



**MACM**  
MALTA ASSOCIATION OF CREDIT MANAGEMENT

# Cash Flow is the Lifeblood of a Business

***Protect it!***

In collaboration  
with:



Strategic Partnership

infoCREDIT GROUP  
ENSURING RISK AT MIND



## MACM Annual Credit Conference

**Xara Lodge, Rabat**

**Thursday, 24<sup>th</sup> March 2022**

**8:30am – 1:00pm**

Sponsored by:



**Credit Mediation  
Services**

**JEAN PIERRE**  
BORG CUSCHIERI

# MACM Conference

## MACM Annual Conference

**Cash Flow is the Lifeblood of a Business – *Protect it!***

*Thursday, 24<sup>th</sup> March 2022*

**Xara Lodge - Rabat**

**This Conference will focus on:**

- ✓ Trade and the future of traditional Banking
- ✓ KYC & Anti-money laundering
- ✓ Customer relationship and Technology in Credit Management
- ✓ Recouping money through the Law Courts of Malta
- ✓ Lessons learnt from Covid-19



**This Conference is ideally suited for the Maltese business community, the accounting profession, credit management practitioners, financial controllers, bankers and students of accountancy, commerce, banking and law.**



**Fees:**

**MACM Members:** €60.00 + VAT = **€70.80 incl VAT**

**Non-Members:** €80.00 + VAT = **€94.40 incl VAT**

**Registrations at MACM by not later than Monday, 21<sup>st</sup> March 2022**

Contact us on 21423638 or [info@macm.org.mt](mailto:info@macm.org.mt)

**[www.macm.org.mt](http://www.macm.org.mt)**

Sponsored by:

# MACM Conference



**MACM**  
MALTA ASSOCIATION OF CREDIT MANAGEMENT

## Agenda

### MACM Annual Conference

#### Cash Flow is the Lifeblood of a Business – *Protect it!*

Thursday, 24<sup>th</sup> March 2022

#### Xara Lodge – Rabat

8:30 – 9:00	Registration and Welcome Coffee
9:00 – 9:15	<b>MACM President's Address</b> - Charles Xuereb
9:15 – 9:45	<b>The Cycle of Cash: Follow the Money</b> - Cynthia Borg, APS Bank Plc
9:45 – 10:15	<b>When all else fails! Recoup money through the law courts – various legal tools</b> - Dr Reuben Balzan
10:15 – 10:45	<b>Relationships and Technology in Credit Management</b> - Greta Rapinett
10:45 – 11:30	Coffee break
11:30 – 11:45	<b>KYC in Credit Management</b> - InfoCredit Group Ltd & MACM
11:45 – 12:45	<b>Round table discussion – Panel</b> <ul style="list-style-type: none"><li>• Struck-off companies by MBR and its effect on creditors – <i>Geraldine Spiteri Lucas, Malta Business Registry</i></li><li>• CBM Directive 19 on cheque payments and its impact on collections – <i>Dorianne Tabone, APS Bank Plc</i></li><li>• Covid-19 and its impact on our customer relationship – <i>Roseanne Calleja, Mizzi Organisation</i></li><li>• Applying KYC Reports effectively to secure sound cash flow – <i>Infocredit Group Ltd</i></li></ul>
12:45	<b>Closing</b>

# MACM Conference

## Speakers

### Charles Xuereb – MACM President



Charles Xuereb was appointed Chief Financial Officer of Simonds Farsons plc in 2005, responsible for the Group's overall financial management, direction and governance as well as the Group's Credit Control, Information Technology and Business Services. He joined Farsons Group in 1995 as Chief Accountant of Food Chain Group, and was previously an auditor with PricewaterhouseCoopers. In August 2017, he was also appointed Chief Executive Officer of Trident Estates plc, then a fully owned subsidiary of Farsons Group that was spun-off as a separate listed entity on the Malta Stock Exchange in January 2018. Charles is a Certified Public Accountant, a Fellow of the Malta Institute of Accountants, a member of the Malta Institute of Management and was elected President of the Malta Association of Credit Management in 2013, a position he still holds to date.

### Cynthia Borg



Ms Borg is a certified financial crime compliance professional, with an over 30-year career in Banking. She spent 26 years with HSBC Bank Malta plc where she held various positions including that of an internal auditor and in AML headship positions. In 2013 she was appointed as the Bank's Financial Crime Compliance Lead for the Retail Banking & Wealth Management Services. Subsequently Ms Borg was assigned a more focused role as the Bank's Head of Global Standards and AML operations.

In 2016 she was appointed Head of Compliance and MLRO for MeDirect Bank Plc and two years later she took an AML consultancy role, as Head of Compliance, with Diligex, an AML/CFT specialised firm. Ms. Borg is now the Head of Financial Crime Compliance and Group Money Laundering Reporting Officer for APS Bank plc and ReAPS Asset Management, a subsidiary of the Bank. A position she has held since October 2019.

### Reuben Balzan



Reuben received his education at St Aloysius College and graduated in law from the University of Malta in 1993. He was admitted to the Bar in 1994 and has been a member of the Bar ever since. In 1998 he was elected to the Board of the Chamber of Advocates and was appointed its President in 2011, a position he held until March 2015, the maximum period allowed by the Chamber's statute. He is also the head of the Maltese delegation at the Council of Bars and Law Societies of Europe (CCBE). He is also a member of the International Bar Association. He has served as a Director on the Board of the Malta Communications Authority, the national regulator responsible for electronic communications, electronic commerce and the postal sector, between 2001 and 2009. Between 2009 and 2011, he held the post of Chairman of the Malta Resources Authority which is the national regulator for energy, water and resources and is also responsible for oil exploration and climate change. Reuben practises mainly in commercial and corporate law, financial services, debt recovery, data-protection and consumer affairs. He also sits as Director on various boards of commercial companies with a varied range of commercial interests and also serves as Company Secretary of a number of commercial entities in Malta.

### Theodoros Kringou



Theodoros, a self-made entrepreneur, is the Founder and Managing Director of Infocredit Group Ltd, ICG Middle East Commercial Services DMCC (Dubai, U.A.E.), First Cyprus Credit Bureau Ltd, Malta Credit Bureau Ltd and other companies. Due to his expertise and in-depth knowledge on the Information Technology and Financial sectors, he has successfully led Infocredit Group into becoming one of the leading providers of business information, credit risk management and compliance solutions internationally, with an extensive global network of strategic alliances. Over the course of his professional career, Theodoros has served in various managerial positions in the banking sector. He actively participates in various Business Associations as a chairman or a member whilst he supports Non-Profit Organizations as he wants to contribute to the business community and society. As of 2021 he is a Member of the Board of Directors of the Federation of Business Information Services (FEBIS).

# MACM Conference



## **Greta Rapinett**

Greta brings with her over 20 years of experience in financial and Commercial customer-facing roles in the Airline, Telecoms and Consulting industry. Her specialisation is Business and Customer strategy management design and training. Her main focus has always revolved around driving customer strategies, through the development of diverse programs for financial and commercial teams. Greta's previous experience also includes post-merger streamlining of people, processes and technologies as well as transforming the Credit Management unit into a customer-facing unit for the purpose of aiding collection targets and drive higher customer retention numbers. Greta has trained various teams in personal branding, customer experience both at on-boarding stage as well as part of continuous development programs. She specialises in delivering Customer Service Excellence training programs across different industries to support organisations activate skills needed to increase customer happiness and stickiness.



## **Geraldine Spiteri Lucas**

Dr Spiteri Lucas was appointed as Registrar of Companies and Chief Executive Office of the Malta Business Registry in October 2021. Previously to her appointment, she used to head th Legal and Enforcement Unit and was in charge of its overall function. Dr Spiteri Lucas was instrumental to subject persons and CSPs in intricate legal issues. She was involved in the transposition of EU directives relating to company law into Maltese law and the upkeep of the Companies Act and relevant regulations. She graduated as a Doctor of Laws from the University of Malta in 2010 and few months later obtained her warrant to practice in the Maltese Courts. She read Masters in European and Comparative Law, graduating in 2012. She started her career with a leading local law firm, advising local and international clients on civil, commercial, corporate, shipping and aviation law. She also represented various clients in litigation procedures before Tribunals and local Courts. She is also a member of the board of examiners for the Department of Commercial Law of the University of Malta



## **Dorianne Tabone**

Dorianne holds a Bachelor of Commerce (Hons) degree in Banking and Finance and a Master's degree in Economics from the University of Malta. She joined Bank of Valletta plc in June 2006 and in 2017, she was appointed as Risk Manager of BOV Asset Management Limited. On January 2019, she was appointed as Risk Manager and Compliance Officer of ReAPS Asset Management Ltd (subsidiary of APS Bank Plc). In October 2020, she moved to Regulatory Compliance Unit and was entrusted with the headship of the Unit and the role of Compliance Officer of the Bank. She currently sits as a voting member on the Bank's Compliance Committee and Conduct Committee and represents the Bank in various MBA sub-committees.



## **Roseanne Calleja**

Ms Calleja graduated in Business Management from the University of Malta and in Credit Management from the Chartered Institute of Credit Management [UK]. She also holds a certification in Data Protection and Money Laundering. Spanning 25 years in the credit management industry, first as Head of Credit Control at Simonds Farsons Cisk p.l.c for 20 years and then for the last 5 years as Senior Group Credit Controller with the Mizzi Organisation. In conjunction with this, she has been entrusted to work on the KYC project and also given the responsibility to review and assess the Organisation against GDPR requirements, to identify gaps and areas of risk management across the Organisation. Ms Calleja is a member of the MACM Council Board and heads the sub- committee of the education sector.



**MACM Annual Conference**  
**Cash Flow is the Lifeblood of a Business – *Protect it!***

**Thursday, 24<sup>th</sup> March 2022**

**Xara Lodge - Rabat**

**Registration Form**

**Conference Fees:**

<b>MACM</b>	<b>€70.80 <i>incl</i> VAT</b>
<b>Non-Members</b>	<b>€94.40 <i>incl</i> VAT</b>

Preliminary bookings are accepted by telephone or e-mail. However, full payment is required prior to the event, which has to be sent together with the completed Registration Form by not later than Monday, 22<sup>nd</sup> March 2022. A fiscal receipt will be issued following remittance.

**Substitution of delegates will be accepted but cancellations or not showing up for the Seminar will not be entitled to any refunds.**

**Delegates' Names:**

---

---

**Company Name:**

---

**Address:**

---

---

**VAT Number:** \_\_\_\_\_

**Tel:** \_\_\_\_\_

**e-mail:** \_\_\_\_\_

**Cheque No.** \_\_\_\_\_ **Dated** \_\_\_\_\_ **Amount €** \_\_\_\_\_

**Payments by cheques are to be made payable to Malta Association of Credit Management**

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*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.*