# Credit Management: Local and International Perspectives

**18th July 2025**
**Time: 11:00hrs – 12:00 noon**

Webinar organised by the Gozo Business Chamber in collaboration with the Malta Association of Credit Management, AW Holding International and Bank of Valletta

Credit management is a critical pillar of financial stability, especially for small and medium enterprises (SMEs), and even more so for micro enterprises, which often operate with limited resources. For SMEs, the challenge of managing credit risk is compounded by their size, limited access to credit information, and exposure to both local and international markets.

This webinar aims to shed light on **practical credit management strategies**, providing **a local perspective** from Malta through the MACM, and **an international dimension** from AW Holding, who will share insights relevant to SMEs engaging in cross-border trade. Participants will gain valuable knowledge on best practices, common pitfalls, and key considerations when offering or seeking credit—whether locally or globally.

| **AGENDA** | |
|---|---|
| **11:00 – 11:05** | Opening Address, Michael Galea, President of the GBC |
| **11:05 – 11:25** | **Managing Credit Locally: Challenges and Solutions for Maltese SMEs** Josef Busuttil, Director General, Malta Association of Credit Management (MACM)<br><br>*An overview of the credit environment in Malta, typical credit management issues faced by small businesses, and guidance on how SMEs can adopt good practices, even with limited internal capacity.* |
| **11:25 – 11:45** | **International Credit Management: What SMEs Should Know Before Doing Business Abroad –** Ayman Al-Wadi, Group Executive Chairman, and Kishan Rupani, Cross Border Operations Manager, Aw Holding International<br><br>A strategic perspective on credit management in international transactions, including how to evaluate foreign partners, mitigate risk, and benefit from credit reporting and KYC (Know Your Customer) tools available globally. |
| **11:45 – 11:55** | Q & A Session moderated by Daniel Borg, CEO of the Gozo Business |
| **11:55 – 12:00** | Closing Remarks, by Daniel Borg, CEO of the Gozo Business Chamber. |

GBC THE GOZO BUSINESS CHAMBER

AW HOLDING

MACM MALTA ASSOCIATION OF CREDIT MANAGEMENT

BOV Bank of Valletta