



MACM
MALTA ASSOCIATION OF CREDIT MANAGEMENT



ANNUAL CREDIT CONFERENCE

Managing Credit in 2025

Protecting sound cash flow
and long-term profit



Tuesday, 8th April 2025



Trident Park
Central Business District
Birkirkara

Sponsored by:



Programme



8:30 - 9:00

Registration & Coffee

9:00 - 9:15

MACM President's Opening Speech

Mr. Charles Xuereb

9:15 - 9:30

Address by the Minister for the
Economy, Enterprise and
Strategic Projects

Hon. Silvio Schembri

9:30 - 10:00

Economic Outlook

Mr. Giovanni Bartolotta

10:00 - 10:30

AI in Credit Management

Prof. Alexiei Dingli

10:30 - 11:00

Challenges when using the Maltese
Law Courts to collect dues

Dr. Ian Barbara

11:00 - 11:30

Networking Coffee Break

11:30 - 11:45

Launch of the Credit
Management Diploma L5
MACM/IDEA College

Dr. Nadia Maria Vassallo

11:45 - 12:15

Malta's Cash Restriction Policy:
*"Should I accept cash
payments?"*

Ms. Chiara Refalo

Dr. Roxanne Borg

12:15 - 13:15

Mitigating Credit Risk to Secure
Sound Cash Flow

Panel Discussion

Ms. Roseanne Calleja

Ms. Barbara Azzopardi

Mr. Gevit Duca

Mr. Frankie Zammit

Dr. Ian Barbara

13:15

Closing Remarks

Speakers

Mr. Charles Xuereb



Charles began his career as an auditor at a Big Four firm, later joining Simonds Farsons Cisk plc. He served in various roles, including Group CFO and board member for multiple companies. In 2017, he became CEO of Trident Estates plc, a listed property group on the Malta Stock Exchange.

Charles holds a degree in Accountancy from the University of Malta, is a CPA, a Fellow of the Malta Institute of Accountants and an Honorary Fellow of the Chartered Institute of Credit Management.

He is involved in various professional groups including the International Federation of Accountants, the Professional Accountants in Business within MIA and serves as President of the Malta Association of Credit Management since 2013.

Hon. Silvio Schembri

Silvio Schembri is a Maltese politician and academic currently serving for the Ministry for the Economy, Enterprise and Strategic Projects.

Hon. Schembri attained a Master's degree in Economy right after graduating with a Bachelors of Honours in Economics from the University of Malta.

As a Member of Parliament, Hon. Schembri chaired the parliamentary committee for economic and financial affairs and worked as an advisor for the then Economy Affairs Ministry.

During his tenure as Parliamentary Secretary, Hon. Schembri was behind Malta's first AI Strategy as well as the launch of the AI Certification Programme. He also played a vital role in seeing that Malta was the first jurisdiction to establish a legal regulatory framework for blockchain services.



Mr. Giovanni Bartolotta



Giovanni joined APS Bank in 2018 as Chief Risk Officer. Mr. Bartolotta is responsible for leading and overseeing the second line of defence of the Bank, including Risk, Compliance and Legal departments.

Prior to joining APS Bank, Mr. Bartolotta has 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 also holds a BA in Economics from Bocconi University of Milan.

Prof. Alexiei Dingli

Prof. Alexiei Dingli is an AI expert and Professor at the University of Malta. With over 20 years of experience in the field, he has helped numerous companies successfully implement AI solutions.



Prof. Dingli's work has been recognized as world-class by international experts, and he has received numerous awards from organizations such as the European Space Agency, the World Intellectual Property Organization, and the United Nations. In addition to his considerable peer-reviewed publications, he is also a member of the Malta.AI task force, working to position Malta as a global leader in AI.

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 Small Claims Tribunal, 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.

Dr. Nadia Maria Vassallo



Dr. Nadia Vassallo has graduated as a teacher in 2001, has taught across all levels and specialised in the area of Family Literacy; Dyslexia and Literacy Specialist Intervention (York); and Literacy and Language in Education (Sheffield) also from a policy and higher education perspective.

Throughout her career Dr. Vassallo has been working within different roles in various educational settings from Trade Schools to Primary, Secondary, Post-Secondary, Vocational and Tertiary Education. After 9 years of teaching in a Church School, since 2010 she worked in a VET setting, occupying various roles including six years in Senior Management up to Deputy Principal Curriculum and Student Affairs.

Dr. Nadia Maria Vassallo has also served as Senior 2 Lecturer at the Malta College of Arts, Science and Technology, MCAST and visiting lecturer on the Masters Programmes at the Institute for Education and the University of Malta. She served as Director of Quality and Curriculum at IDEA College Malta and is now Principal of the same College. Dr. Vassallo is also served as an active member on various ministerial and national Boards and committees within local institutions and voluntary organisations.

Ms. Chiara Refalo

Ms. Chiara Refalo is a Senior Compliance Officer within the FIAU's Cash Restriction Section, where she plays a pivotal role in monitoring and ensuring compliance with Malta's Cash Restriction Regulations. Ms. Refalo is a warranted auditor and accountant and she specialises in financial crime compliance, with a strong focus on enforcing cash restrictions to prevent illicit financial activities.



Prior to joining the FIAU, Ms. Refalo worked in audit at a Big Four firm, gaining valuable expertise across various industries on both national and international levels. She holds a Master in Accountancy and is currently reading for an MBA.

Dr. Roxanne Borg



Dr. Roxanne Borg is a senior officer within the Guidance and Outreach Team (Legal Affairs Section) of the FIAU, which team is responsible for identifying and responding to the guidance needs of subject persons.

In her role, Dr. Borg contributes to the projects led by the Guidance and Outreach section, such as the drafting of AML/CFT guidance documents, the coordination of the FIAU's Public-Private Partnerships (PPPs), and the provision of AML/CFT training to the public and the private sector as part of the FIAU's outreach efforts.

Dr. Roxanne Borg studied law at the University of Malta and is a warranted lawyer. She also holds an International Compliance Association International Diploma in AML. Dr. Borg joined the FIAU in 2019 and holds previous experience in civil and commercial law.

Ms. Roseanne Calleja

Ms. Roseanne Calleja is a Risk and Credit professional with over 27 years of experience, specializing in credit risk management, portfolio analysis, and regulatory compliance. Ms. Calleja holds a Master's degree in Risk, Crisis and Resilience, and she has led high-performing teams in financial institutions, optimizing risk frameworks and driving strategic decision-making.



Ms. Roseanne Calleja has a proven track record in credit policy development, risk assessment, mitigating financial exposure, and managing and implementing KYC processes, bringing robust expertise to every role. Notably, serving for 20 years as Head of the Credit Department at Farsons Group of Companies and is currently Head of Credit at the Mizzi Organisation. Ms. Calleja is a member of the Chartered Institute of Credit Management (CICM), UK., and the Institute of Risk Management (IRM).

Ms. Barbara Azzopardi



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

Ms. Azzopardi 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.

Ms. Azzopardi 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.

Mr. Gevit Duca

Mr. Gevit Duca is an economist and an accountant by profession. Mr. Duca started his career in the civil service, where he worked as an economist for a number of years. Subsequently, he also moved to the MFSA and worked in regulation.



Mr. Duca eventually moved into Banking and has worked in Credit Risk for the last decade - initially at FIMBank, and since 2020 at APS Bank. In his current position as Senior Manager (Credit Risk) he is responsible for underwriting/assessment of credit proposals, managing the Credit Administration Team and the Recoveries Team. The Credit Administration Team handles accounts that require a higher level of monitoring, whilst the Recoveries Team pursues litigation/settlements with classified clients.

Mr. Frankie Zammit



Mr. Frankie Zammit is a certified Professional accountant currently occupying the position of Chief Financial Officer at Express Group whereby he handles all the finance function of the group.

Mr. Zammit has more than a decade of successful experience in a senior management position whereby he have been involved in the construction and logistics industries here in Malta. Last year Mr. Zammit was also appointed as a council member at the Malta Association of Credit Management (MACM).

Why at Trident Park?

Situated opposite the historic 17th Century Wignacourt Aqueduct, Trident Park consists of seven low-density and low-rise, terraced office buildings, all of which are intersected by gardens, courtyards and terraces, taking inspiration from typical Maltese palazzos and their central courtyard, all whilst remaining sensitive to the architectural importance of the iconic landmark colonnade which was the original façade of the Farsons Brewery, which was retained and restored.

The campus has been designed and built to meet the strictest of environmental codes and introduces state-of-the-art environmental technologies, including those for the cooling and heating of the buildings, with an emphasis natural lighting and ventilation, while minimising the environmental footprint to create a genuine and vibrant green office campus and world class business destination. It happily offers flexible office spaces complemented by eateries, a gym, medical services and a child-care centre.

The main entrance to the Farsons Brewery and the original boardroom were carefully restored and the structure extended to further accommodate a conference hall catering for up to 170 persons. Trident Park is honoured to host once again the MACM Annual Credit Conference for 2025.

MACM Annual Credit Conference

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Trident Park – Central Business District, Birkirkara
Tuesday, 8th April 2025

Conference Fees:

MACM Members €69.50 + VAT (€82.00)
Non-Members €100.00 + VAT (€118.00)

(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, 3rd April 2025**. A fiscal receipt will be issued following remittance.

Substitution of delegates will be accepted but cancellations or not showing up for the Seminar 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.

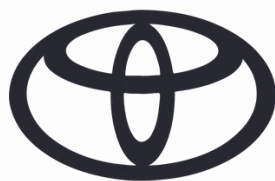
Payments by cheques are to be made payable to Malta Association of Credit Management

Bank Details

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