

## UKIBC Scholarship Board Report 2009 Programme

UKIBC Scholarship Programme Summer 2009							
<b>Personal Details</b>	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;"><b>Name</b></td> <td><b>Lauren Baker</b></td> </tr> <tr> <td><b>University</b></td> <td><b>University of Sheffield</b></td> </tr> <tr> <td><b>Degree</b></td> <td><b>Accounting and Financial Management</b></td> </tr> </table>	<b>Name</b>	<b>Lauren Baker</b>	<b>University</b>	<b>University of Sheffield</b>	<b>Degree</b>	<b>Accounting and Financial Management</b>
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<b>Degree</b>	<b>Accounting and Financial Management</b>						
<b>Company Placement</b>	<p><b>Company</b> SGS India</p> <p><b>Company Business</b> B2B services in the field of Testing, Verification, Certification and Inspection. SGS has six main distinct business lines including Consumer Testing Services, Environmental, Industrial and Oil, Gas and Chemicals.</p> <p><b>Work Placement Role &amp; Responsibilities</b> An eight week project working with the finance and continuous improvement teams in the area of credit control. SGS India didn't previously have a documented credit control policy but have identified this as a critical area for improvement. It was my job to research current practices from a bottom-up perspective across all the different business lines and identify the root causes for outstanding payments and potential solutions to improve this. This research would be used to define a new credit policy that could be implemented across the SGS India.</p> <p><b>What contributions / impact to the business did you make?</b> The management team of SGS had identified several areas which urgently needed to be targeted and improved in order to bring the company up to the standards of SGS global. In particular these were procurement and credit control. Although as a recent graduate I am not an expert in the field of credit control I could use my degree and western perspective to see several major flaws in the current system. This included the availability of credit there was very little in the way of external credit checks making funds freely available to all clients. With the current problems with the recession in the UK I could see the problems associated with credit being given to those who could not honor it and the impact it had on the collection process. My second area of focus was the collection process itself, which differed greatly across the different business lines. Currently there was very little sharing of operations between business lines so I looked to identify best practices and tried to adapt these to other business lines. Due to the distinct nature of the client base of the business lines not every successful practice could be shared. My work at SGS provided an overview of current practices to the management team in Mumbai of how credit policies were operating in practice and the challenges and restrictions that were unique to each business line. In effect my research provided a view of what was happening in practice, which could be used to shape the 'theoretical side of things' ie the documented credit policy. I presented my ideas to the management team during a meeting in Mumbai which were debated and assigned to various members to carry forward.</p> <p><b>Working in India- Observations</b> Despite SGS being a multinational company SGS India has a very strong Indian business culture, the whole office except the Australian managing director was Indian. Although the majority of the office spoke English as their business language the level of fluency differed across the company. At</p>						

	<p>some points during interviews with various members of staff it made it very difficult to convey the exact question as some misunderstood. Sometimes re-phrasing the question or using example answered helped to overcome this although sometimes we had to abandon the question completely. Those with very fluent English were much easier to communicate with and volunteered extra information about or explained further their answers.</p> <p>I found SGS quite a segregated company to work for, each business line seemed on a social level to keep within their group and all sit and take lunch together etc. This also echoes the business model, each line is run very separately with little sharing of information or practices despite there being in some cases mutual clients. This to me reduces the efficiency of the company as a whole but parallels can be drawn to the Indian individualist culture, each individual striving for the best for themselves and their family as a priority above the community as a whole.</p> <p>I have really noticed the high level of bureaucracy within Indian business, the view of the boss is final, and those inputs from those further down are considered but can be easily discarded. This can mean the initiatives suggested by those working on the 'shop floor' are not always utilized thus again reducing efficiency and restricting how dynamic SGS India can be. Also there seems to be very little career progression within SGS, many of the employees had been in the same jobs for over ten years and despite being very experienced they were not moving up to higher levels. To me this removes some of the incentive to rise above expectation and work harder.</p> <p>As a graduate from an English university I was treated with a lot of respect even by those who were far more experienced than me, I think this is another example of the bureaucracy within India.</p>
<p><b>Impressions of India</b></p>	<p><b>As a place to live &amp; work</b></p> <p>The Indian culture is very much centered around the family and family life. This means the whole extended family with cousins, aunts and uncles often all living harmoniously under one roof. I was asked many times how I was coping being in India without my family, which to me, having lived in Sheffield at University for the past three years it was quite normal to not see my family for two months but in India this seems to be a big step. Religion and tradition also plays a big role in Indian life with festivals and weddings being huge occasions, much more so than the traditional English wedding in the UK. Delhi living was very hectic with the traffic and constant business and noise. I loved the fact you could look out of the window and see a cow quite happily walking down the middle of the road with Tuk Tuks swerving to avoid it.</p> <p>I didn't realize before I arrived in India how diverse the country as a whole is. Despite being one country there are so many different cultures living side by side, particularly in Delhi as the capital. Before living here I had never realized how different the north and southern foods were or the difference in appearance of those from the far east with those from right up north in Kashmir. I am still getting used to the fact that Indian's regard a ten hour coach journey as 'not that far' whereas in the UK this would get you from one end of the country to the other! I had also not expected the massive divide in lifestyles of the rich and the poor, just the drive to work every day where we would pass slum areas followed by huge mansions.</p> <p>I feel one of the main barriers within the Indian culture is the corruption. In India money generally equals power and a lot of laws and restrictions can be avoided by just offering a bribe. Although corruption happens at all levels in the social scale I think this increases the gap between the rich and the poor and unless it is completely eradicated will maintain this forever. Money also buys education which also helps to maintain the gap, while the middle classes can afford to educate themselves further with masters' degrees and such like the slum children are barely receiving any kind of education or training therefore finding it hard to pull themselves out of poverty. The government are trying to address this by offering free education for all but it will be interesting to see how realistic it is to assume all children are able to attend.</p> <p>I can see how rapidly India is changing as a country, the example of the infrastructure that is being built in Delhi for the 2010 Commonwealth Games is huge.</p>
<p><b>UKIBC</b></p>	<p><b>What has been the value of the Scholarship to you?</b></p>

**Scholarship**

Both working and living in Delhi has been a fantastic experience and taught me invaluable lessons both about the world of work and the importance of fully understanding the culture in which a company is entering in order to be successful. This may often mean adapting to the way the business operates or the product to fully taken advantage of the market.

I have gained work experience, responsibility and exposure to the top management which would have never been possible in the UK, it was very satisfying to see my ideas being debated and accepted by top management. It has opened my eyes to the potential India has an economy itself and as one for the UK to do substantial trade with. India will increasingly be a very important market and any multinational company needs to establish itself very quickly before it is too late. There is also a lot of potential for smaller entrepreneurial firms particularly those which enter the market with international standards for efficiency. I am sure now that I want to have a career that allows me to work internationally and hopefully in the near future brings me back to India. My time here has also hi-lighted to me the value of experience and how important it is to learn from others in order to progress. University effectively provides us with the training but is useless unless you go out and practice and adapt this knowledge to develop skills and experience. I have realized now that learning does not stop after university but really is only just beginning.

Socially I have had a great experience; I have loved living in New Delhi and learning new things everyday about the Indian culture. It is funny how quickly I became adapted and how such things as the traffic and the constant car horns became normal. We have definitely seen the best of Delhi's nightlife and restaurants in the ten weeks we have been here, it has been a very good transition period from university life to the world of work.

**What would be the value of the Scholarship be for others?**

For anyone looking to for an international career and is particularly interested in India this scholarship is perfect. It adds a unique, global perspective to any CV and shows potential employers adaptability and willingness to enter new situations. It also provides the opportunity to live in Delhi and completely submerge yourself within a new and exciting culture, very different from any other internship.

**Improvements**

**How can the programme be improved / changed for next year?**

I think a longer programme would be more beneficial to give us the opportunity to get involved in longer term projects. Perhaps as an option to extend for those who want to stay out for longer. This would also look more positive on a CV. The only other main improvement would be the recruitment process, moving it forwards to perhaps Jan/Feb time to give a longer period to prepare for moving to India and making plans.