



MACM Hands-on Workshop

Credit Risk Analysis

Tuesday, 6th December 2022

MACM Training Centre

Mdina Bastions, Block D, Office 1
N/S off Mikielang Sapiano Street
Haz-Zebbug

❖ Purpose of the Workshop:



To identify risk factors and forecast business failure. This Seminar will assist non-financial personnel, working in the field of credit management, to understand about how financial and non-financial factors affect credit risk and thus, increase their ability to spot warning signs.

Sound Cash Flow is critical more than ever!

❖ Who should attend:

Credit Controllers and Managers & Credit Risk Analysts

❖ Lecturers

Mr Pierre Sammut – CFO and experienced in Finance & Business

Mr Josef Busuttil – Director General MACM and Credit Management Lecturer

❖ This Workshop focuses on:

- ✓ Development of credit risk analysis in business-to-business organisations
- ✓ Suggested steps for proper credit risk analysis
- ✓ Understanding the use of a Credit Application
- ✓ Analysis of non-financial information
- ✓ Using the MACM Online System and Tools
- ✓ A detailed evaluation of financial information, financial accounts and fund flow statements
- ✓ Risk ratios defined to determine profitability, financial efficiency and liquidity
- ✓ External risk factors and failure forecasting
- ✓ Creative accounting and recent accounting developments

❖ Remember!

“Don’t expect to have sound cash flow and to collect dues from your customers if you fail to follow good credit management practices!”

❖ Duration:

13:00 – 17:00 (4 Hours)

Refreshments will be served during the Workshop

❖ Fee:

MACM Members: €80.00 + VAT = €94.40

Non-MACM Members: €120.00 + VAT = €141.60

A Certificate of Attendance will be given to participants



Credit Risk Analysis

4 hour – Hand-on Workshop

Registration Form

Name & Surname	
Company Name & Address	
VAT Number <i>(For Invoicing purposes)</i>	
Phone	
Mobile	
e-mail Address	

Date of Lectures:

Tuesday, 6th December 2022

Fees:

MACM Members: €94.40 *incl VAT*

Non-MACM Members: €141.60 *incl VAT*

Please note that places are limited and registrations are processed on first-come-first-served basis.

I hereby consent to receive future correspondence from MACM

Signature/s: _____

Date _____

MACM Training Centre, Mdina Bastions, Blk D Office 1, N/S off Mikielang Sapiano Street, Haz-Zebbug

Tel: 21423638

email: info@macm.org.mt

website: www.macm.org.mt

The personal data of the participants, including name, telephone number, e-mail address and other details are held by the MACM Training Centre for account and order administration, to facilitate better communication, for security purposes, and subject to the provisions of the GDPR and any other applicable law.