



MACM WORKSHOP

GRANTING CREDIT PROFITABLY



MACM
MALTA ASSOCIATION OF CREDIT MANAGEMENT



**Thursday, 1st October
2026**



13:30 – 17:00



**MACM Training Centre
Haz-Zebbug**

TARGETED FOR:

- Credit Managers
- Credit Practitioners
- Credit Controllers



+356 21423638



www.macm.org.mt



info@macm.org.mt



Fees:

- €150 + VAT (€177) MACM Members
- €200 + VAT (€236) Non-Members

Date: Thursday, 1st October 2026

Time: 13:30 – 17:00 including 30 minutes coffee break

Purpose:

- Create a professional **Credit Application Form** tailored to both market requirements and your organisation's credit policies.
- **Maximise the effectiveness of the Credit Application Form** to improve customer onboarding and strengthen credit decision-making.
- **Access the creditworthiness of prospective customers with confidence**, using practical credit analysis techniques and key financial ratios.
- **Identify and evaluate potential credit risks** before extending credit, helping to reduce bad debt and improve portfolio quality.
- **Navigate and utilise the MACM Online Credit Management Information System** efficiently to streamline credit management processes and access valuable credit information.

Who should attend:

Credit Managers / Credit Risk Analysts / Credit Controllers

This Workshop focuses on:

- The need to have a credit application form, signed by both the supplier and the customer, to form the basis of the credit agreement;
- To mitigate the risks involved in credit sales by analysing the credit worthiness of the prospective customers;
- To minimise late payments and bad debts;
- To secure sound cash flow;
- To use the tools provided online by MACM to its members in an effective manner;
- To interpret the data provided by MACM in order to take profitable credit decisions.

Granting Credit Profitably

Date of Workshop: **Thursday, 1st October 2026**

MACM Training Centre, Mdina Bastions, Blk D, Office 1,
Triq Michael Bonnici, Haz-Zebbug

Fees:

€150 + VAT (€177) MACM Members

€200 + VAT (€236) Non-Members

**Please note that places are limited.
Registrations are processed on first-come-first-served basis.**

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

Certificate of Attendance will be issued by MACM

Name & Surname: _____

Company Name: _____

Address: _____

VAT Number (for invoicing purposes): _____

Tel/Mob Number: _____ e-mail: _____

Signature/s: _____ 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.

Bank Details

Bank of Valletta Plc, Zabbar MT17 VALL 2201 3000 0000 4001 1790 055 VALLMTMT



MACM WORKSHOP

MANAGING DEBTORS PROFITABLY



MACM
MALTA ASSOCIATION OF CREDIT MANAGEMENT



**Tuesday, 6th October
2026**



13:30 – 17:00



**MACM Training Centre
Haz-Zebbug**

TARGETED FOR:

- Credit Managers
- Credit Practitioners
- Credit Controllers



+356 21423638



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Fees:

€150 + VAT (€177) MACM Members

€200 + VAT (€236) Non-Members

Date: Tuesday, 6th October 2026

Time: 13:30 – 17:00 including 30 minutes coffee break

Purpose:

- Discover the key principles and best practices of effective credit management, with a focus on successfully managing Accounts Receivable (Debtors).
- Learn how to apply proven credit management strategies to strengthen cash flow, minimise credit risk, and support sustainable business profitability.
- Explore the real-world challenges faces by credit professional and gain practical insights into overcoming common obstacles in today`s business enviornment.

Who should attend:

Credit Managers / Credit Risk Analysts / Credit Controllers

This Workshop focuses on:

- The Cost of Credit
- Customer-focused Credit Management
- Using Credit to our Advantage
- Invoicing
- Monthly Statements of Accounts
- Managing Overdue Accounts profitably
- Why Customers Pay Late?
- Minimising Late payments and Bad Debts
- Credit information needs and Best Sources of Information
- Managing and Controlling Credit
- Communication skills required by the Credit Practitioner

Managing Debtors Profitably

Date of Workshop: **Tuesday, 6th October 2026**

MACM Training Centre, Mdina Bastions, Blk D, Office 1,
Triq Michael Bonnici, Haz-Zebbug

Fees:

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MACM
MALTA ASSOCIATION OF CREDIT MANAGEMENT

MACM WORKSHOP

COLLECTING DUES WITH CONFIDENCE

**Effective Telephone
Techniques for Cash
Collection**

2-Lecture Workshop



Tuesday, 13th October 2026

Thursday, 15th October 2026



13:30 – 17:00



**MACM Training Centre
Haz-Zebbug**

TARGETED FOR:

Cash Collectors



+356 21423638



www.macm.org.mt



info@macm.org.mt



Fees:

€250 + VAT (€295) MACM Members

€300 + VAT (€354) Non-Members

2 Lecture Workshop

Date: Tuesday, 13th & Thursday 15th October 2026

Time: 13:30 – 17:00 including 30 minutes coffee break

Purpose:

Master the art of effective communication tools, including telephone, and learn practical techniques to confidently organise, manage, and conduct cash collection calls.

This interactive workshop will equip participants with the skills to improve collection outcomes, strengthen customer interactions, accelerate cash recovery, and contribute to healthier cash flow management and improved business performance.

Who should attend:

Cash Collectors

This Workshop focuses on:

- Understanding two-way telephone communication
- Telephone communication benefits and limitations
- Active listening in cash collection
- Understanding why customers pay late
- Conveying good impression
- Positive physiology
- Documenting the cash collection calls
- Dealing with customers over the phone
- Dealing with customers' excuses and objections

Effective Telephone Techniques for Cash Collection

Dates of Workshop:

Tuesday, 13th October 2026

Thursday, 15th October 2026

MACM Training Centre, Mdina Bastions, Blk D, Office 1,
Triq Michael Bonnici, Haz-Zebbug

Fees:

€250 + VAT (€295) MACM Members

€300 + VAT (€354) Non-Members

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Signature/s: _____ **Date:** _____

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