

# EOS JOURNAL

THE MAGAZINE FOR CLIENTS OF THE EOS GROUP – ISSUE 02.2017

## A BETTER ATMOSPHERE

New concepts  
for offices in which  
employees  
feel at ease

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## ENHANCED NETWORKING

Good ideas  
flourish in the  
new co-working  
space of the  
Otto Group

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Focus

# The new way of working





**Klaus Engberding**  
Chairman of the  
EOS Group's Board of Directors

Dear reader,

With more than 100 companies and 49,000 employees worldwide, the Otto Group, the parent company of the EOS Group, is a real heavyweight. Given the variety of business areas such as mail order, financial services and logistics, it does not appear easy to define a common thread linking these Group companies. However, this is exactly what the new Otto Group purpose 'Together we push the limits' aspires to. With this mission statement, launched in May, we work together on the Otto Group's transformation into a fully digitalised trading and services Group. This is how we remain competitive worldwide.

The Board of Directors of the EOS Group welcomes the objective of setting common standards in the future. It substantiates our own digitalisation strategy. Go to page 4 to read what the new corporate purpose means for EOS and our clients.

Digitalisation also influences the way we work. Starting on page 10, you learn how companies are creating a constructive atmosphere for employees in their offices. On page 14 you can read how the new co-working space of the Otto Group fosters more creative and networked collaboration.

Keep questioning.

Klaus Engberding



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# Digital debt collection

At the NPL Europe, Marwin Ramcke explained the significance of new technologies in receivables management.

**Marwin Ramcke:**  
Member of the EOS  
Group's Board of  
Directors responsible  
for Eastern Europe



The spring conference of NPL Europe held in London focused on trends relating to all aspects of non-performing loans (NPL). At the industry meeting, Marwin Ramcke, Member of the EOS Group's Board of Directors responsible for Eastern Europe, addressed the increasing significance of digitalisation. 'Analysis of large data volumes and new technologies are essential for successful debt collection', says Mr Ramcke. With modern IT, debt collection can be automated, accelerated and designed to be more flexible. He said the EOS service

portals are a good example. Consumers can use these portals to settle outstanding amounts and other matters. 'This has enabled us to increase incoming payments.'

Debt collection specialists should also remain flexible beyond the scope of digitalisation. 'Especially in Eastern Europe, the trend in debt purchasing involves larger transactions with diverse asset classes. This means that debt collection companies will have to adjust their capabilities to process secured and unsecured receivables', Mr Ramcke explains. ■



**Chat for consumers:** Successful new communications option on the service portal

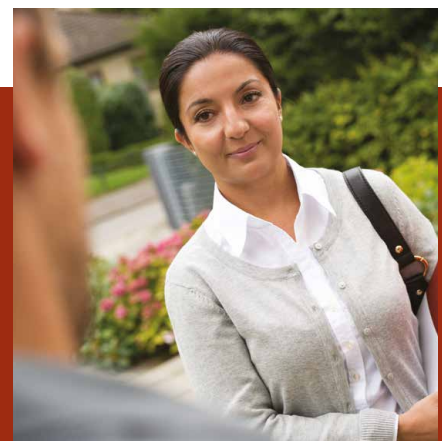
## Instant online help

EOS DID now provides a chat feature to answer consumers' questions.

Quickly consult an expert for advice on questions relating to account balances or payment options? The chat feature on the EOS Deutscher Inkasso-Dienst (EOS DID) service portal in Germany provides this option. The service is well received by users: 'The conversations are very constructive. We are often able to promptly resolve the cases in which we chat with consumers', explains Sebastian Reich, team leader at EOS DID. The numbers also prove to what extent chatting with consumers speeds up recovery. 'In the course of the initial 1,000 chats or so, we were able to arrange for over 400 repayments, 70 of which were high one-time payments', reports the expert. ■

## Progressive Regulations

As of this year, Russia has enacted a new law to govern receivables management more tightly. Debt collection companies now require a licence. One of the new criteria is that they must provide evidence of assets equivalent to at least EUR 167,000. Additionally, contact with debtors is now limited, including the frequency of phone calls and visits to their homes. 'The new regulations are a step forward for the debt collection industry in Russia. They provide legal certainty to companies like EOS to ensure reputable debt collection', notes Igor Plaksin, debtor communications expert at the Volgograd subsidiary of EOS in Russia.

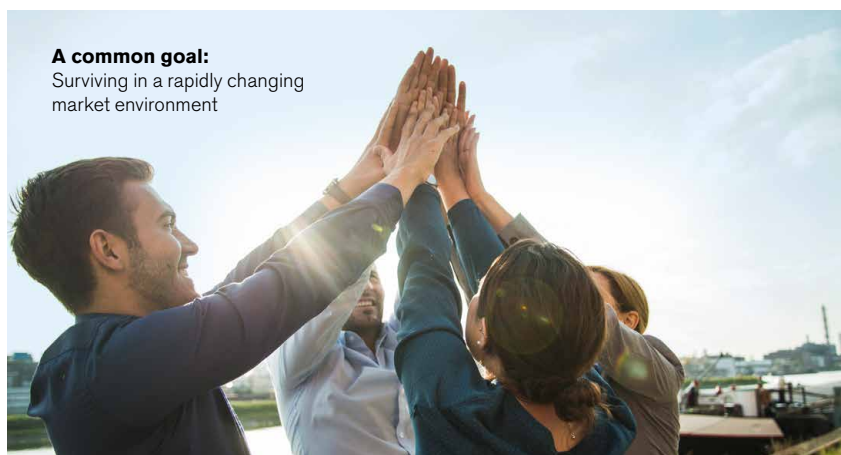


**Visiting debtors at home:** EOS in Russia is ready for the new regulations

NEW CORPORATE MISSION STATEMENT

# Becoming more digital and remaining human

Based on the motto, 'Together we push the limits', the Otto Group is transforming itself into a fully digitalised corporation. That is how the various companies, including the EOS Group, remain competitive.



The Otto Group is aligning the self-awareness of its over 100 companies onto a common denominator. The motto that summarises the corporate purpose – 'Together we push the limits' – sets the framework for corporate strategies, objectives and for day-to-day business. The focus is on client-orientation, increased creative freedom for employees and big ideas for the future. Five strategies support the mission statement. The Otto Group wants to enhance performance, exploit opportunities provided by Big Data and network all parts of the Group more closely for skills sharing. Furthermore it intends to recruit and retain the best talent and proceed with #Kulturwandel 4.0 to gain more speed and efficiency.

The corporate purpose combines economics with humanity. 'It helps us to put the focus more consistently on the client's perspective and set standards for modern services', says Mr Engberding, Chairman of the EOS Group's Board of Directors (see interview). 'We approach the market with new self-confidence. One example of this is our new viral campaign with which we successfully entered into a dialogue with the general public for the first time'. ■



**Klaus Engberding**  
Chairman of the EOS Group's Board of Directors



Thanks to digitalisation, the EOS Group is working with even more efficiency and client-focus.

INTERVIEW

## 'We want to inspire our customers'

Klaus Engberding, Chairman of the EOS Group's Board of Directors, explains the new EOS self-image.

**Mr Engberding, how does the new corporate purpose fit the objectives of EOS?**

It gives us new momentum in our quest for more success with our innovative digitalisation strategy. I'm convinced that it will generate enthusiasm, unleash energy and produce great change. We will use the impetus to realise the Otto Group purpose for EOS and forge ahead with #Kulturwandel 4.0.

**What will change at EOS?**

Our work will involve greater personal responsibility as we digitalise our work environment. Employees will have greater scope of action that they will fill with the spirit of our purpose. Management increasingly means developing teams capable of working as independently as possible.

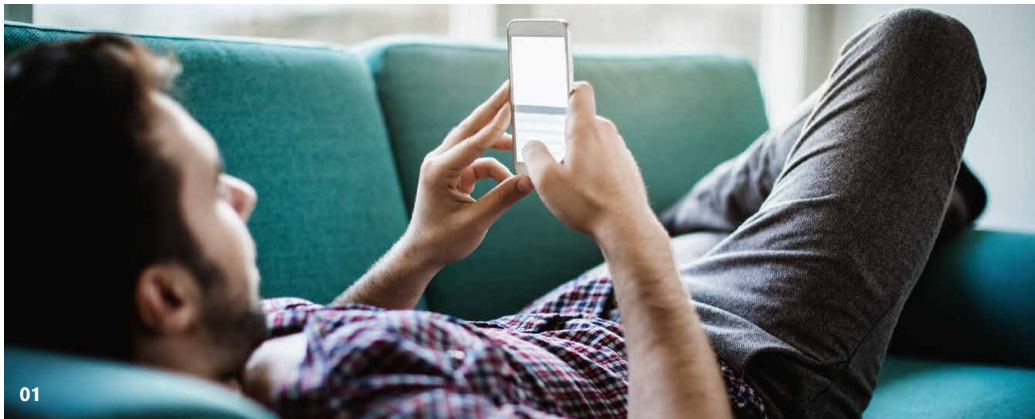
**How will the EOS Group's clients benefit from this?**

We want to impress our customers both in human and technological terms. We will become even more effective with the aid of digital services. For example, with our intelligent debt collection system we will be able to contact debtors in future on a more individual basis and always find the best solutions for them. By working with greater efficiency and protecting our clients' reputations as best we can, we combine absolute customer orientation with the values of the EOS Group.

AN ATTENTION-GETTING CAMPAIGN

# Success on all channels

The EOS Group has achieved its objectives with its first viral campaign. Three short films use humour to clear away preconceptions about debt collection. The campaign hit the right note, prompting enormous interest in social networks, blogs, print media and on the radio.



The films are cool!', 'I would never have thought that a debt collection company could make me laugh'. These were just two of the thousands of comments from viewers of the EOS Group's first viral image campaign. Under the motto of 'The debt collectors' way', EOS used three short films to counter common clichés about the industry and to refute reservations with great charm. In addition to the films, the website the-debt-collectors-way.com informs viewers of the important role played by professional receivables management in the business cycle.

The campaign is a hit. Since it launched in February, the number of clicks and 'likes' on YouTube and Facebook has skyrocketed. The campaign also has been featured in press and radio reports (see

the figures below). 'The results indicate that we have achieved our goal: To start a conversation, talking to each other instead of about each other', explains Lara Flemming, Head of Corporate Communications & Marketing of the EOS Group. It was clear to EOS from the start that the subject would be polarising and arouse defensive emotions. Yet: 'Changes in thinking can only occur if we seek a dialogue with our critics and explain what debt collection really is. As a result of the campaign we were able to exchange ideas with many users personally and intensively'. But this campaign is just a first phase. In the future, EOS also seeks to counter preconceptions about the debt collection industry with candour – 'communicative as in our day-to-day work', says Ms Flemming. ■

**01 Shared fun:**  
The videos received no end of comments online

**02 Supposed shady goings-on:**  
A scene from the short film 'Setting an example'



**2,156,000**

**YouTube video views** The videos were watched more than two million times on Youtube



**49 radio stations**

The radio feature on the campaign ran on 49 channels



**2,053,000**  
**Facebook views**

The video spots proved to be a great attraction with more than two million hits



**2,800**

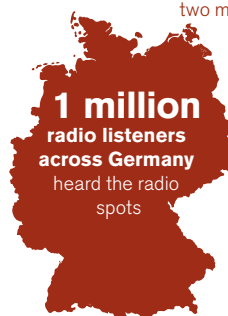
**Facebook comments**

The videos and statements on debt collection prompted sometimes controversial discussions



**54 mentions**

**in financial, popular and daily media** The campaign achieved a coverage of over **4.3 million** readers



**1 million**  
**radio listeners**  
**across Germany**  
heard the radio spots



**434,000**

**persons were reached by the Facebook posts** The comments in particular had a very widespread effect



## DIGITAL PIONEER

# A new dimension in banking

In Macedonia, Silk Road Bank is establishing financial services that reflect Western standards. It is a pioneer in receivables management, thanks to debt sales to EOS Matrix.

When Anis Khan signed the sales contract on 9 May 2016, he wrote a small piece of financial history in Macedonia. His signature sealed the takeover of the Macedonian Alpha Bank by his Swiss holding company Silk Road Capital. 'The act marked the first involvement of a Swiss investor in Macedonia's financial industry', says Rolf W.

Schneebeli. He is the Chief Executive Officer (CEO) at Silk Road Bank, as the financial institution is now called.

At the time, the repercussions of the financial crisis were still being felt in the Macedonian banking sector. The industry had not seen an acquisition for ten years. But Mr Khan knew what he was getting into. By then, Silk Road Capital had already



**Rolf W. Schneebeli**  
Chief Executive Officer of  
Silk Road Bank



We are impressed by the results that EOS Matrix is delivering.



**Silk Road Bank in Skopje:** Financial services with Western standards



01



02



03

**01 The capital, Skopje:** A major city with about 600,000 inhabitants

**02 Managerial staff:** The team of Silk Road Bank

**03 Rolf W. Schneebeli:** Confidence in Macedonia's prospects

been active in the region's financial sector for several years. 'The acquisition of Alpha Bank emphasises our confidence in the excellent earning opportunities and future prospects of the Macedonian economy', Mr Schneebeli explains.

**Mature solutions**

Silk Road Bank manages private and business clients and reaches a majority of the approximately two million Macedonians. 'Our 17 branches ensure that we are close to consumers', the CEO notes. His bank develops sophisticated solutions – including investment products – for discerning clients. The financial institution is also gearing up for the growing interest in digital services. 'We want to be the pioneers of modern financial services. By offering products that comply with Western standards, we can provide our customers with real added value', Mr Schneebeli elaborates. Accounts and loans are particularly in high demand with Macedonian customers. Silk Road Bank grants two thirds of all loans to private households. At EUR 370

per month, the average income in the country corresponds to roughly 35 per cent of the EU average. 'Macedonian consumers are becoming interested in acquiring durable consumer goods', Mr Schneebeli adds. 'As the debt ratio in Macedonia is also at an acceptable level, we believe that there is growth potential for consumer loans.' Silk Road Bank always applies the highest of ethical standards when issuing loans.

**Conservative lending**

The bank does everything in its power to reduce the credit default risk to the greatest extent possible. 'We subject mortgages to very strict lending criteria and expect our customers to cooperate fully', Mr Schneebeli stresses. However, Silk Road Bank has inherited a considerable number of non-performing receivables from the previous owner. The four employees in its debt collection department would not have had sufficient capacity to process them all to satisfaction. 'We were faced with the choice of enlarging our debt ▶



## OUTLOOK TENTATIVELY OPTIMISTIC

Following the financial crisis, the Macedonian economy experienced a double-dip recession in 2009 and 2012. According to the World Bank, in 2012 the country's economy shrank by about 0.5 per cent. Since 2013, the situation has been improving again. In 2017, the gross domestic product (GDP) is estimated to grow by 3.3 per cent. For the standard of living in Macedonia to reach parity with the remaining member states of the European Union within the next 20 years, the GDP would have to grow by 4.5 per cent every year, says the World Bank.

### Appreciative of professional debt collection:

Vlado Petrushev, Manager of the Corporate NPL Department, CEO Rolf W. Schneebeli, Aleksandar Kirovski, Member of the Board, Goran Icevski, Manager of the Business Banking Department and Goran Vasilev, Manager of the Private Banking Department (from left)

collection department or calling in outside specialists', the CEO remarks. Silk Road Bank opted for the latter solution.

### Compelling results

The financial institution now works with two service providers, one of which is EOS Matrix in Macedonia. The specialist processes B2C receivables that are past due by ten to 150 days as a fiduciary collection. 'Macedonian consumers are increasingly settling the outstanding bills they care about the most, or which the creditor stresses in particular', explains Katerina Bosevska, Managing Director of EOS Matrix (see the interview on the right). 'Therefore, it is important to closely monitor and process the receivables.'

EOS notifies Silk Road Bank daily of the progress made in debt collection. The bank also receives monthly statistics and all critical performance indicators at a glance. The financial institution scrutinises the success rate of its two service providers.

'In just a short time, EOS Matrix has become a vital partner for us, helping us to achieve our objectives. We are impressed by their flexibility and good results. That is why we recently decided to extend our co-operation to include other areas', Mr Schneebeli explains.

Since November 2016, Silk Road Bank also has been selling non-performing loans to EOS Matrix. 'Two years ago, we were the first company in Macedonia to establish this service. In doing so, we are taking receivables management to a new level for local banks', says Ms Bosevska. Since 2016, EOS Matrix has observed growing momentum in debt sales. 'The trend is pushed by the market entry of international investors such as Silk Road Capital who know the advantages this model offers.'

### Preserving reputations

Silk Road Bank was one of the first sellers. It has since sold three portfolios with unsecured receivables and receivables



## SILK ROAD BANK

- The financial institution's roots reach back to 1993: Kreditna Banka in Skopje is founded in April as one of the first private banks in Macedonia.
- In 2000, the Greek Alpha Bank assumes a majority interest, acquiring the remaining shares in 2002. From now on, the bank trades as Alpha Bank AD Skopje.
- In May 2016, Swiss holding company Silk Road Capital acquires the bank.
- Today, Silk Road Bank maintains 17 branches with about 170 employees all in all and is one of the country's mid-sized financial institutions.

secured by real estate to EOS Matrix. Their nominal values ranged from EUR 840,000 to EUR 5.2 million. 'EOS Matrix proved to be a flexible and competent partner throughout the entire selling process. The first sale in November was immediately followed by another in December', Mr Schneebeli recalls.

In the complex procedure of assessing and pricing a receivables portfolio, EOS in Macedonia works closely with international specialists of the EOS Group, such as the Risk Management department at the head office in Hamburg. Another advantage to being part of the EOS Group is that debt sellers can rely on their reputation being protected at all times. 'In our Code of Conduct, we pledge to treat debtors with respect and to achieve our clients' objectives in the best way possible. This maxim informs all our actions', Ms Bosevska emphasises.

Mr Schneebeli is planning to sell other portfolios to EOS. He finds the advantages of this model compelling. 'Debt sales help us lighten the load on our balance sheet. They also free up capacity for our employees to focus more intensely on our core business of managing and lending money.' After all, that is what Silk Road Bank set out to accomplish in Macedonia in 2016. ■



**Info [mk.eos-solutions.com/en](http://mk.eos-solutions.com/en)**

More about EOS Matrix in Macedonia



**Katerina Bosevska:**  
Managing Director of EOS  
Matrix in Macedonia

## INTERVIEW

# 'We are establishing debt purchase'

EOS Matrix in Macedonia provides local banks with a new way to lighten their balance sheets. Managing Director Katerina Bosevska outlines the model.

### What does EOS Matrix mean for the receivables management of Macedonian banks?

We are taking the lead in processing receivables for financial institutions in this country. So far, the local banking sector knows us primarily as a debt collection service provider. We work with all the banks in the country that are outsourcing their debt collection requirements. For 70 per cent of them, we are even the sole partner in the field.

### Why is EOS in such demand?

Our technologically advanced solutions allow us to provide banks with particularly efficient receivables management and help them to implement their risk management strategy successfully. Moreover, to date we are the only reliable acquirer of receivables portfolios in the country. As part of the international EOS Group we can draw on many years of experience in this segment. Since the middle of 2016, we have observed that the number of banks interested in debt sales is growing, also in Macedonia. Just last year alone, we acquired three portfolios with secured and unsecured receivables at a nominal value of roughly EUR 8.8 million.

### How do banks benefit from debt sales?

Credit risks represent the primary risks on bank balance sheets. The share of non-performing loans in Macedonia has been about 11 per cent, as compared to six per cent in the European Union. If banks sell their debts, they can substantially reduce their ratio of non-performing receivables and focus on their core business.

## EOS MATRIX IN MACEDONIA

- The company was established in 2003, trading as Europe Matrix. It became part of EOS Group in 2005.
- Today, 85 employees service around 20 clients, 70 per cent of which are in the banking sector.
- EOS Matrix provides B2B and B2C debt collection, debt purchase and business process outsourcing solutions.

OFFICE WORLDS

# Are you just working or developing your full potential?

These days you can work almost anywhere – in cafés, other people’s homes or the office. What conditions help employees to do their jobs really well?

If you're looking to have a relaxed coffee break in a trendy neighbourhood of Berlin, London or San Francisco, don't destroy your idle moment by glancing at the surrounding tables. They are likely to be populated by industrious young people with laptops and mobile phones who have fled their offices and conference rooms for cafés where they can maintain their social contacts in public. The world of work has gone through some dramatic changes in recent years. Fewer and fewer people stay in the same job as permanent employees of one company for years or even decades. At the same time, the number of self-employed people and founders of small businesses has grown. Moreover, digitalisation allows colleagues or partners to network around the globe, easily and at any time.

Freelancers often find working at home alone boring and lonely. If they do not want to go to a café, they could try the alternative of homeworking. Homeworkers hire out rooms in their homes to other freelancers on a day-to-day basis. The freelancers arrive in the morning with their laptops, set up shop and then return home in the evening. Everyone does his own thing and also benefits from the input and the company of others.

**The majority work in permanent offices**

Workplace nomads are found not only amongst freelancers and the self-employed. Some large or medium-sized companies no longer provide their staff members with assigned desks at the office. When an employee arrives in the morning, he searches for a free desk and chair, takes out a laptop and gets to work. Some staff members are always absent because they are on busi-

**Working together:** Many employees think co-working is inspiring but areas for undisturbed work are also important



ness trips, on holiday or in home offices, so companies save space and money on furniture and equipment with this model. Most employees, however, still work in permanently assigned offices, according to



**MORE INFORMATION**

- Study results on co-working and workplace design are available from the Fraunhofer Institute for Industrial Engineering (IAO).

[iao.fraunhofer.de/lang-en](http://iao.fraunhofer.de/lang-en)

- The American psychologist Samuel Gosling on the effect of rooms.

[gosling.psy.utexas.edu/](http://gosling.psy.utexas.edu/)

**GENUINE SUCCESS OR CLEVER STAGING?**

The American psychologist Samuel Gosling claims that what people have in their offices or homes reveals a lot about their personalities. But the effect can be manipulated. Someone who decorates his office with designer lighting and photos of luxury vacation destinations wants to convey success and upward mobility.

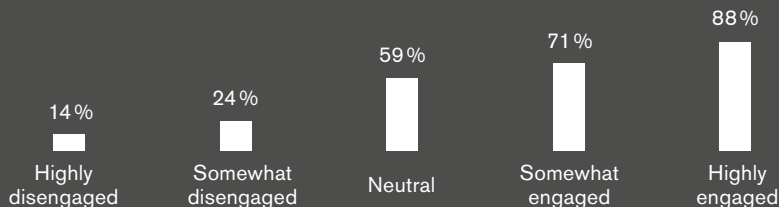
**Individuality is called for:** Offices for working and living



### CHOICE AND ENGAGEMENT

88 per cent of highly engaged employees said they can choose where to work based on the task they are doing. Only 14 per cent of the highly disengaged have that option.

Ability to choose where to work in the office. (Figures in per cent)



Can you choose where to work within the office based on the task you are doing?

Source: Steelcase, 'Engagement and the Global Workplace', 2016

the Steelcase 360° Global Report 'Engagement and the Global Workplace'. In addition to offices for one or two people, companies also maintain open spaces where employees from all hierarchy levels sit together. (See chart on page 13.)

### Relaxation and interaction

Every model has its advantages. The architecture psychologist Rotraud Walden, private lecturer at the University of Koblenz, Germany, explains the historical background of offices for one or two people in which more than half of German employees still work. 'The model originates in the Uffizi in Florence, an office complex for magistrates built during the Renaissance', she says. 'The word uffizi is also the root for the word office.' (See

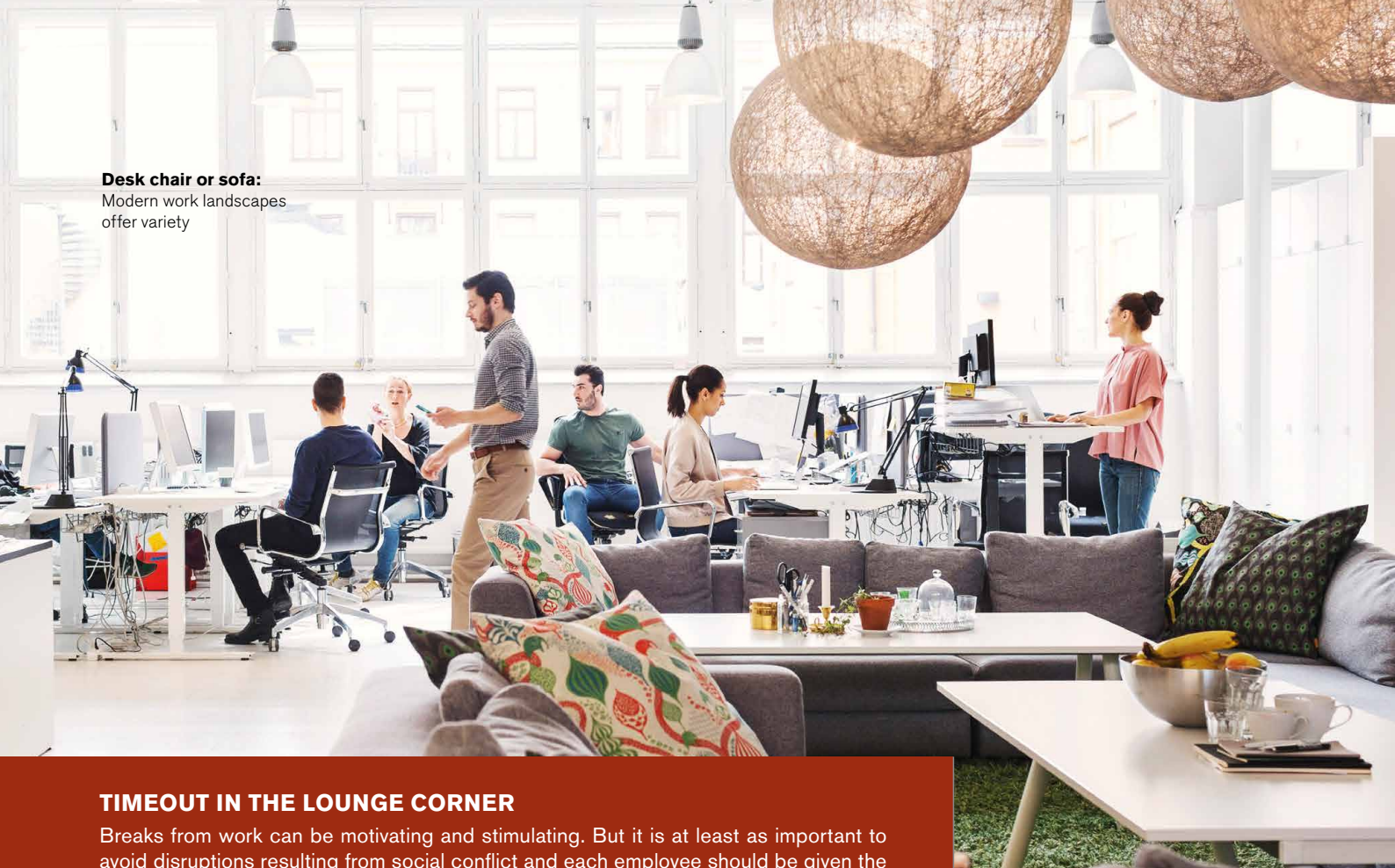
interview of page 13.) Obviously, the needs of companies and employees have changed drastically over the course of nearly 500 years. The architecture psychologist says the ideal working space provides private space for concentration and open space for relaxation and interaction. Staff members should be allowed to make the place their own by putting up personal photos or bringing in houseplants. 'Creating a private space at the workplace where so much time is spent is extremely important', says Ms Walden. That is particularly true if employees do not have the freedom to decide on their own where to do their work.

The majority of employees interviewed in a study conducted by the German Fraunhofer Institute for Industrial Engineering ▶



**Private space is important:** Pictures and colours encourage creativity

**Desk chair or sofa:**  
Modern work landscapes offer variety



### TIMEOUT IN THE LOUNGE CORNER

Breaks from work can be motivating and stimulating. But it is at least as important to avoid disruptions resulting from social conflict and each employee should be given the opportunity to control the room atmosphere according to their needs and to arrange their work environment in terms of their own ideas.

(IAO) said they can generally organise their work themselves, set their own working hours and choose the means and methods used. Spatial autonomy was a different matter. Just about 40 per cent of those surveyed said that they were largely free to choose where to do their work. That makes it even more important to be allowed to design the work environment to suit personal taste.

#### Stimulated by others' disorder

According to Ms Walden, studies have shown that individual improvements to the workplace can increase significantly the output of employees. 'There are no disadvantages for the staff', the architecture psychologist insists. 'It's not about encouraging them to improve performance or prescribing a wellness programme for them.' Rather, improved well-being automatically brings greater efficiency.

Strangely enough, offices where creativity was demanded were once puristic wastelands. Posters, photos and other private items were taboo. Every evening desks had to be meticulously cleared. Individuality had no chance. It has since been established that such rules and rooms are counterpro-

ductive. Researchers at the University of Groningen, Netherlands, have discovered that untidy surroundings can help people to think clearly. That does not apply, of course, if you're looking at your own chaotic desk. According to the researchers, the stimulus comes from looking at the disarray created by our colleagues. The human brain then tries to sort out the other person's mess and generates clear problem-solving structures in the process.

#### Subdued light encourages creativity

Organisational psychologists have since cleared away another widespread misconception regarding lighting. Up to now, daylight enhanced by more or less bright artificial light has been considered to be the ideal light for work and, in Germany, it is even prescribed by law. Researchers working with the organisational psychologist, Lioba Werth, professor at the University of Hohenheim, Germany, discovered that the allegedly ideal light is good only for analytical work. Creativity is fostered by a different sort of lighting. The psychologist had subjects draw imaginary figures and found that the figures drawn in lighting of 150 lux

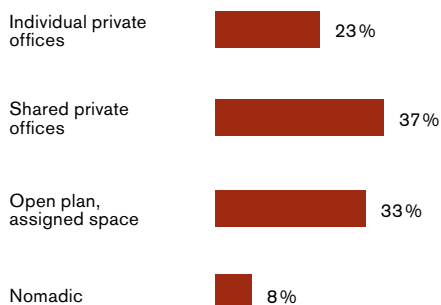


**01 Fitness room at Google:** Employees can spend their breaks doing sport

**02 Google canteen:** Meals around the clock to suit every taste

## TRADITIONAL WORKSTYLES PERSIST

Nearly two thirds of employees worldwide work in either individual or shared private offices.



The office furniture manufacturer, Steelcase, and the market research organisation Ipsos surveyed 12,480 participants in 17 countries about their workplace satisfaction.

Source: Steelcase, 'Engagement and the Global Workplace'; 2016

(dim living room) were distinctly more original than those created at 1,500 lux (floodlighting at a large football stadium).

### Not too whimsical

The Silicon Valley giants Google and Apple are considered to be pioneers in office design. Always on the lookout for rare specialists, they use their sprawling and unusual work environments to recruit top talent. On the Google campus, for example, staff members have room to work, engage in sports, eat, play and rest. In short, they live there.

The working world of Google and similar organisations, however, is a role model for other companies only to a certain extent. In keeping with the latest trends, office life is not supposed to be overly whimsical. The message from Orgatec 2016, the leading international trade fair for office design, is that offices should no longer resemble children's playgrounds. These days, innovative companies are more interested in ergonomically designed furniture, preferably as modules, which can be assembled to create co-working spaces. They know that interaction with others encourages creativity – whether you are sitting in the office or in a café. ■

## INTERVIEW

# 'Sitting, standing and lying – that is ideal'

The architecture psychologist, Dr Rotraud Walden researches what factors at a workplace have a positive or negative effect on job satisfaction and the efficiency of employees.

### In their experience, what bothers employees most at their place of work?

Completely different things, such as poor orientation opportunities, loss of time due to obstacles in the company's passageways or slow lifts. Little or no chance of influencing the design and temperature of the office, the lack of quiet places and loud background noise also adversely affect employees.

### What can companies do to make employees feel good in their offices?

We spend a lot of time at our workplaces. Therefore, employees should be able to create their preferred environment at their own desk with private objects – even if the ambience is not to

everyone's taste. This obviously does not apply to public spaces and customer-contact areas. If employees have no permanently assigned work stations, as is increasingly the case, offices can be designed with areas for undisturbed work and communication. The ideal environment combines

private offices with co-working and areas where employees can sit, stand or lie down.

**In some companies, offices resemble children's playgrounds. For example, at the Zurich (Switzerland) headquarters, Google employees**

**reach the canteen via a slide. Are adult employees becoming more childish?**

No, I don't think so. These are facilities that can be used, but there is no compulsion.

**Can you give examples of buildings which correspond ideally to the requirements of modern working life?**

Skyscraper office blocks will continue to be built. More and more super skyscrapers arise, such as the Burj Khalifa in Dubai, currently the tallest building in the

world, or the number two, the Shanghai Tower. Inside there is sophisticated facility management and users are offered round-the-clock service for all their business and private needs, including restaurants, fitness studios, saunas, laundry service, concierge and much more.

### Dr Rotraud Walden

Private lecturer at the University of Koblenz, Germany, and expert in architecture psychology.



Office landscapes with defined areas enable undisturbed work and communication. The combination of own office plus spaces for co-working is ideal.

CO-WORKING SPACE

# Co is tops

The Otto Group has created Collabor8, a space for better, more creative networking. The office landscape is ideal for teamwork and symbolic of cultural change.

A dark green sofa landscape, jazzy green pouffes and a table as if from an industrial plant from the last century – anyone who arrives on the eighth floor of Building 5, would almost believe they had landed in someone else's living room by mistake. But the floor belongs to the Otto Campus. It simply looks completely different from the rest of the Otto Group headquarters in Hamburg Bramfeld, Germany. It's supposed to.

**Ideas that evolve from exchange**

Openness, creativity and freedom of choice – this is how the principle of the new co-working space Collabor8 (say: collaborate) of the Otto Group gets to the heart of things. The interior architecture studio PLY atelier of Hamburg, Germany, designed the work landscape on a former warehouse floor. 'It was our aim to design a modern, flexible and alternative area for project work, spontaneous meetings, lectures, discussions and product presentations', says David Einsiedler, architect and Managing Director of PLY. With Collabor8, the Otto Group is creating a new culture



**Benjamin Otto**  
Shareholder of the Otto Group



Collabor8 stands for the new culture of the Otto Group: open, networked, human friendly and flexible.

**COLLABOR8 IN FIGURES**

Collabor8 is situated on the eighth floor in Building 5 on the Otto Campus in Hamburg, Germany. The location offers a magnificent view of large parts of the Hanseatic city.

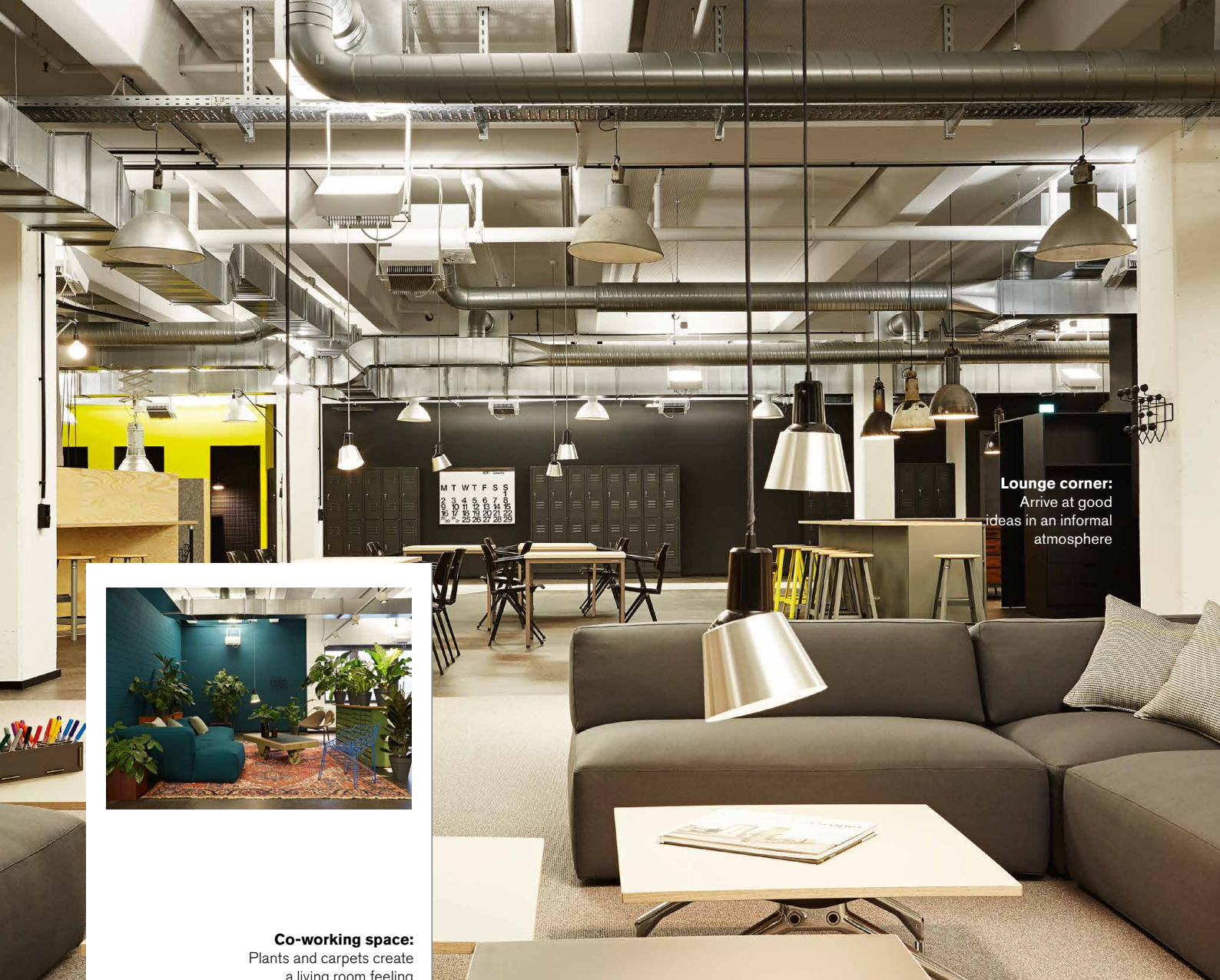
- Total floor area: 1,700 square metres
- Free spaces: 8
- Maximum workplaces: 199
- Relaxing: 1 café, coffee and water free
- Rest and concentration: 1 library with 3 retreat berths and 2 armchairs in each
- Open: 10 hours a day

of co-operation in order to forge ahead with the digital transformation in the company.

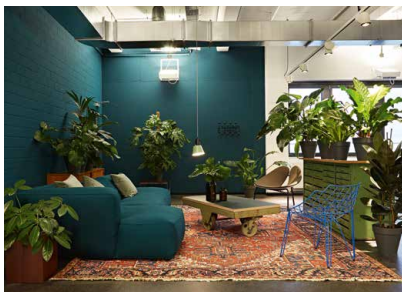
The trendy design of the eighth floor encourages efficient and effective networking. Co-working does not mean sharing space, but rather working together creatively. Ideas are best generated by exchanging thoughts with others. Grey and green shades paired with light-coloured



**Collabor8:** At the conference table, individual workstations or in the movement area, the co-working space allows many different types of collaboration



**Lounge corner:**  
Arrive at good ideas in an informal atmosphere



**Co-working space:**  
Plants and carpets create a living room feeling

wood dominate the friendly atmosphere. Daylight streaming through skylights and windows supplements the sophisticated system of lights in the ceiling and walls.

Ergonomically designed furniture, lounge corners and a café create an ambience of well-being. In the units of varying size, employees find places for every working situation. Single boxes provide quietness. Areas of different sizes are available for meetings.

### Open to all

'Collabor8 stands for a space of endless possibilities and symbolises the new culture of the Otto Group: open, networked, human-friendly and flexible', emphasises Benjamin Otto, Shareholder and Member of the Otto Group Supervisory Board. 'For me, this place embodies much more than a co-working space. It is a meeting place, a place for creativity and ideas and, at the

### THE ARENA: MEETING POINTS FOR EVERY NEED

- The so-called Arena is the centrepiece of Collabor8. It provides space for up to 100 people who can be seated simultaneously on three vertically offset levels.
- Up to 16 employees can sit at the 'Uno table' in the centre of the area – an ideal place for meetings.
- There are 16 'Flex tables' in the 'Flex space'. They can be pushed together to form blocks of two, four, six or eight.
- The Arena can be booked exclusively for workshops and plenary meetings.

same time, a symbol of change for the entire Group', says the initiator of the co-working space.

Collabor8 is open to all and even employees of other companies of the Otto Group can use the space as a temporary workplace. 'The new co-working space is a further, visible symbol of #Kulturwandel 4.0.', explains Gesa Heinrichs, Director of Facility Management at Otto.

Other work areas will be gradually converted. For example, right on time for the summer season, the Boulevard opened on the Otto Campus. Here, employees can even work outdoors or enjoy an open-air coffee break. Change needs space to develop. ■



[www.collabor8-ottogroup.de](http://www.collabor8-ottogroup.de)  
More info about the co-working space

CITY TRIP

# Sleepless in Moscow



Hardly any other European city combines past and present as impressively as the Russian capital. Evgeniya Silkina of EOS in Russia guides us through her home town.

The 'Wind of Change' ballad sung by the Scorpions rock band topped the charts around the world by storm in 1991. At that time the wind of change heralded the dawn of an entirely new era. The line 'I follow the Moskva – down to Gorky Park – listening to the wind of change' is familiar to many people to this day. Perhaps the song prompts one or two Moscow tourists to visit the legendary Gorky Park. It is certainly worth a visit as this corner of Moscow has also experienced a visible transformation in the intervening years. 'In 2011 the park was transformed into a gorgeous recreational space for all-comers which can hold its own against New York's Central Park or London's

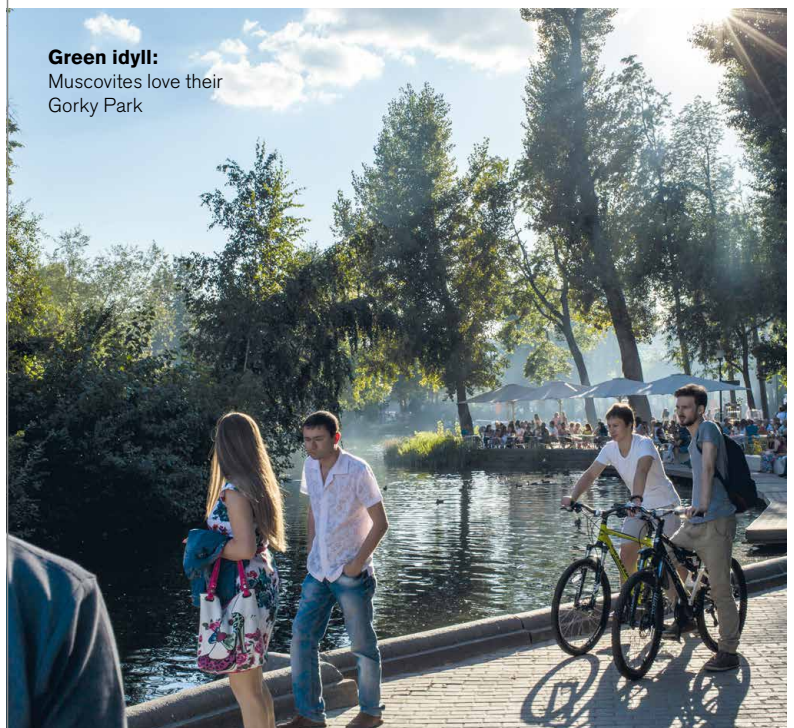


Hyde Park', says Evgeniya Silkina. Twenty-seven year-old Ms Silkina was born in Moscow and has been working as a Financial Controller at EOS in Russia for just over a year. 'In the summer months much of life takes place outdoors', she explains. Gorky Park is a place where visitors to the city can quite easily mingle with Muscovites. Locals come here to engage in sport, to watch theatrical performances and to eat and drink. The atmosphere is relaxed and leisurely. *Dobro pozhalovat' v Moskvu!* – Welcome to Moscow!

The visitor can also take a wonderful stroll along the Moskva River in the adjacent Neskuchiny Garden, the city's oldest park, which covers 120 hectares. 'Green

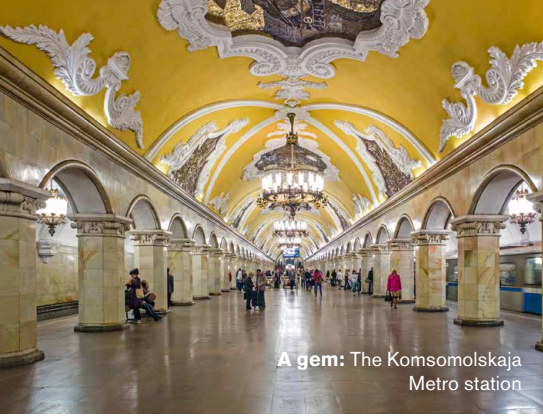


**Seven sisters:**  
Skyscrapers in Stalin's wedding cake style on the banks of the Moskva are a characteristic of the cityscape



**Green idyll:**  
Muscovites love their Gorky Park

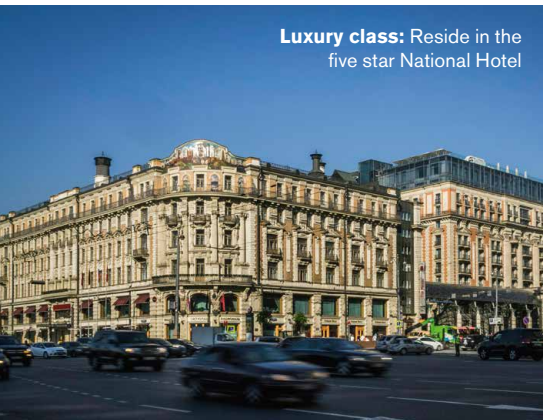




**A gem:** The Komsomolskaja Metro station



**Stylish:** The Café Pushkin has a special charm all of its own



**Luxury class:** Reside in the five star National Hotel



**Emblematic:** There is hardly a landmark which welcomes as many visitors as Red Square with its St Basil's Cathedral (l.)

## EOS IN RUSSIA

This year EOS celebrates its tenth anniversary in Russia: Since its formation in July 2007, the company has been part of the EOS Group. It now has 17 subsidiaries. The company's 500 employees specialise in debt purchase and pre- and post-judicial debt collection solutions both at a national and international level.

lungs' like these offer a welcome contrast to the bustle of Europe's largest city with its 12 million strong population.

### The billionaires' metropolis

Another superlative! In Forbes Magazine's 2016 list, Moscow featured in the top 3 cities with the most billionaires. Sophisticated charm is present throughout the entire city, from the lavishly decorated restaurants, hotels and bars to the historic Metro stations, some of which are reminiscent of small cathedrals. But not a trace of arrogance. 'Contrary to many people's preconceptions, Muscovites are very friendly and helpful', explains Silkina.

First-time visitors to Moscow can't miss the great tourist attractions. One absolute 'must' for example is St Basil's Cathedral in Red Square. Built in the middle of the 16th century, it never fails to impress with its colourful 'onion domes'. 'Red Square itself forms the heart of our city', says Ms Silkina. Espe-



**Evgeniya Silkina**

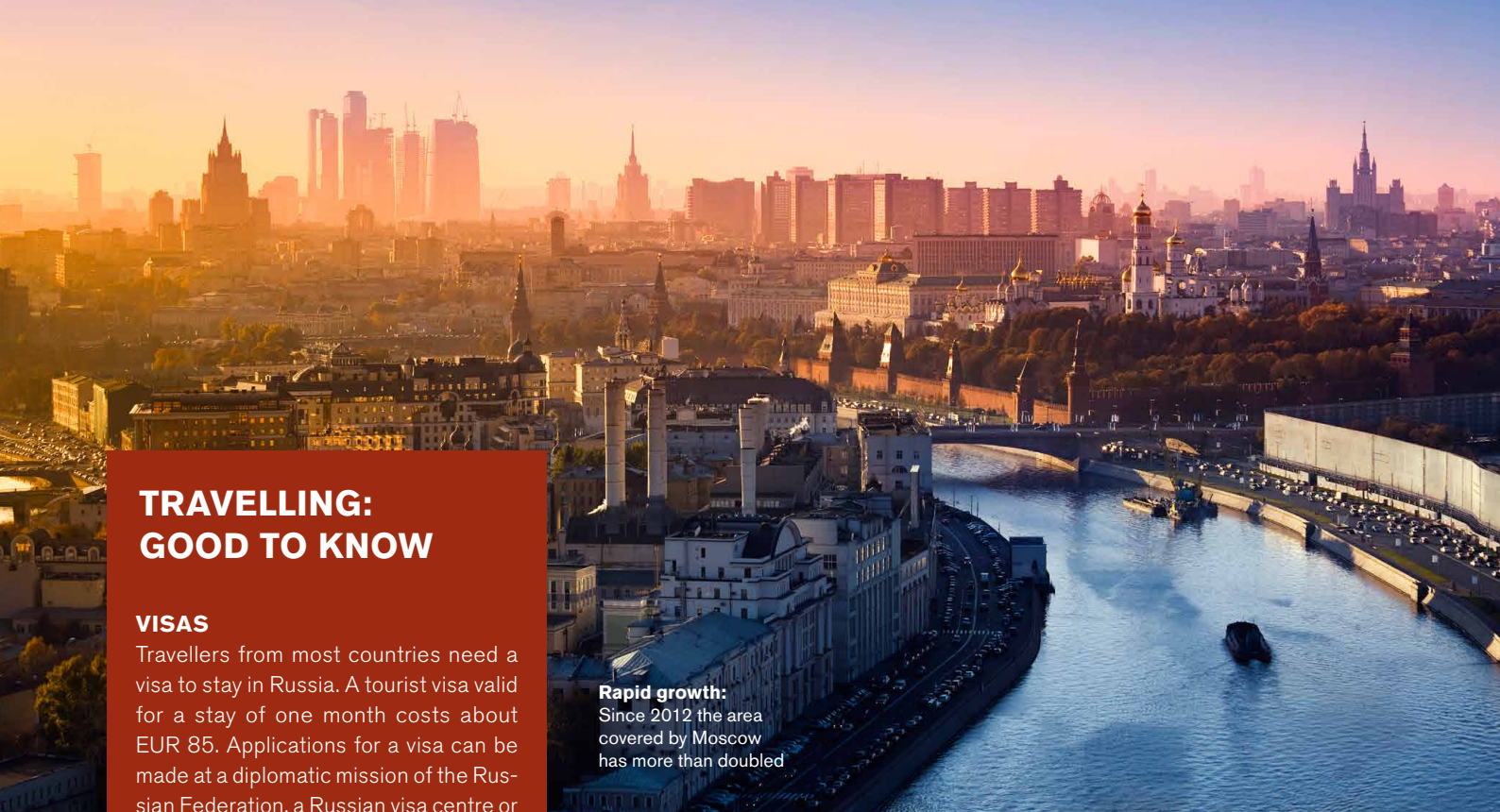
Financial Controller,  
EOS Russia

*In April 2016, 27 year-old Ms Silkina joined EOS at its head office in Russia, where she is responsible for the management of all financial and bookkeeping processes. Born in Moscow, she practices yoga in her leisure time and often goes snowboarding in winter. She also likes to travel.*

cially in winter it is an almost magical place which uniquely conveys the city's attitude to life. Here, too, visitors to the square can admire the imposing Kremlin, seat of the Russian government. The Lenin Mausoleum and the Bolshoi Theatre are also worth a visit. The Bolshoi enjoys an outstanding international reputation and captivates its audiences with elaborate productions of operas and ballets.

### A booming city

The city skyline is dominated by both historic buildings and new skyscrapers. The modern face of the city is evident in 'Moscow City', a district on the left bank of the Moskva River. This area has been the site of intense construction activity since 1992, with the first skyscraper erected in 2001. The district is now home to Europe's tallest building, the Federazija Complex, which consists of two towers, the Vostock Tower with its 95 floors stretching 374 metres into the sky ▶



## TRAVELLING: GOOD TO KNOW

### VISAS

Travellers from most countries need a visa to stay in Russia. A tourist visa valid for a stay of one month costs about EUR 85. Applications for a visa can be made at a diplomatic mission of the Russian Federation, a Russian visa centre or a visa agency.

### THE METRO

A visit to a Metro station should be part of a trip to Moscow, even if only to view the magnificent architecture. The Mayakovskaya station, named after the Russian poet Vladimir Majakowski, is particularly beautiful. Other gems include the Komsomolskaja und Kiewskaja stations. The Metro is also the cheapest way of moving around Russia's capital.

### EATING AND DRINKING

Russians like it hearty. From the spicy stew with meat, fish or mushrooms called soljanka, or the famous blini pancakes and on to Khachapuri, a sort of thick flatbread coated with melted cheese. But there is also the new, modern Russian cuisine which, for example, is a fusion of European and Asian influences. The trend to healthier, vegetarian food has also not bypassed the Russian capital. Faced with this choice, there is only one thing to do – try them all!

### WHAT TO WEAR

The Russian capital is known for its sumptuous churches and cathedrals. Women should be sure to cover their head when entering a church and to wear clothing which covers their shoulders and knees. Head-scarves and wrap-around skirts are available free of charge in many places.

**Rapid growth:**  
Since 2012 the area covered by Moscow has more than doubled

and the 244 metre high Sapad Tower with its 63 floors.

### Dancing with the locals

Anyone who is bored in Russia's capital has only himself to blame. 'Moscow never sleeps. You can eat, drink and shop here 24 hours per day, seven days a week', Ms Silkina says enthusiastically. She is sure of her facts: 'Moscow has such a huge number of cafés, restaurants, bars, shops and parks that there's guaranteed to be something for every taste here'. Moscow's citizens celebrate into the early hours in the city's bars and clubs. 'My insider tip is to visit the Icon Club or the Gipsy Club. The DJs there play fantastic music which you can dance to throughout the night', Ms Silkina raves.

The best place for tourists to catch up on sleep is in one of the city's many hotels. From low budget to luxury hotels, all types are available. Ms Silkina recommends the traditional Metropol and National Hotels, both of which boast five stars. 'The National also has a great café, the Dr Zhivago', she adds. If you want something modern, then the Lotte Plaza Hotel or the Brick Design Hotel is the right place for you. But, she says, anyone who sleeps late in Moscow can be sure of missing something really exciting happening somewhere. ■



#### 01 Pasta specialty:

Pelmeni is a type of ravioli filled with meat

**02 A special flair:** The Arbat is a great street for a stroll and is also one of Moscow's creative centres

#### 03 The national drink:

Kvas, a malt beer, is sold from roadside kiosks in many places



**Information:** [lonelyplanet.com/russia/moscow](http://lonelyplanet.com/russia/moscow)

## TIPS FOR EXPLORERS



**From all over the world:**  
Sculptures in the Moscow  
Museum for the Visual Arts

### PUSHKIN MUSEUM FOR THE VISUAL ARTS

The State Museum for Visual Arts houses Russia's largest art collection. About 700,000 works, including paintings, sculptures, drawing and art photographs, from around the world are assembled here. Go to [arts-museum.ru](http://arts-museum.ru) for further information and a preview of future exhibitions.



### BAR STRELKA

Bar Strelka is very popular among Muscovites, particularly in the summer months. It is wonderfully relaxing to sit with friends and enjoy a drink on the roof terrace.

[strelka.com/en/bar](http://strelka.com/en/bar)



### VARENICHNAYA

This is the right choice for anyone wanting to learn about typical Russian cuisine. The Restaurant Varenichnaya offers a wide variety of regional specialities. Bon appétit!

[varenichnaya.ru](http://varenichnaya.ru)



### GUM DEPARTMENT STORE

A shopper's heart beats faster in GUM where more than 100 well-known fashion brands can be found. Tip: Take a break in the stylish Bosco Café.

[gumrussia.com](http://gumrussia.com)



### SOKOLNIKI PARK

Tourists can discover the Russian way of life in Sokolniki Park. In the summer months Muscovites like to play chess, stroll or meet for a dance here.

[park.sokolniki.com/en](http://park.sokolniki.com/en)

## HOTSPOTS

### CAFÉ PUSHKIN

Take a trip back in time: Antique book-cases and grandfather clocks dominate the decor of the Café Pushkin in Moscow. Over a big breakfast, you can enjoy a relaxed start to the day and ignore the hurly-burly of the city for a while.

[cafe-pushkin.ru/en](http://cafe-pushkin.ru/en)

### SPARROW HILLS

The Sparrow Hills offer the perfect view over Moscow and its skyline. The hills are a 15 minute walk south from the Lomonossov University Metro station. You can also use a chairlift to reach the top.

**Station: University**

### WHITE RABBIT

Exquisite food is served in this trendy restaurant high above Moscow's roof-tops. The name is borrowed from the rabbit in 'Alice in Wonderland'. In 2015 this hot-spot went straight to number 26 in the list of the world's 50 best restaurants.

**Smolenskaya Square 3**

### KRASNYJ OKTJABR

There is something happening (almost) always on the site of the former chocolate factory: Clubs, restaurants, galleries and workshops are all to be found here and offer a varied cultural programme for everyone.

**Station: Kropotkinskaja**

### THE IRON PHOENIX

Tea lovers are guaranteed to be more than satisfied when visiting this Moscow teahouse. The Iron Phoenix offers more than 900 varieties of tea. The tea shop in Mjasnizkaja Street is also an architectural wonder.

**Bolschoj Tscherkasskij per.  
2/10, str 26**

What really  
matters –  
a positive  
balance sheet?



Or good  
customer  
relationships?

**To be successful, you need both:** positive figures and an understanding of difficult situations from the customer's point of view. This belief is reflected in our guiding principle: 'EOS. With head and heart in finance'. This principle flows through to our work for your company. Our receivables management services improve your liquidity. We adopt a cooperative approach when dealing with your defaulting customers during the debt collection process, working with them on an equal footing in order to find solutions that satisfy all parties involved. By taking this approach, we ensure that your balance sheets add up and that your business relationships remain on an even keel. Find out more about our services at [www.eos-solutions.com](http://www.eos-solutions.com)