



## Josef Busuttill

Josef was involved in the setting up of the Malta Association of Credit Management (MACM – [www.macm.org.mt](http://www.macm.org.mt)) and has been administering the Association since its establishment in June 2001. MACM provides a central national organisation for the promotion and protection of all credit interests pertaining to Maltese businesses. He was later appointed Director General of MACM.

Josef has been a member of the Council of FECMA - Federation of European Credit Management Associations ([www.fecma.eu](http://www.fecma.eu)), representing the Maltese trade creditors in this European forum, since MACM joined FECMA in May 2003. He is an active council member and since 2004 Josef has been elected Vice President of FECMA.

Josef has sixteen years experience in the Financial Services Sector, starting his career as a bank official and later joined a leading Maltese financial services company, specialising in financial advise. He is also a qualified financial advisor.

Josef read Marketing obtaining a Post Graduate Diploma of The Chartered Institute of Marketing (UK), and later became a Member of the Institute. In 2007, he has been awarded Chartered Marketer status by the Chartered Institute of Marketing.

Josef has obtained his Masters in Business Administration - Henley Management College (UK), focusing his thesis on *'Granting and Managing Trade Credit'*. In recognition to his work in the field of credit management, both in Malta and in Europe, the Institute of Credit Management - ICM of the UK awarded him with Honorary Fellowship.

Josef is an intuitive lecturer and speaker, specialising in trade credit management strategies that enable the credit function to gain and sustain competitive advantage in the market, whilst ensuring sound cash flow and long-term profit.

He lectures Credit Management and other Business Studies Modules of the ICM Diploma in Credit Management of the ICM at MACM Training Centre – An accredited lecturer of ICM - The Institute of Credit Management (UK).

He contributed to a number of seminars and leading international conferences and conducted business workshops and in-house training for companies in a number of countries, including Antwerp, Dubai, Dublin, London, Malta, Mexico City and Paris. Josef is a regular contributor of business articles to local and foreign business press.