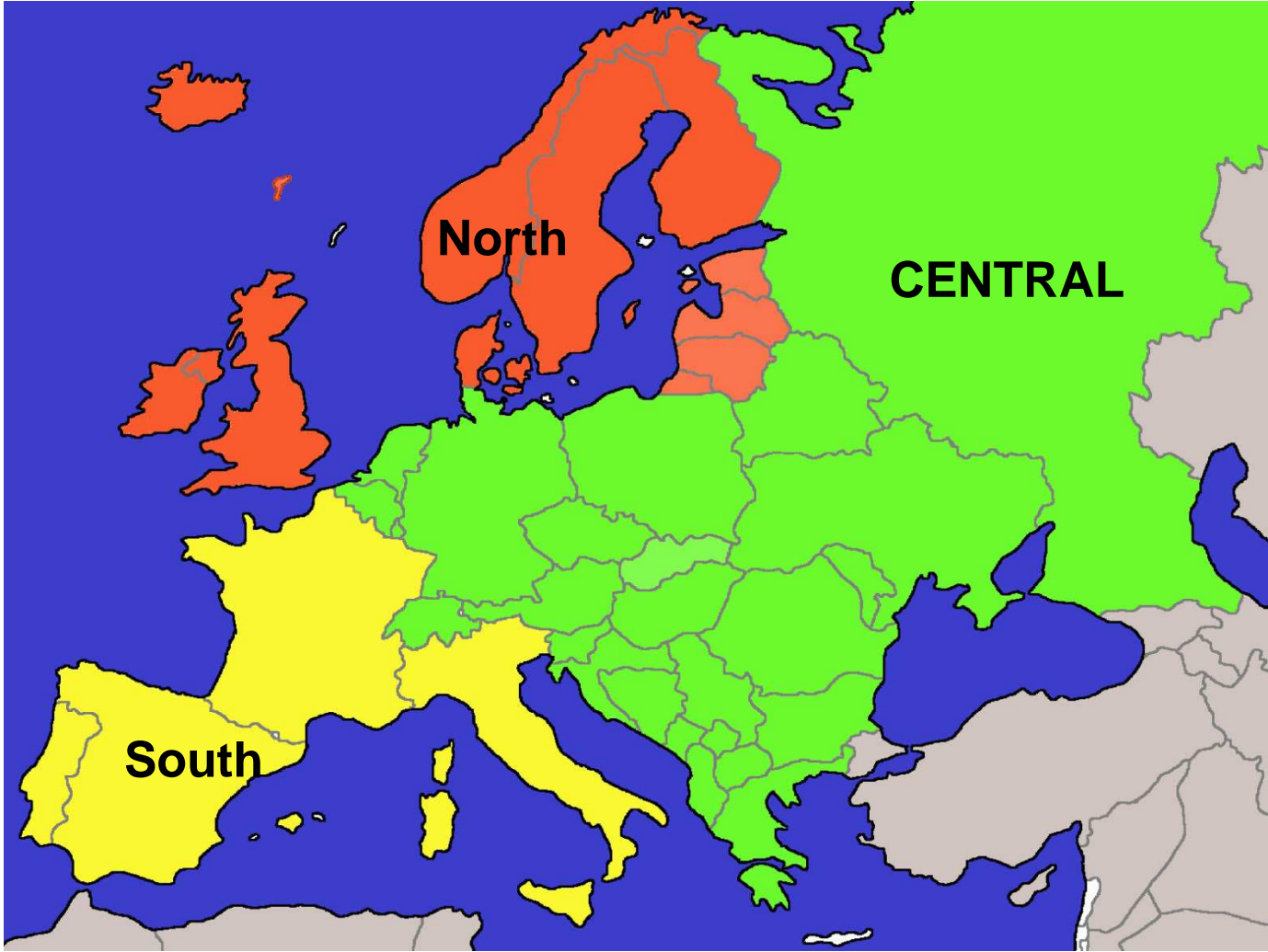
GBS Region Central

GBS Structure

European Regions



AMERICA



ASIA



Region Central – AccRec & Credit Management



Fact & figures

- Region Europe Central Net sales 2,4 Bn Euro per Year
- Total invoice 850.000 per year
- 25 FTE in total region over more then 9 locations

Waarom is Credit management Leuk?



Award handed over by Martin van de Hoek of the VVCM

Finance & Credit Management:

Twee bloedgroepen of één Familie?

Wij zijn zeker Familie maar de bloedgroep is niet per definitie gelijk!

Wij zijn financiële broer en zus met onze eigen skills.



Question?



SCA
Care of Life

IN THE VOLVO OCEAN RACE 2014-2015