



MACM

MALTA ASSOCIATION OF CREDIT MANAGEMENT

ANNUAL CREDIT CONFERENCE 2026

Protecting Cash Flow

Adopting good credit management practices



Thursday, 16th April 2026



Trident Park
Central Business District Birkirkara



PROGRAMME

13:00 – 13:30

Registration & Coffee

13:30 – 13:45

MACM Vice President's Opening
Speech

Mr. Richard Austin

13:45 – 14:15

Identifying Risks and Threats to Ensure
Economic and Financial Stability in Malta

Mr. Giovanni Bartolotta

14:15 – 14:45

The Late Payments Scenario in Malta

Mr. Josef Busuttill

Late Payments Observatory in Europe:
An EU initiative to combat late payment

Mr. Gabriele Freo

14:45 – 15:15

The CFO - Credit Partnership: Turning
Risk into Revenue

Ms. Barbara Azzopardi

15:15 – 15:45

Networking Coffee Break

15:45 – 16:15

E-Invoicing: An EU Directive

Dr. Ian Barbara

Mifsud Mifsud Advocates

16:15 – 17:15

Managing cash flow effectively
Panel Discussion

Mr. Keith Attard

Ms. Barbara Azzopardi

Mr. Glen Bullivant

Ms. Beverly Debattista Xerxen

Mr. Gabriele Freo

Mr. Mark Spiteri

Moderated by Mr. Josef Busuttill

17:15 – 17:25

Presentation of Awards

17:25 – 20:00

Drinks

**Celebrating MACM's
25th Anniversary**



SPEAKERS



Mr. Richard Austin

Richard is the Group Financial Controller and General Manager within the M. Demajo Group's Services Division, overseeing corporate finance, financial reporting, operational processes, internal controls, business development and M&As.

His background includes work in manufacturing, and international trade, supporting both organic growth and acquisition-driven expansion. He also sits as Vice President of the Malta Association of Credit Management (MACM). A Certified Public Accountant and FCCA Fellow with an MSc in Finance, he focuses on practical structures, clear decision-making, and steady, sustainable improvement



Ms. Barbara Azzopardi

Barbara Azzopardi is a qualified and warranted accountant and CPA, and a member of the Malta Institute of Accountants.

Barbara started her career in assurance within KPMG, focusing mainly on the financial sector, during which time she also had the possibility of furthering her experience through placements with KPMG Ireland and Iceland. After 8 years with KPMG, she joined Hili group, initially as Finance Manager of Premier Capital plc, and eventually being appointed as CFO of Hili Logistics. She also served as a director on a number of group companies.

Barbara now holds the position of CFO of Alf Mizzi & Sons (Marketing) Ltd, as well as serving as a director on a number of group companies.



SPEAKERS



Ms. Beverly
Debattista Xerxen

Beverly Debattista Xerxen joined GO in 2012 and had built extensive experience within the company over the years. She currently manages the Credit Control function, a role she has held for the past six years.

Beverly graduated in Management and Administration and has developed strong expertise in credit management and client relations. Having gained valuable frontline experience earlier in her career, she has a deep understanding of clients' needs and expectations. This background enables her to approach Credit Control with a practical, client-focused mindset while maintaining efficient financial processes and supporting strong customer relationships.



Mr. Gabriele Freo

Gabriele Freo is a researcher in the Financial Markets and Institutions Unit at CEPS, where he also collaborates with the Economic Policy Unit. He has contributed to a project on sustainable finance reporting eligibility (NFRD and SFDR), leads data analytics for the EU Late Payment Observatory, and worked on mapping green financial instruments accessible to retail investors across the EU.

He applied macroeconomic modelling to assess the labour market impact of reforms supported by the Recovery and Resilience Facility and contributed to monitoring developments in EU capital flows through data collection and econometric analysis. He also was an Associate at the Bank for International Settlements (BIS) in Basel as well as a Research Assistant at the Center for Financial Frictions in Copenhagen, focusing mostly on credit risk. He holds a Master's degree in Advanced Economics and Finance, Copenhagen Business School and a Bachelor's degree in Business and Economics, University of Bologna.



SPEAKERS

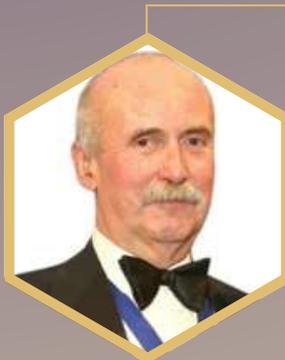


Mr. Giovanni Bartolotta

Giovanni joined APS Bank in 2018. He is responsible for leading and overseeing the second line of defence of the Bank, through the fostering of an appropriate risk culture within the institution and implementing effective risk management and compliance frameworks, within the boundaries of the risk appetite set by the Board.

Prior to joining, he spent ten years in London working for major global investment banks, including Kleinwort Benson, JP Morgan Chase & Co and Bear Stearns International. He then moved to Malta where he spent 14 years at FIMBank plc, as Executive Vice President and Global Head of Risk.

He holds a BA in Economics from SDA Bocconi, University of Milan and is currently a member of the Council of the Malta Association of Credit Management. Giovanni also represents Malta in the European Banking Federation's CRO Forum.



Mr. Glen Bullivant

Glen Bullivant has over 55 years experience in the credit profession, ranging from third party debt collection and credit risk reporting through to credit management in industry and commerce – engineering (mining machinery and vehicle crushing machinery; gearboxes for commercial vehicles, army tanks and aircraft carriers), printing and publishing, lifts and escalators, and 15 years as a self-employed consultant.

A Fellow of the Chartered Institute of Credit Management and currently a member of the CICM Executive Board, Honorary Treasurer and Chair of the CICM Technical Committee. Author, Lecturer and the UK representative on the Council of the Federation of European Credit Management Associations (FECMA).



SPEAKERS



Dr. Ian Barbara

Dr. Ian Barbara is an Associate at Mifsud & Mifsud Advocates, focusing on debt recovery and civil litigation. His work includes representing clients in judicial forums such as the Inferior and Superior Courts of Malta, particularly in matters of debt collection, commercial disputes, and property law.

Admitted to the Maltese Bar in 2022, Dr. Barbara holds a Bachelor of Laws (Honours) and a Master of Advocacy from the University of Malta. His approach to debt recovery emphasises thorough legal analysis and a clear understanding of the procedural requirements involved in resolving disputes efficiently and effectively.



Mr. Keith Attard

Keith Attard is the Executive Director and Chief Risk & Compliance Officer at Liquiditas Ltd, a Malta-licensed financial institution specializing in lending and supply chain finance. He brings extensive experience across banking, payments, and financial advisory, with a career-long focus on credit risk, regulatory compliance, and financial governance.

Throughout his career, Keith has been responsible for the oversight of complex financing solutions and the implementation of risk and compliance frameworks within regulated environments. At Liquiditas, he bridges the gap between stringent regulatory expectations and strategic expansion, ensuring the firm achieves sustainable growth in alternative lending and working capital finance.

His professional work is centered on the intersection of credit risk, financial regulation, and the practicalities of corporate liquidity management.



SPEAKERS



Mr. Mark Spiteri

Mark Spiteri is an experienced insurance professional with 38 years' experience in the industry. In 1990 he joined Island Insurance Brokers Ltd, rising to General Manager. In 2021, Island Insurance Brokers merged with First United Insurance Brokers and Mark became General Manager of the Corporate and Advisory Division. Eventually in 2023 he became General Manager of the Company overseeing the entire operations.

Mark specialises in property, business interruption, liabilities, engineering, crime, cyber, directors and officers and professional indemnity and has managed major accounts, including the Central Bank of Malta, Bank of Valletta. He has also served on the Executive Committee of the Maltese Association of Insurance Brokers for over 15 years.



Mr. Josef Busuttill

Josef played a key role in the establishment of the Malta Association of Credit Management (MACM) in June 2001 and currently serves as its Director General. Since MACM became a member of the Federation of European Credit Management Associations (FECMA) in 2003, he has represented Maltese trade creditors at the European level. After serving for twelve years as FECMA Vice President, he was elected President in 2016 and was reconfirmed for a second term in 2018.

Josef brings more than 16 years of experience in the financial services sector. He is a qualified financial advisor and holds a Postgraduate Diploma in Marketing, Chartered Institute of Marketing (UK), as well as a Master of Business Administration, Henley Management College.

An engaging lecturer, speaker, and coach, Josef specialises in trade credit management strategies and effective cash collection techniques. In recognition of his contribution to the profession, he was awarded an Honorary Fellowship by the Chartered Institute of Credit Management (CICM), UK.



Registration Form



MACM
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**Trident Park – Central Business District, Birkirkara
Thursday, 16th April 2026**

Conference Fees:

MACM Members	€83.05 + VAT (€98.00)
Non-Members	€119.50 + VAT (€141.00)

(Free Parking at Trident Park)

Preliminary bookings are accepted by telephone or e-mail. However, full payment is required prior to the event, which must be sent together with the completed Registration Form by not later than **Thursday, 10th April 2025**. A fiscal receipt will be issued following remittance.

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

Delegate Name: _____

Company Name: _____

Address: _____

VAT Number: _____

Tel/Mob Number: _____ **e-mail:** _____

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.

Certificate of Attendance issued by MACM

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

Bank Details:

Beneficiary Name: Bank of Valletta Plc, Zabbar

IBAN: MT17 VALL 2201 3000 0000 4001 1790 055

BIC Code: VALLMTMT

MACM ANNUAL CREDIT CONFERENCE 2026

25th Anniversary Edition

In collaboration with



Kindly collect your commemorative gift from the designated collection desk before departing the conference

Cheers!