



MACM
MALTA ASSOCIATION OF CREDIT MANAGEMENT

Media Release

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MACM Celebrates 25 Years with Focus on “Protecting Cash Flow”

The Malta Association of Credit Management (MACM) marks its **25th Anniversary** at the Annual Credit Conference on **16th April at Trident Park, Birkirkara**. This year’s theme, **“Protecting Cash Flow,”** addresses one of the most pressing challenges facing Maltese businesses: **turning credit risks into profit and sustainable liquidity.**

Delegates will gain insights into proactive credit management, market intelligence, and innovative financing strategies to safeguard cash flow, prevent bad debts, and strengthen stakeholders’ relationships. The conference will also highlight the wider economic impact on cash flow and will emphasize the need for strategic good credit practices.

“The health of a business is not measured by turnover alone,” said Josef Busuttil, MACM Director General. *“Healthy cash flow is the engine of business resilience and protecting it strengthens not only businesses but the entire Maltese economy”*

Charles Xuereb, President of MACM added, *“As we celebrate 25 years of MACM, we honour a past built on unity, resilience and shared purpose, and look ahead as your trusted partner in credit management, investing in knowledge, technology and collaboration to help our Members manage risk, safeguard liquidity and support the sustainable strength and stability of Malta’s business community”*

The event includes expert talks, panel discussions, and networking opportunities, concluding with a celebratory reception and commemorative gifts for delegates.

Richard Austin, Vice President of MACM and chairperson of the MACM Annual Credit Conference, concluded *“This 25-year milestone is not only a reflection of our past achievements but a springboard for our future. MACM is embracing a new era driven by artificial intelligence, shared knowledge, and continuous reinvention”*

MACM thanks its partners: **APS Bank Plc, Diligex Ltd, Antes Insurance Brokers, Liquiditas Ltd, Simonds Farsons Cisk Plc, and Demajo Group.**

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