

MACM Annual Credit Conference – 2025

Synopsis of Topics

Opening Speech

Hon Minister Silvio Schembri will open the Conference following the MACM President's address by Mr Charles Xuereb.

Economic Scenario

Mr Giovanni Bartolotta will deliver a detailed presentation about the current global economic scenario and how it effects the Maltese economy. He will present to the delegates an economic forecast which businesses and people in trade would need to know to plan and budget their future projects and in managing their businesses. This is also critically important for people involved in credit to better mitigate the risk involved in granting credit to certain industries.

AI in Credit Management

Prof Alexei Dingli will explain how AI works and will identify the opportunities and threats relating to AI in credit management and in managing business. The benefits of AI, such as security and safety, diversity and openness and crime prevention will be described. Prof Dingli will also highlight the potential threats, such as underuse and overuse of AI, the breaching of rights and democracy, and privacy and data protection.

Challenges when using the Maltese Law Courts to collect dues

Dr Ian Barbara will explain the Maltese judicial system and the various tools that the creditors have, to collect debt from customers. Dr Barbara will also highlight the challenges that the creditors face when using the local judicial system to collect their money from their debtors and what actions they can take in different scenarios.

Launch of the Credit Management Diploma in Credit Management L5

Dr Nadia Maria Vassallo, Principle at IDEA College, will launch The Credit Management Diploma in Credit Management at Level 5. This accredited Diploma, which has been developed in collaboration with MACM, focuses on a number of business areas effecting the management of cash flow and credit in Malta. This is the Diploma that every person involved in the field of credit management in Malta should aim to read.

Malta's cash restriction policy: should I accept cash payments?

Ms Chaira Refalo and Dr Roxanne Borg, officials of FIAU, will explain the Maltese regulation related to cash restrictions. They will also refer to the current policy and how the EU Directive will change the regulation once it will be transposed to the Maltese law. Businesses should be fully aware whether they can accept cash from their customers and what are the limits of cash that they can accept, according to their respective industries!

Mitigating credit risk to secure sound cash flow – Panel Discussion

A proficient and experienced panellist, hailing from different industries, will share their knowledge and expertise with the audience of how they mitigate credit risk when granting credit to their prospective customers and what steps they take to manage their existing credit customers in a profitable manner. They will also discuss the challenges that they face in managing the cash flow of their respective organisations (both consumer and business customers) and will reveal how they overcome these challenges. The delegates will have the opportunity to ask them pertinent questions and discuss with them credit management practices.