



MACM Annual Credit Conference – 2025

Managing Credit in 2025

Protecting Sound Cash Flow and Long-Term Profit

Trident Park, Birkirkara

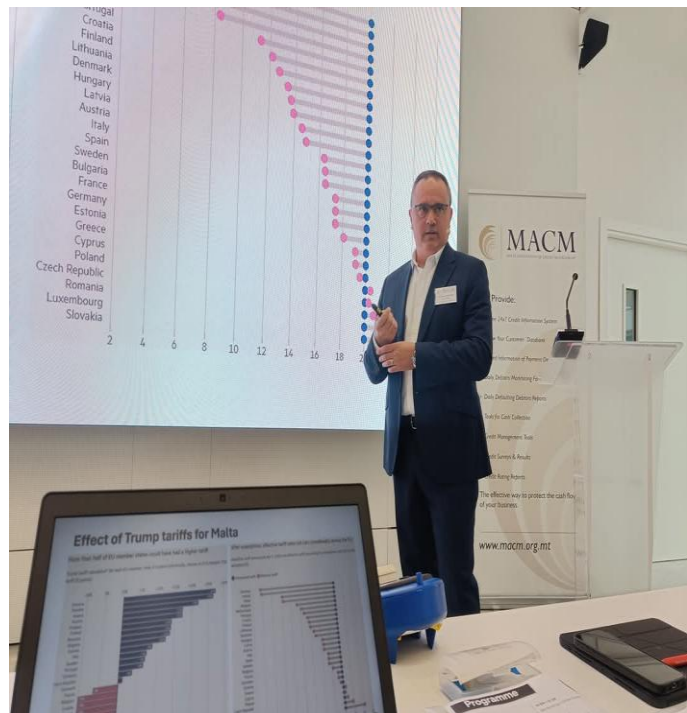
Tuesday, 8th April 2025

The President of MACM, Mr Charles Xuereb opened the Conference by requesting the delegates to observe one minutes of silence to remember Mr Mario Delicata and our former Deputy President, Dr Louis Bianchi who both served on the MACM Council for many years.

The MACM President detailed the current credit scenario and published the result of the Maltese Average DSO Figure for 2024 which stood at 78.86days, an improvement of 1.55days over the year before.



Mr Giovanni Bartolotta, Chief Risk Officer at APS Bank Plc, gave a detailed international economic outlook and how the World economy is affecting Malta. Statistics on various economic factors were explained in great detail.



Prof Alexei Dingli, AI expert and University Professor, explained the fast development of AI and how AI can help in the field of Credit Management. An intuitive presentation indeed!



Dr Ian Barbara, an Associate at Mifsud & Mifsud Advocates, focusing his profession on debt collection and civil litigation, described at length how the Judicial System in Malta works. The various judicial tools available to local creditors for them to recoup money from debtors were explained.



The Diploma in Credit Management & Collections, Level 5, was launched by Dr Nadia Maria Vassallo, Principal at IDEA College. This Diploma was developed in collaboration between IDEA College and MACM.



Ms Chiara Refalo, Senior Compliance Officer and Dr Roxanne Borg, Senior Legal Affairs Officer, both from FIAU, explained the current Malta's Cash Restriction Policy and how the new EU Directive will change the local paying behaviour in 2027.



An experienced panel of four experts in the field of credit management and risk, Ms Barbara Azzopardi, Ms Roseanne Calleja, Mr Gevit Duca and Mr Frankie Zammit, hailing from different industries, together with Dr Ian Barbara, identified and discussed the challenges that they face when granting, extending and managing credit. Good credit management practices deployed by their respective organisations were also shared and discussed with the delegates who have also joined in the discussion. The panel discussion was moderated by Josef Busuttill.



This Conference was well attended by members of MACM and the Maltese business community at large and the topics discussed were all well received. Positive feedback was received from the delegates.

