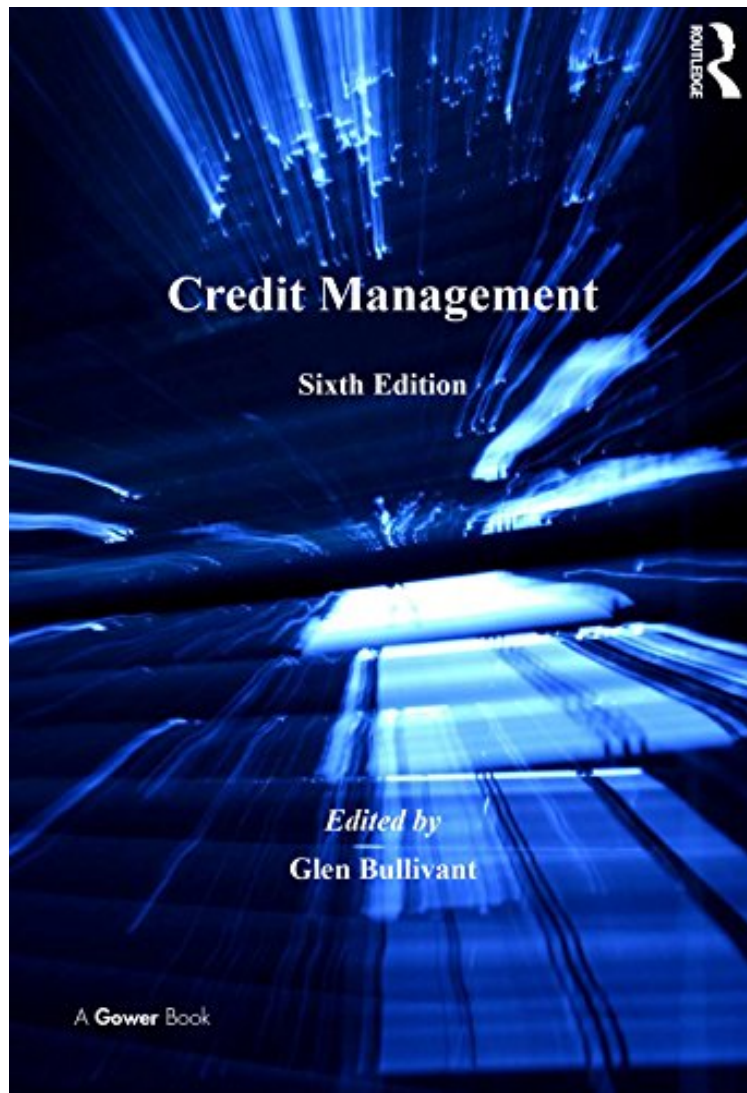


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Glen Bullivant was a successful credit manager in industry from 1975 to the establishment of his own consultancy in 1993. He has held many honorary positions at the Institute of Credit Management, including Treasurer, Vice-Chairman and Chairman. Glen is active on the conference circuit and writes extensively on the topic. He was heavily involved in the development of the previous edition of the book (then Credit Management Handbook).