



MACM
MALTA ASSOCIATION OF CREDIT MANAGEMENT

MACM Survey

4th October 2021

The scope of this short Survey is to determine the probability of invoices being paid as they become older and more overdue.

This Survey is important for MACM and its Members as it helps in predicting likely future cashflows using different tools and to calculate levels of bad debt provision requirement. It helps to determine whether tools are used or if the process is subject to more informal rules of thumb based on past experience.

The Result of this Survey will be communicated with the participants of this Survey. Hence, you are encouraged to participate wholeheartedly and benefit from this initiative.

Please send your Responses to MACM Secretariat by e-mail on info@macm.org.mt by not later than 13th October 2021.

This survey takes less than 5 minutes to complete and your answers will be treated as confidential by the MACM Secretariat.

Questionnaire:

1. Industry sector of your organisation

2. Do you:

a) use a tool to determine the probability of overdue invoices being paid as they become older, or

Yes / No

b) rely on informal judgement built up from your own experience?

Yes / No

3. If you have answered Yes to a) above, what tools do you use?

4. Do you review the results and look back to determine their accuracy?

Yes / No

5. What do you believe is the % likelihood of an invoice being paid that is:

- 30 days overdue? _____%

- 60 days overdue? _____%

- 90 days overdue? _____%

- 180 days overdue? _____%

- 360 days overdue? _____%