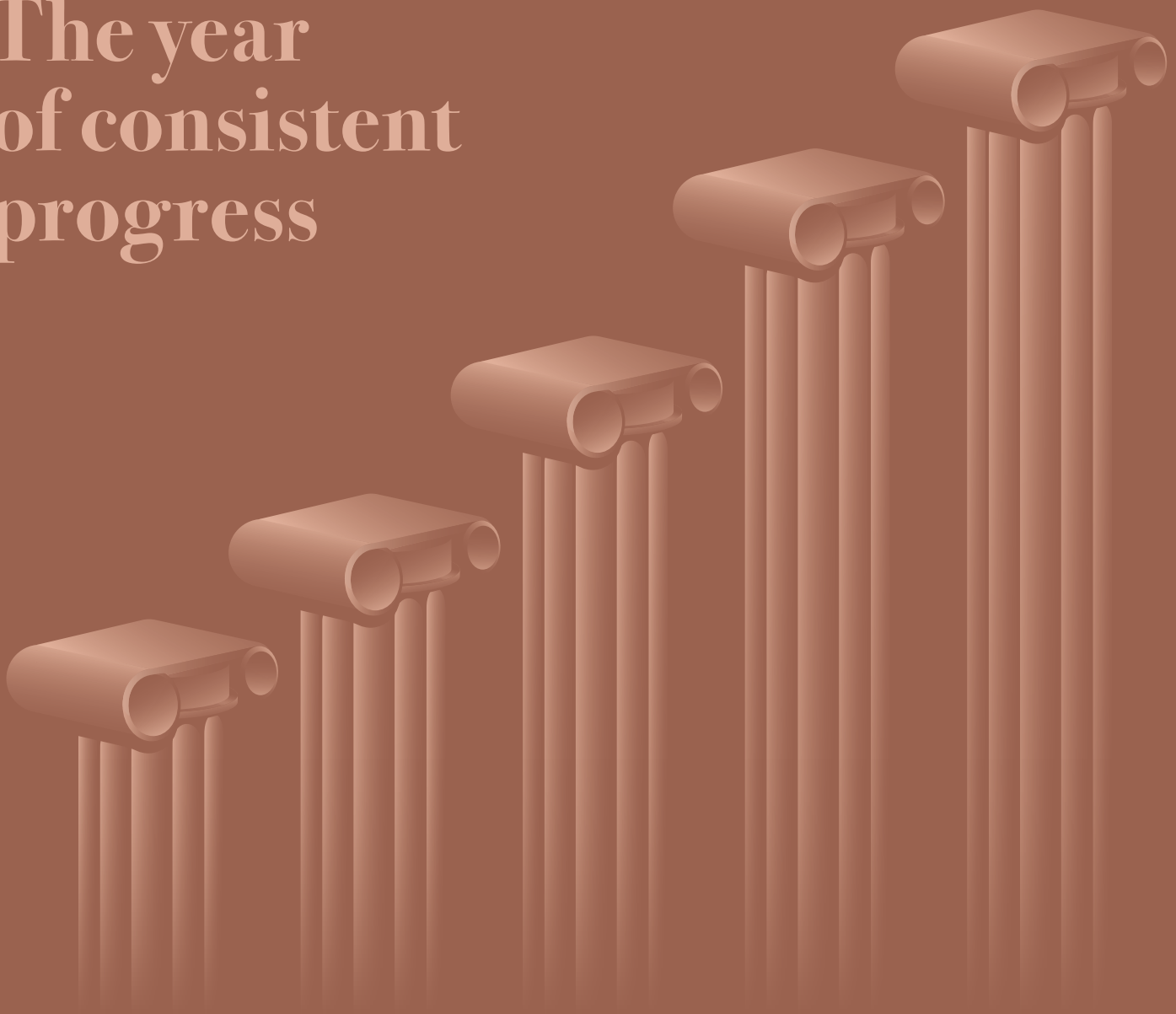


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ANNUAL 2023 REPORT 2024

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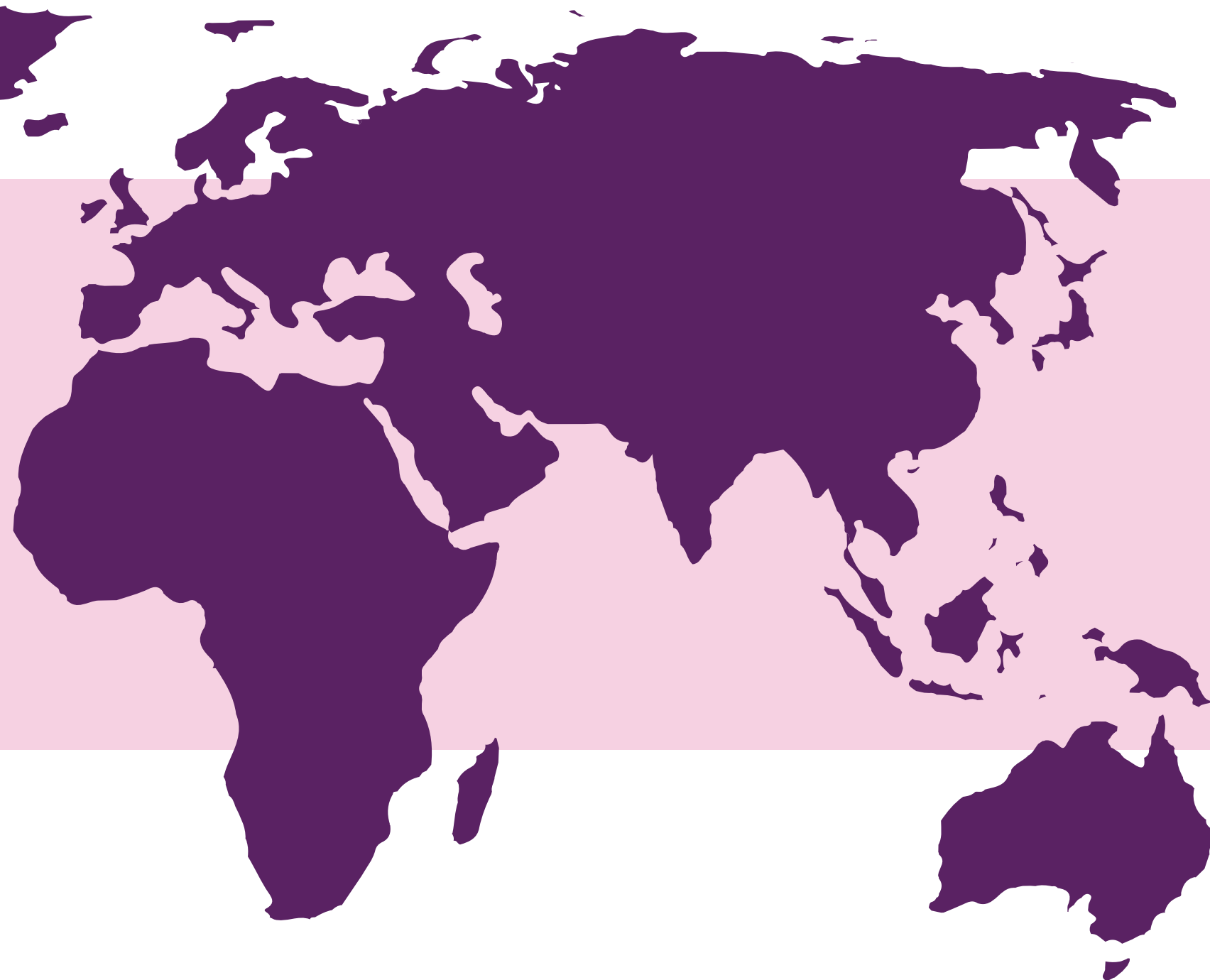
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Geraldine Noel

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CELEBRATING 70 YEARS OF EXCELLENCE AND INNOVATION: HALMANN VELLA'S JOURNEY

With a remarkable 70-year journey marked by innovation, quality craftsmanship, and strategic expansion, Halmann Vella Group plc stands as a beacon of a successful family business.

Founded in 1954 with a modest mission to manufacture terrazzo tiles, the company has evolved with a strong presence in the natural stone and marble industry.

Halmann Vella has traversed years of evolution, marked by strategic investments, landmark projects, and a steadfast dedication to quality craftsmanship. This foresight propelled its expansion and cemented its reputation for delivering superior products and services.

Halmann Vella Group continues to thrive, overcoming diverse challenges with resilience and innovation. With over 200 dedicated employees, the company operates from two expansive production sites totalling 40,000 square metres, a retail outlet and a state-of-the-art showroom. These facilities, equipped with cutting edge machinery and logistics centre, ensure efficiency and precision in every aspect of production.

Reflecting on the company's evolution, CEO Kevin Rapinett remarks, "In today's rapidly changing world, organisations face the challenge of adapting to shifting workplace dynamics and cultural transformations. With a multinational environment, the influx of younger generations, heightened expectations, and a burgeoning sense of entitlement, navigating these changes is essential for success. Embracing diversity, leveraging the vigour of youth, and surpassing

expectations are not merely goals, but crucial strategies for thriving in this evolving environment."

The company's impressive portfolio includes landmark projects that have shaped the architectural landscape of Malta and beyond – from the Parliament building and Valletta City Gate to The Citadella, from Smart City to Manoel Island to the more recent Trident Park and The Farsons Brewery, each structure a testament to the company's unwavering commitment to excellence.

Collaborating with esteemed architects like Renzo Piano and Ian Ritchie, Halmann Vella continues to leave an indelible mark on architectural masterpieces.

"As the company's direction envisages a cultural shift towards ESG considerations and environmental practices, the company remains committed to advancing innovation while preserving its prestigious legacy."

In addition to its core offerings in natural stone and marble, Halmann Vella has diversified its operations into property development, bolstering its portfolio with investment properties.

This strategic diversification has not only expanded the company's revenue streams but also positioned it as a versatile player in the market, capable of tackling diverse projects with expertise and agility.

Amidst global challenges, 2023 emerged as a pivotal year for Halmann Vella, marked by significant investment in cutting edge manufacturing facilities. With a focus on innovation, through its research and development programme, and sustainability, the company is poised to address environmental challenges and redefine industry standards.

Navigating uncertainties with resilience and determination, Halmann Vella remains steadfast in its pursuit of operational excellence and market leadership.

As the company's direction envisages a cultural shift towards ESG considerations and environmental practices, the company remains committed to advancing innovation while preserving its prestigious legacy.

With a focus on modern business practices and a dedication to upholding Maltese manufacturing traditions, Halmann Vella Group exemplifies the fusion of heritage and innovation in today's business landscape.

With a legacy built on integrity and a steadfast commitment to environmental responsibility and customer-centric solutions, the company is poised to continue leading the industry into a new era of excellence.



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THE MALTA CHAMBER

Published by
The Malta Chamber of Commerce,
Enterprise and Industry
64, The Exchange Buildings
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EMPOWERING MALTA'S ECONOMIC FUTURE

Chris Vassallo Cesareo
President, The Malta Chamber

In the past year, as President of The Malta Chamber of Commerce, Enterprise and Industry, our focus has been steadfast to establish a resilient foundation for Malta's economic future amidst challenges like inflation and shifting landscapes.

I have empowered my board of management, council, and members to be The Malta Chamber's voice out there, advocating for comprehensive empowerment through education, workforce development, and integrating skilled foreign workers and underlined by our 250 recommendations for government action on infrastructure, skills enhancement, and inflation management.

A key priority has been bridging the digital divide, emphasising the role of people in digital transformation, and addressing the skilled human capital shortage through public-private partnerships and initiatives like Tech.mt to enable a business-friendly digital transition.

The workplace transformation towards a community of diversity, inclusivity, and equal opportunity reflects our advocacy for modern practices. My speech at the European Parliament for Enterprise stressed the critical need for upskilling and reskilling, especially for SMEs, and the necessity of EU support in training and education to maintain competitiveness and proactively shape the digital transition.

The Malta Chamber's holistic approach to economic growth focuses on environmental sustainability, digitalisation, human capital, and good governance, aiming to ensure Malta's businesses thrive.

We advocate for transparency and accountability, with initiatives like a lobby register to foster a healthy business environment.

Addressing recruitment challenges, leveraging technology for internationalisation, and mitigating inflation's impact are also priorities, reflecting our commitment to sustainable development.

In doing so we have had a number of meetings with the Prime Minister, Ministers,

Government officials, the Leader of the Opposition, Shadow Ministers and others to continue to advocate the need for good governance, transparency, accountability and to discuss more specific issues relating to sectors of our membership.

In the coming weeks we will be having MEP and Local Council elections. The Malta Chamber will be facilitating activities for members to be able to challenge and ask questions to candidates for MEP elections, and I augur that these will be fruitful to choose the right candidates to help shape the future of our involvement in Europe and to ensure that certain situations and circumstances like the EU Emissions Trading System regulation which has effected Malta negatively will be flagged in time to be discussed and tackled before it is too late.

In the latest economic forecast for Malta, issued by the European Commission on the 15th of February 2024, the expectation is that Malta will continue to have GDP growth (4.6% YOY) and Inflation increases (2.9% YOY) in 2024.

Although positive, this will continue to put pressure on work force requirements and Malta's infrastructure, and as The Malta Chamber we need to continue to remain on top of these issues to ensure long-term sustainability.

The Malta Chamber will shortly start working on the upcoming Budget proposals. I invite members to bring forward their recommendations for inclusion in our proposals.

The above efforts are crucial for The Malta Chamber to be a catalyst in navigating global economic shifts successfully as we aim to leave a legacy for future generations to come.

"The Malta Chamber's holistic approach to economic growth focuses on environmental sustainability, digitalisation, human capital, and good governance, aiming to ensure Malta's businesses thrive."



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GIVING VALUE TO OUR MEMBERS

Dr Marthese Portelli
CEO, The Malta Chamber

This is my third year at The Malta Chamber of Commerce, Enterprise and Industry. Every year I ask myself whether we will manage to achieve the same good results as those of the previous year, or better still, surpass them.

Considering all the external factors that had a direct effect and impinged on The Malta Chamber's vision and day-to-day management, it was no mean feat to remain at the fore. However, we have been tangibly active and effective on all fronts, and year on year, results speak for themselves.

Policy was, is and shall remain one of our flagships. We have been consistently vocal on local issues as well as issues emanating from EU directives and regulations.

Over 200 policy meetings were held with our Economic Groups, Business Sections and Thematic Committees to understand concerns as well as to discuss policy ideas and put forward proposals to strengthen business.

During this year, we have participated in over 85 consultation processes, 71 of which have been closed and in respect of which we submitted The Malta Chamber's position in writing.

On a national level the subject matters ranged from consultations in respect of traffic management and solutions for practical and adequate parking, regulation of temping and employment agencies, the national strategy on education, tourism related consultations such as the Skills Card and the Valletta Management Plan, new tech legislation, R&I National Strategic Plan, the National Sustainability Strategy, green energy such as the off-shore renewable strategy and how to increase take-up in other renewables, ground water extraction and as well as the introduction of the price capping system on selected food items, and much more.

With respect to EU directives and regulations the most notable are the Late Payments Directive, the Packaging Waste Regulation, the Waste Framework Directive, the Corporate Social Responsibility Directive, the Corporate Due Diligence Directive, the Emissions Trading System (ETS), the Insolvency Regulation Directive, Transfer Pricing and the Combined Transport Directive.

Membership has also continued to increase year on year. We have increased our membership by 10% over the previous year.

Last year, collectively, we carried out a total of 226 outreach meetings on a one-to-one basis with individual members or individual companies. This gives us the opportunity to

understand better the day-to-day difficulties encountered by business, meet their staff and listen to what they have to say as well as to share with them the various policies and positions that we would be working on internally. This is our third consecutive year carrying out this exercise. Our members value the opportunity of speaking on a one-to-one basis therefore we intend to continue doing it.

We have also continued to give value to our members through our information sessions and networking events. We had a total of 52 instances with a total of 4657 participants.

Our visibility on online platforms keeps increasing year on year, both in terms of reach and engagement, as well as in following. For instance, following on Facebook, LinkedIn and Instagram has increased by 9%, 22% and 38% over the previous year. Our website has an average of over 6,000 visits per month.

Also worth mentioning is IELTS and UKVI. This unit has also registered an increase over the previous year.

We have continued with our restoration and renovation works to make the building more sustainable and accessible to all. We have also embarked on the process of restoring some of the oldest portraits which were in serious need of restoration. To date six paintings have been restored and another six are currently undergoing restoration.

Last year we celebrated The Malta Chamber's 175th anniversary. Our ambition for 2024 is aimed at keeping The Malta Chamber at the fore. The Malta Chamber's brand is a strength in itself, and I am confident that together with the rest of the team, a team which is truly dedicated and hardworking, we will continue to achieve.

Our objective remains one – to ensure that business keeps on thriving, irrespective of its size or sector it operates in. I urge our members and the business community to reach out to us - we are your voice and fully committed to promote, encourage and facilitate trade, commerce and investment.

Last but not least, I would like to thank all our Gold, Silver, and Bronze sponsors without whose support we would not have been able to reach the heights that we did.



"Our objective remains one – to ensure that business keeps on thriving, irrespective of its size or sector it operates in. I urge our members and the business community to reach out to us — we are your voice and fully committed to promote, encourage and facilitate trade, commerce and investment."

PRO- GRAMME OF EVENTS 2024/5

Valeriana - The Titan's Rock

4 MAY 2024

Ritmu Roots Festival Malta

17-25 MAY

Malta International Arts Festival

14-23 JUN

Malta Jazz Festival

8-13 JUL

Dance Festival Malta

25-28 JUL

Karnival tas-Sajf

23-25 AUG

Notte Bianca

5 OCT

The Three Palaces Festival

30 OCT - 3 NOV

Valletta Early Opera Festival

8-9 NOV

Valletta Baroque Festival

9-25 JAN 2025

Karnival ta' Malta

28 FEB - 4 MAR

Mužika Mužika

27 - 29 MAR

PRO- GRAMME OF EVENTS 2024/5

CELEBRATING THE PAST, CREATING THE FUTURE



Photo Credits:

First column top to bottom
Karnival tas-Sajf
(Owen Michael Grech)

Dance Festival Malta
(Elisa Von Brockdorff)

Notte Bianca
(Lorella Castillo)

The Three Palaces Festival
(Lindsey Bahia)

Second column top to bottom
Malta Jazz Festival
(Therese Debono)

Valletta Baroque Festival
(Lindsey Bahia)

Malta Jazz Festival
(Stephen Buhagiar)



THE MALTA CHAMBER'S ECONOMIC GROUPS ROUND-UP

SERVICE PROVIDERS ECONOMIC GROUP

High level topics by Committee:

1. E-Government System
2. Centralised Due Diligence System
3. Updates: Malta Business Registry, MFSAC, MFSAC & Tax Department
4. Access to Finance & Credit Review Office
5. EU Regulations: Digital Operational Resilience Act, Corporate Taxation,
6. Reform in Public Procurement

Salient PBD 2024 / TTSU proposals:

1. Services Sector Specific Recommendations (Economic Niches)
2. Cost of Living Adjustment & Revision of Tax Bands
3. Ease of Doing Business with Government Agencies, Authorities & Departments
4. Good Governance, Transparency & Accountability

List of Committee Members:

1. Catherine Calleja – Chairperson
2. Alan Arrigo
3. Liz Barbaro Sant
4. Ian Casolani
5. Silvan Mifsud
6. William Spiteri Bailey

Events (A) & Publications (1):

- A) Members Outreach – October 2023
1. DORA

MANUFACTURING & OTHER INDUSTRIES

High level topics by Committee:

1. Industrial Policy for Malta
2. Inflation / Productivity / Labour market
3. Maritime connectivity PSO & Red Sea disruptions
4. EU State Aid and Sustainability transition
5. Energy Efficiency + R&D Scheme adjustments
6. Revision of INDIS rates & criteria
7. Public transport access to Industrial Zones

Salient PBD 2024 / TTSU proposals:

1. INDIS Reform & Cost of Electrical Infrastructure
2. EU State Aid / Policy impact on Micro Island States
3. Connectivity & Mobility Proposals
4. Labour Market proposals
5. Energy / Sustainability proposals

List of Committee Members:

1. Marcel K. Mifsud – Chairperson
2. Mark Bajada
3. Geoffrey Debono
4. John Muscat
5. Kevin Rapinett
6. Charles A. Zahra

Events (A) & Publications (1):

- A) BIETA & HFTA outreach meetings
1. PPWR & Beverage Manufacturers
 2. ETS & industry impact
 3. State Aid brief to Ministry for the Economy, Enterprise and Strategic Projects
 4. Net Zero Industry Act

IMPORTERS, DISTRIBUTORS & RETAILERS

High level topics by Committee:

1. Customs Department Reform
2. Unfair Competition & Public Procurement
3. Sustainable Urban Mobility Plan
4. Mitigation of Supply Chain Disruptions (Red Sea Impasse)
5. EU Regulations: Late Payments & Labelling of Products

Salient PBD 2024 / TTSU proposals:

1. Introduce an integrated IT platform linking Government Departments to enforce the one-time-only principle, enhancing tax enforcement and reducing avoidance.
2. Roll out an updated version of ICS (Import Control System) to replace the current system for entry summary statements.
3. Enable trade facilitations for economic operators, including pre-logged import declarations, streamlined processes, self-assessment, declarant record inclusion, and centralised clearance.

List of Committee Members:

1. Ruben Cuschieri – Chairperson
2. Norman Aquilina
3. Brian Muscat
4. Joseph Pace
5. Philipp Seifert
6. Nicholas Xuereb
7. Sonia Muscat – Coopted
8. Aaron Azzopardi – Coopted

Events (A) & Publications (1):

- A) Outreach Meeting with members regarding the Stabilità Scheme



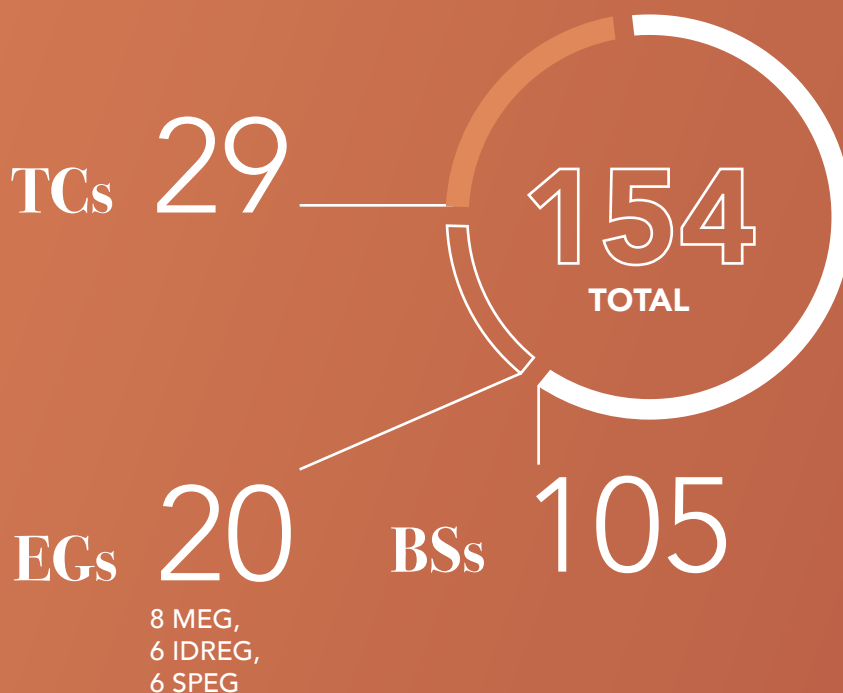
TC → Thematic Committees

EG → Economic Groups

BS → Business Sections

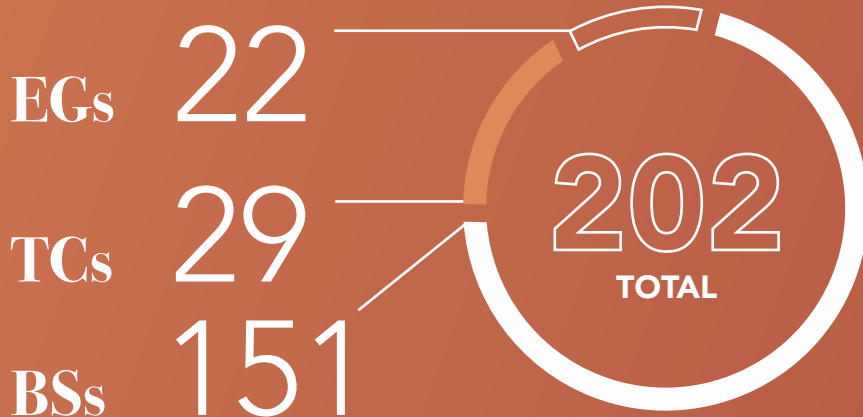
MEMBERS PARTICIPATING IN OUR COMMITTEES:

2023



COMMITTEE MEETINGS HELD:

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LIST OF NATIONAL & EU CONSULTATIONS

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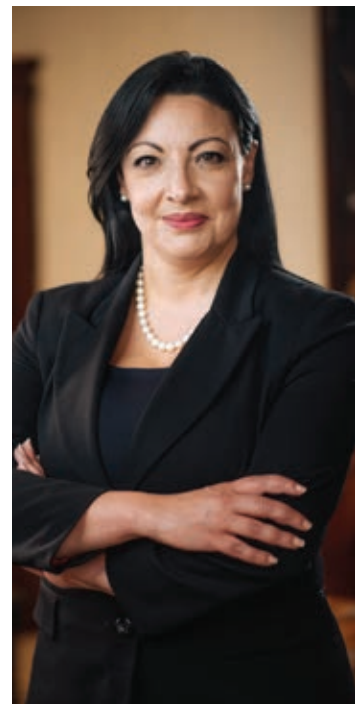
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CEO

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Ruben Cuschieri



Philipp Seifert



Norman Aquilina



Marcel Mifsud



Liz Barbaro Sant



John Muscat



Joseph Pace



Ian Casolani



Geoffrey Debono



Charles Zahra



Catherine Calleja



(1)

Photos description as follows: (1) the Dürer collection at Mdina Cathedral Museum, (2) the Marchese Gallery - Mdina Cathedral Museum, and (3) the Sala Nobile at Mdina Cathedral Museum.



(2)



(3)

EXPLORING THE MAJESTY THE MDINA CATHEDRAL MUSEUM EXPERIENCE

The Metropolitan Chapter

The Mdina Cathedral Museum's formation is rooted in a graceful Baroque building which was meant to serve as a seminary and is presently housing the treasures which belong to the Metropolitan Cathedral of Malta.

A visit to the Cathedral Museum would not be complete without appreciating the building itself which is a monumental complex of Maltese Baroque splendour.

Visiting the Cathedral Museum, one is to encounter a remarkable range of works of art, which attest to the high achievement of human creativity - from drawings to engravings, paintings, silverware, illuminated manuscripts, sculptures, woodworks, archaeological artefacts including the largest display of coins and medals.

The display areas have been made with conscious attention and crafted visibility which makes the visit more enjoyable to the general public.



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THE MALTA CHAMBER'S BUSINESS SECTIONS & THEMATIC COMMITTEES

AVIATION & AEROSPACE

High level topics by Committee:

1. Human Resources: Support for TM-CAD, inspectors' retention & educational courses, academics issue with MIA runway closure
2. Jurisdiction: 9H Register sustainable attractiveness (AoCs & MROs) & ownership + leasing activities (tax competitiveness)
3. SAF: EU derogation at par with Outermost regions, ETS + UK + CORSIA fees.
4. Infrastructure: MIA space management / accessibility, training simulators & MROs
5. Aircraft Leasing: Niche industry to focus on. Liaison with Malta Enterprise.
6. Ad hoc tribunal for dispute resolution.

Salient PBD 2024 / TTSU proposals:

1. Aviation industry as growth niche industry
2. Access to finance for sustainable growth & skills
3. Action Plan for Aviation National Strategic Vision (2023)

List of Committee Members:

1. Christopher Borg – Chair – Comlux Aviation Grp
2. Clive Richardson – Deputy Chair – Flexijet Operations Malta Ltd
3. Abela Katrina – Vaia Legal
4. Galea Daniel – SR Technics Malta Ltd
5. Haely Fiona – FCF Assets
6. Haris Coloman – co-opted – Airhub Airlines
7. Giordimaina Nadia – replacing David Curmi – Airmalta

ELECTRICAL & ELECTRONICS

High level topics by Committee:

1. Collaboration with MCAST on Mechanical & Electrical courses
2. Technical training for ESD standards
3. Supply chain issues - Microchips / Batteries etc

Salient PBD 2024 / TTSU proposals:

1. Manufacturing proposals
2. Labour Market proposals

List of Committee Members:

1. Joseph Bugeja – Chair - Avnet Embedded (Malta) Ltd.
2. Conrad Pace – Deputy Chair - ProMinent Fluid Controls Ltd
3. Aaron Azzopardi – Delta Malta Ltd
4. Joseph Gingell – Jaguar Industri Ltd
5. Stephen Rizzo – Methode Ltd
6. Simon Alden – co-opted - Bavarian Tech Systems

Number of Meetings held

- 5 (official)
- 2 (ad hoc)

Events (A) & Publications (1):

- A) Consultation with MCAST on Engineering & Mechanical courses for industry

CARE HOME OPERATORS

High level topics by Committee:

1. Media Campaign to increase number of carers
2. Issue of sending carers with residents to MDH
3. TCNs processing issues
4. Fair and Transparent Procurement
5. Competition from the public sector

Salient PBD 2024 / TTSU proposals:

1. Residential rates for utilities rather than commercial rates

List of Committee Members:

1. Natalie Briffa Farrugia – Chair - Vassallo Group
2. Sarah Cassar – Deputy Chair - Casa Antonia Ltd
3. Marie Eleanor Farrugia – Member - Farrugia Group Ltd
4. Angelle Falzon – Member - Caring First Ltd
5. Fleur Balzan – co-opted - Age Concern Co Ltd

Events (A) & Publications (1):

1. Assistive Tracker Devices Consultation

FOOD & BEVERAGE PROCESSORS

High level topics by Committee:

1. Food Security - Emergency Subsidy scheme for grain importers
2. Water Energy Efficiency Schemes
3. Catering Inflation, Cost of Living & Food Price capping pressures
4. Packaging & Packaging Waste Regulation (amongst other EU directives)
5. Agricultural Land Reform
6. Improving BCRS for business

Salient PBD 2024 / TTSU proposals:

1. Labour Market proposals
2. Energy Efficiency proposals (particularly water)
3. Campaign promoting consumption of locally grown and locally processed food and beverage products
4. Investment in treatment of manure from all livestock
5. Convert organic waste into digestate for compost

List of Committee Members:

1. Stephen Bonnici – Chairperson - General Soft Drinks Co Ltd.
2. Alex Meilak – Deputy Chairperson - Simonds Parsons Cisk plc
3. Joseph Pace – Consolidated Biscuit
4. Pawlu Borg Bonaci – Elia Borg Bonaci Ltd
5. Stefan Borg – Individual (in process to be replaced)

Events (A) & Publications (1):

- A) PPWR Info Session with ERA
1. PPWR consultation
2. Energy Efficiency Campaign with Government

FINANCIAL SERVICES

High level topics by Committee:

1. Financial Services Strategy (particularly Sustainable Finance)
2. Corporate Tax Reform
3. 12% Reduced VAT rate
4. Financial Literacy

Salient PBD 2024 / TTSU proposals:

1. Cost of Living Adjustment & Revision of Tax Bands
2. Banks & Credit Institutions proposals
3. Digitalisation of the Private Sector

List of Committee Members:

1. Deborah Schembri – Chair
2. James Camilleri – Deputy Chair – Fyorin
3. Kenneth Farrugia – Member – BOV
4. Javier Moreno – Member – Mapfre Middlesea
5. Jesmond Mizzi – Member – Jesmond Mizzi Financial Advisors
6. Malcolm Mifsud – Member - Mifsud Advocates
7. Karol Gabaretta – Member - Malta Bankers' Association

Events (A) & Publications (1):

1. Feedback to MTCA on 12% VAT rate

EMPLOYMENT AGENCIES

High level topics by Committee:

1. Industry reputation due to lack of Employment Agency Regulatory enforcement
2. Licensing of Temping & Outsourcing Agents
3. A Code of Practice for sectorial best practice
4. Facilitate work permit applications & process

Salient PBD 2024 / TTSU proposals:

- Economic Model & Productivity
- Labour Market proposals
- TCNs proposals

List of Committee Members:

1. Lawrence Zammit – Chairperson - MISCO Consulting Ltd
2. Justin Paul Anastasi – Deputy Chairperson – We Consult You Ltd
3. Josef Said - Konnekt
4. Naomi Barry – Fenlex Corporate Services Ltd
5. Alessandro Binetti – Accelerate Ltd
6. Emmanuel Zammit – GCS Accounting Malta Ltd

Events (A) & Publications (1):

- A) Information Session on Temping & Outsourcing Licensing
- B) Presentation during SPEG Outreach meeting
1. Code of Practice
2. Q&As to DIER
3. National Education Strategy 2023 - 2030
4. National Integration Strategy
5. Individual Learning Accounts Project with Commission (ongoing)

HEALTHCARE

High level topics by Committee:

1. Multiple awards for innovative medication
2. Streamlining Notification of Medical Devices
3. Reimbursement Model

Salient PBD 2024 / TTSU proposals:

1. We need a framework for timely reimbursement and early access to innovative medicines.
2. Shorten supply tender periods for medicines to address industry challenges and improve availability and pricing.

List of Committee Members:

1. Joanna Gatt, Vivian Corporation Ltd – Chairperson
2. John Jaccarini, Prohealth Ltd. – Deputy Chairperson
3. Giulia Attard Montalto, Drugsales Ltd.
4. Mark Mallia, Charles Degiorgio Ltd.
5. Marcel K. Mifsud, Pharma-Cos Ltd.
6. Charlot Scicluna, Technoline Ltd.
7. Raymond J. Vella, A.M.Mangion Ltd.

Events (A) & Publications (1):

1. Healthcare Business Section Meeting on Medical Devices

RETAIL

High level topics by Committee:

1. Last mile deliveries to Valletta Region (mobility reform)
2. Wage Regulation orders for retailers (weekends)
3. Sourcing of workers / TCNs / Public Sector / training
4. Cost of living / Rising prices / Profitability
5. EU Regulations: Packaging Waste, Greenwashing, Labelling
6. Public works overdue inconvenience

Salient PBD 2024 / TTSU proposals:

1. Labour Market proposals
2. Inflation & Cost of living
3. Transport Proposals

List of Committee Members:

1. Malcolm Camilleri – Chair – PG Group
2. Nick Spiteri Paris – Vice Chair – Carant Trading
3. Marco Galea – Oxford House Ltd
4. Jonathan Shaw – Retail Marketing Ltd
5. Pippa Toledo – PTK Ltd
6. Christina Zammit La Rosa – Zammit La Rosa Footwear Ltd
7. Sarah Zammit Cutajar – co-opted – P Cutajar & Co Ltd

Events (A) & Publications (1):

- A) Price Capping outreach: 2
1. Late Payments
2. Sustainable Urban Mobility Plan
3. Single Use Plastic Labelling (Healthcare products)
4. MCCA Eco-Labelling

FURNITURE MANUFACTURING

High level topics by Committee:

1. Poaching of workers from public sector
2. Inflation & Cost of Living
3. VAT abuse in imports from Sicily
4. Improving MCAST carpentry course & attraction of quality TCNs
5. Quality TCNs & Identita Schemes
6. Stipend increment upon commitment to working in Malta
7. Tapping EU funds – Digitisation & Energy related schemes

Salient PBD 2024 / TTSU proposals:

1. Government competition with Private Sector
2. Import from Sicily & Commissioner for Tax proposals
3. Labour Market and Public Sector employment proposals
4. TCNs proposals

List of Committee Members:

1. Luana Falzon – Chair - Shaker Ltd
2. Jennifer Xuereb Sammut – Deputy Chair – JDS Ltd
3. Terrence Delia – Delia Woodworks
4. Joseph Abela – Trends Manufacturing
5. Sebastian Degiorgio – Joinwell FXB

Events (A) & Publications (1):

- A) Meeting TCN Carpentry students MQF 3 & 4
1. Integration Policy for Malta

Score on all Business Section:

- Connection with members
- Proposals and solutions
- Engagement in consultations
- Participation in TMC events
- Putting topic on TMC agenda

PROFESSIONAL COMMUNITY LEAD PHARMACISTS

High level topics by Committee:

1. POYC issues
2. Pricing on Medicines
3. Joint representation efforts undertaken with the Healthcare committee

Salient PBD 2024 / TTSU proposals:

1. Public Procurement proposals
2. We need a framework for timely reimbursement and early access to innovative medicines.

List of Committee Members:

1. Reginald Fava - Chair – Chemimart Ltd
2. Marisa Dalli - Deputy Chair – St Anthony's Pharmacy
3. Lilian Azzopardi - Vice Chair – Qawra Pharmacy
4. Eliza Vella – Member - St Philip's Pharmacy
5. Pierina Zammit – Member - Evans Pharmacy

Events (A) & Publications (1):

1. Healthcare Business Section Meeting on Medical Devices

LOGISTICS

High level topics by Committee:

1. EU Island States peculiarities
 - Revised Combined Transport Directive
 - Mobility Package / Cabotage Regulation
2. Mare Bonus for road hauliers bypassing Italian roads
3. Customs changes new trade simplifications / IT / E-Commerce & Timelines
4. Supply Chain disruptions due Red Sea impasse
5. Emission Trading Scheme (Ro-Ro, Maritime and Land)
6. Bunkering Adjustment Factor (BAF)
7. Promotion of apprenticeships / scholarships related to logistics with MCAST
8. Centralised Logistics Hub meetings with Government
9. Clecat affiliation process
10. Accredited Training Course for Logistics (MQF 3/4/5)

Salient PBD 2024 / TTSU proposals:

1. Connectivity & Mobility proposals & incentives for Night shift operations
2. Uniform Customs Code proposals & operating Hours at Customs
3. Authorised Economic Operator certification and handling of T1 cargo
4. State Aid & Micro-island State matters under EU Law (Territorial Proofing)
5. Local Charges & Port Reform Free Trade Zones / Logistics Hub

List of Committee Members:

1. David Fleri Soler – Chairperson - Express Trailers Ltd
2. Pierre Attard - Deputy Chairperson – CMA CGM Malta Agency Ltd
3. David Abela – Eurobridge Shipping Services Ltd
4. Shawn Falzon – Member - EY Malta
5. George Amato – Member - B D International Group Ltd
6. Martin Fenech – WEL Ltd
7. Joe Gafa – Maltapost Ltd

Events (A) & Publications (1):

1. Revised Combined Transport Directive (through INAG & TM)
2. ETS & Ports (through MBB & TM)
3. Transport Malta Delineation recommendations
4. Union Customs Code
5. EU Single Market Consultation

MEDICAL CANNABIS

High level topics by Committee:

1. Implementation of Legal Notice to effect changes in license fees, increase package sizes after clarification sessions with Government in the run-up to draft

Last Term Committee Members:

1. Chair – Chris Busuttill Delbridge, Evolve Ltd
2. Deputy Chair – Adrian Azzopardi, ASG Pharma
3. Robert Spiteri, Zenpharm Ltd
4. Matthew Deguara, Matera Malta Operating Ltd
5. Angele Azzopardi, Natrix Science Ltd
6. Karl Bartolo, Alphafarm Operations Ltd / MPXI Malta

Events (A) & Publications (1):

1. Contribution to LN which is still stuck in Cabinet
2. Consultation on Recreational Cannabis

TECHNOLOGY

High level topics by Committee:

1. Digital Transformation Study (support to EY)
2. Professionalism within Tech Industry
3. Direct investment for tech companies particularly in ICT skills
4. Drive government to generation of IP and value
5. Improving procurement practices in the tech industry
6. DORA & NIS2 Cybersecurity legislation
7. Building internal tech sectorial specialisation
8. Communications facilitation with Tech.MT for international summits

Salient PBD 2024 / TTSU proposals:

1. Assistance to local technology operators to invest in their employees to undergo specialised IT related courses + specialise & differentiate their products
2. Encourage the development of cluster businesses for internationalisation
3. Digitalisation & Innovative Schemes proposal
4. Digitalisation of the Public sector & Private sector (KYC)

List of Committee Members:

1. Alexici Dingli – Chairperson
2. Nicholas Borg – Deputy Chairperson - Epic
3. Francois Grech – Exigy Ltd
4. Stephanie Farrugia
5. Jack Mizzi – BMIT
6. Gordon Borg Urso
7. Stefan Farrugia – Eunoia
8. Stanley Muller – Aivhy (co-opted)

Events (A) & Publications (1):

1. National Education Strategy (Digital Skills)
2. National R&I Strategy 2030
3. Data Act
4. Digital Decade Questionnaires (2)
5. ICT Society

WINES, SPIRITS, BEVERAGES & TOBACCO

High level topics by Committee:

1. Excise Duties
2. Wine Labelling Regulation
3. Customs Reform

Salient PBD 2024 / TTSU proposals:

1. NIES should be upgraded to include functions such as CSV file importing to replace manual data inputting
2. Customs should share information with BCRS, VAT, Income Tax and NSO to facilitate communication with business and enforcement.

List of Committee Members:

1. Pierre Stafrace – Chair - Farsons Beverage Imports Co Ltd
2. Alexander Arrigo - Deputy Chairperson - N M Arrigo Ltd
3. Michael Darmanin – Member - Charles Grech & Co Ltd
4. Stephen Rausi – Member - S Rausi Trading Ltd
5. Tarcisio Piscopo – Member - Antonio Piscopo Co Ltd

TOURISM OPERATORS

High level topics by Committee:

1. Development of Transformational Index as a follow-up to Rediscover
2. More facilitation by MTA, lesser competition with tourism operators & more transparency
3. Upcoming discussion on Tourism Act

Salient PBD 2024 / TTSU proposals:

1. Boost infrastructure investment for better mobility, waste management, and utility supply in tourist areas to enhance visitor experience and address maintenance issues.
2. Revamp MTA marketing for quality tourism that honors our history, culture, and character.

List of Committee Members:

1. Michael Camilleri Kamsky – Chairperson - Westin Dragonara Resort
2. Joe Galea – Deputy – JG Tourism Solutions
3. Alan Arrigo – Robert Arrigo & Sons Ltd
4. Rebecca Bonnici – BELS Malta
5. Kevin Vella – KoptaCo Co-Operative Ltd
6. Mr Julian Cassar Torreggiani - Toro Co Ltd / AM Language School

Events (A) & Publications (1):

- Stakeholder meeting
- Tourism Sustainability Questionnaire
- Valletta Management Plan
- Digitalisation within the Tourism Industry

YACHTING SERVICES

High level topics by Committee:

1. Implementation of Superyacht Vision
2. Reduction of VAT on charter of short-term yachts
3. Streamlining Guidelines with Customs Department

Salient PBD 2024 / TTSU proposals:

1. Appropriate yachting ecosystem within the renewed Tourism Strategy to offer a high-end tourism product combined with the greening of the fleet
2. Berthing and visiting yachts in Malta's marinas would be subjected to 7% VAT

List of Committee Members:

1. Alison Vassallo – Chairperson - Fenech & Fenech advocates
2. Niki Travers Tauss – Vice Chair - Esprit Yachting Ltd
3. Matthew Gusman – Member - Gusman Yachting
4. Pauline Micallef – Member - Malta Maritime Pilots Cooperative Society Ltd
5. Peter Fiorini Lowell – Member - S & D Yachts Ltd
6. Anthony Galea – Member - Vistra Marine & Aviation Ltd
7. Jonathan Vassallo – Member - Dixcart Management Malta Ltd
8. Jessica Galea – Dingli & Dingli

Events (A) & Publications (1):

1. Launch of Superyacht Vision with Former Minister

SHIPPING AND BUNKERING

High level topics by Committee:

1. Ship Agents Regulations
2. Development of gate-way by Malta Freeport Terminal
3. Revision of legislation reflecting changes in shipping operations
4. Instruction Manager project (concept stage)
5. Use of Malta Freeport Terminal portal systems

Salient PBD 2024 / TTSU proposals:

1. Customs operating hours should be 24/7
2. Holistic vision for Maritime Industry
3. Free Trade Zone

List of Committee Members:

1. Peter Sullivan, Med Trading & Shipping - Chairperson
2. Stephen Parnis England, W.J. Parnis England – Deputy Chairperson
3. Justin Bonnici, MH Bland
4. Karl Magro, Wilhelmson
5. Matthew Sullivan, Sullivan Shipping

Events (A) & Publications (1):

- A) Consultation with Customs on Trans-Shipments Bills and digitalisation of procedures – February

VIRTUAL ASSETS

High level topics by Committee:

1. Transition to Market in Crypto Assets (MiCA) Directive
2. Reputation of the industry (mainly Minister of Finance & Employment)
3. Technical engagement with MFSA on:
 - MiCA transposition in Malta
 - VAT grouping rules
 - Highly Qualified Persons tax regime

Salient PBD 2024 / TTSU proposals:

1. Virtual Assets as a niche sector for economic growth.
2. Extend banking facilities to VFA-licensed service providers.
3. Incentives to attract talent to Malta.

List of Committee Members:

1. Jonathan Galea – Chair - BCAS
2. Christina Scicluna – Deputy Chair - Equity Tech Solutions Ltd
3. Joseph Borg – Member - WH Partners
4. Justine Scerri Herrera – Member - MK Fintech
5. Emily Guaci – Member – Falconx Ltd
6. Mariana Gospodinova – co-opted - Crypto.com

Events (A) & Publications (1):

1. Consultation on Technical Standards MiCA (ESMA)
2. VFA Unit feedback to MFSA on MiCA

TOWARDS SUSTAINABLE MOBILITY IN MALTA

In the recent months, we saw the implementation of various measures, aiming to encourage the use of public transport. A clear example of this is the initiative of the free ferry service which links Valletta to Sliema, and to the Cottonera area, applicable to all Tallinja card holders. This scheme compliments the holistic government strategy which was launched last year through which the free public transport service came into force.

These measures, apart from the obvious aim of impacting on urban mobility, also have a secondary aim which is more directed towards the users themselves.

In fact, we estimate that through these measures, the commuters are benefiting more than €750 per year, which had previously been dedicated to transport costs.

However, we also introduced an allowance period of one month during which non-card holders had been able to obtain a card, for free, which would then allow them to make use of the ferry service, for free. This was a huge success, as numbers show that this month attracted 42,000 applications.

This gives us a clear indication that investing in the public transport system is worthed, desired, understood and highly benefitting. Around 5,000 of these applications were of children, 3,500 were students and around 24,000 of the applicants were adults. 70% of the applications were Maltese.

The free Harbour Ferry service for Tallinja card holders was introduced in January of this year, but it already shows some good numbers, especially between Valletta and the Cottonera area. In January 2023, the number of passengers stood at 26,079 while in January 2024, the numbers reached 35,799, which is an increase of 37%.

The Sliema route stands at very similar levels, over 30,000 passengers, given that this route caters more for tourists, while the Cottonera route directly impacts employees and residents.

This is a step in the right direction, towards sustainable mobility on our Islands, taking into consideration the environmental dimension, complimenting our efforts and strong investments to reduce emissions.

In this light, the Government is looking forward to introduce further electric vehicles within the

public transport fleet so as to reduce carbon emissions originating from the transport sector.

Our future plans also include the increase of public transport buses so as to enhance the quality of the service, the frequency, and the routes. Only in this way we would be committed towards the optimisation of accessibility and the convenience of the public transport for its commuters.

We are committed that sustainable urban mobility is extended to private cars. We are further incentivising the public in investing in electric cars, as we reserve additional funding of €15 million towards schemes, assisting the purchasing of such vehicles.

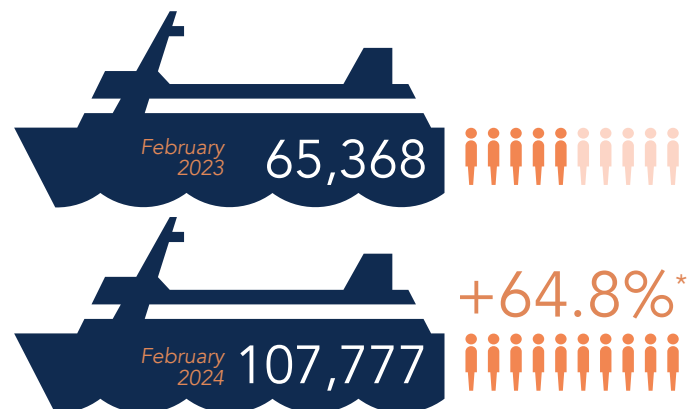
In the last three years only, such incentive has left much more than desired results; the rate of electric vehicles popping up on our streets is 30 times higher than the rate in 2017. Six years ago, the amount of electric vehicles stood at 155, where as up until last year, the number soared to 3,700.

Therefore, this very strong response from the general public, towards greener and sustainable modes of transport, continue to guide our strategy towards addressing our goals and objectives as agreed at the EU level.



Dr Chris Bonett,
Minister for Transport,
Infrastructure and Public Works

“The free Harbour Ferry service for Tallinja card holders was introduced in January of this year, but it already shows some good numbers, especially between Valletta and the Cottonera area.”



* Increase in number of passengers by 42,409. Statistics by Transport Malta, 2024.

EMPOWERING SUSTAINABLE MOBILITY: THE VITAL ROLE OF GOVERNMENT GRANTS FOR BUSINESSES

In the pursuit of environmental preservation and sustainable development, governmental initiatives play a pivotal role in steering societies towards greener practices.

Malta, in its commitment to cultivate a cleaner and more sustainable transportation solutions, has once again launched a series of financial incentives, in collaboration with Transport Malta and the Ministry for Transport, Infrastructure and Public Works.

These grants aim to promote the adoption of eco-friendly vehicles and reduce emissions from the road transport sector.

The significance of these grants cannot be overstated, particularly in the context of contemporary environmental challenges.

With climate change looming as a global threat, initiatives like those undertaken by Malta are crucial steps towards mitigating the adverse impacts of carbon emissions on the planet.

By encouraging the transition to cleaner modes of transportation, these grants align with broader efforts to achieve carbon neutrality and preserve the ecological balance.

At the heart of these incentives lies a dual objective: to incentivize the use of environmentally friendly vehicles and to facilitate the transition towards electric mobility.

Through a combination of financial support and regulatory measures, the Maltese government aims to catalyse a shift away from conventional petrol and diesel vehicles towards more sustainable alternatives, such as electric and LPG-powered vehicles.

The grants cover a diverse range of initiatives, targeting both private motorists and commercial operators. From incentivising the retrofitting of dual fuel systems on heavy-duty vehicles to promoting the purchase of new electric vehicles, each measure is strategically designed to address specific segments of the transport industry.

Furthermore, scrappage schemes incentivise the replacement of older, less efficient vehicles with newer, eco-friendly models, thereby accelerating the pace of transition towards greener transportation infrastructure.

One of the key highlights of these grants is their comprehensive coverage, spanning various vehicle categories and mobility solutions. Whether it's promoting the use of LPG as an alternate fuel or facilitating the purchase of electric motorcycles, the incentives cater to a wide spectrum of transportation needs.

Additionally, grants aimed at promoting wheelchair-accessible vehicles underscore the government's commitment to ensuring inclusivity and accessibility in public transport services.

Importantly, these grants not only benefit individual vehicle owners but also contribute to broader societal goals, such as reducing air pollution and enhancing public health.

By incentivising the adoption of cleaner technologies, Malta is not only safeguarding the environment but also promoting a healthier and more sustainable living environment for its citizens.

As the global community continues its collective efforts to combat climate change, initiatives like those undertaken by Malta serve as shining examples of proactive environmental governance. By harnessing the power of financial incentives and policy interventions, governments can pave the way for a cleaner, greener future for generations to come.

The grants launched by Transport Malta and the Ministry for Transport, Infrastructure and Public Works represent a significant stride towards promoting sustainable mobility in Malta.

By incentivising the adoption of eco-friendly vehicles and promoting cleaner transportation solutions, these initiatives play a vital role in mitigating climate change and safeguarding the planet for future generations.

As we navigate the challenges of the 21st century, such proactive measures underscore the indispensable role of government in shaping a more sustainable and resilient future.

“As the global community continues its collective efforts to combat climate change, initiatives like those undertaken by Malta serve as shining examples of proactive environmental governance.”

DIGITAL TRANSFORMATION

High level topics by Committee:

1. Gap analysis for industry sectorial approach
2. Review of Government Strategies published November 2022
3. Supporting digital transformational incentives for companies
4. DORA implementation & Cybersecurity
5. Input on Digital Transformation Report by EY

Salient PBD 2024 / TTSU proposals:

1. Digitalisation of local business operators
2. Upskilling workforce to be digitally literate
3. Cybersecurity protection against insider & outsider threats

List of Committee Members:

1. Nick Tonna – Chair - BMIT Technologies
2. Charles Borg – Vice Chair - PG Group
3. Robert Spiteri – CentreCom Ltd
4. Karl Micallef – Member - Classic Group
5. Gordon Micallef - RSM
6. Robbert Brand - Aivhy
7. Clayton Meli - Apco

Events (A) & Publications (1):

1. Digital Decade Questionnaires
2. Digital Services Act
3. Cyber Security Resilience Plan

FAMILY BUSINESS & ENTREPRENEURSHIP

High level topics by Committee:

1. Accredited course for Family Businesses (members mentoring)
2. Certification (not awards but recognition of competence)
3. Yearly Survey

Salient PBD 2024 / TTSU proposals:

- Proposals on Digital & Sustainability transitions for business

List of Committee Members:

1. Silvan Mifsud – Chair - EMCS Advisory
2. Marcel K. Mifsud – Member - Pharmacos Ltd
3. Alistair Buttigieg – Member - Universal Import & Export Ltd
4. Samuel Borg – Member - Bortex Clothing Industry Co. Ltd
5. George Debono – Member - BNF Bank
6. Joe Gerada – Member – FBO
7. George Delicata – Member - Emmanuel Delicata Winemaker Ltd
8. Danica Falzon – Member – Shaker Ltd

Events (A) & Publications (1):

- A) Press Conference to Launch Family Business Course (2)
1. Consultation feedback on Insolvency EU Regulation harmonisation

CIRCULAR ECONOMY

High level topics by Committee:

1. Understanding & implementation of transposed Waste obligations
2. Formally engaging with CE Malta on PROs, SUPs and communication campaigns related to waste streams

Salient PBD 2024 / TTSU proposals:

1. Privatising of Waste Facilities
2. Mandatory garbage collection solutions for all new developments of multiple units
3. Influenced landfill gate fees

List Last Term Committee Members:

1. Ing. Oliver Fenech - Chair - PT MATIC
2. Ing. Mario Schembri- AIS Group
3. Ing. Manuel Vagnoli – Clear Vue
4. Corinne Fenech – former Tink Tings
5. Michael Sant – Econsulting
6. Patrick Spiteri Staines- former T4B services Ltd.
7. Robert Cortis – self employed
8. Tonio Montebello – self employed
9. Vanya Veras - VivaCity Ltd
10. Adrian Vigar – Playmobil Malta

Events (A) & Publications (1):

1. National Strategy Environment 2050
2. Packaging and Packaging Waste Regulations
3. Air Quality (ERA)
4. Waste Framework directive
5. Right to Repair
6. Establishment of mandatory separation of waste within national waste legislation

GOOD GOVERNANCE

High level topics by Committee:

1. Work on reports addressing (a) Electoral Reform and (b) Size of Parliament and (c) Party Financing
2. Review of Good Governance Report (January 2020) and sustain pressure with Government and media on Ethical Behavior in Public Life (October 2022)

3. *Commercial Court within Justice Reform Committee is in process of splitting into two (a) Corporate Governance and (b) Pensions Committees*

Salient PBD 2024 / TTSU proposals:

1. All proposals under Good Governance including several reforms such as part financing reform and judicial reform
2. Judicial Reform Proposals

List of Committee Members:

1. David Spiteri Gingell – Chairperson – Consultant
2. Nick Xuereb - Toly
3. William Spiteri Bailey – RSM
4. Manfred Galdes – ARQ Group
5. Tonio Farrugia – Nouv
6. Clifford Debono – Credit Info

Events (A) & Publications (1):

1. Press release on Social Security racket
2. Press Release state of neglect

EDUCATION

High level topics by Committee:

1. Work Based Learning / Apprenticeships / Vocational Learning
2. Future of Education / Curriculum Reform
3. Socio-Emotional Learning (Students)
4. Service Learning (Teachers)
5. National Strategy for Further & Higher Education
6. Fund industry based post-doc fellowships (done)

Salient PBD 2024 / TTSU proposals:

1. Educational and Digitalisation bridging with industry needs
2. Tertiary education better STEAM graduates
3. Separate industry led projects from 'blue sky' academic research (CH5)

List of Committee Members:

1. Claudine Attard - Chairperson- PWC
2. Christopher Bezzina – Deputy Chair - University of Malta
3. Julian Mamo – Sponsor – Gasan Mamo
4. Matthew Caruana - Member- JAYE
5. Nikolaus Conrad – Member - Headstart Technology
6. Stephen Vella – Member – MCAST
7. Erika Galea – Individual (co-opted)
8. Morgan Parnis – Business Leaders Malta (co-opted)

Events (A) & Publications (1):

- A) Jumpstart Learning, Education Conference
1. National Education Strategy
2. MFHEA National Strategic Action Plan
3. R&I National Strategic Plan

PENSIONS

High level topics by Committee:

1. Joint Report with GWU -> lobbying Government for action
2. Issue of Early Retirees not being able to work until age of 65
3. Automatic Enrolment for Pensions

Salient PBD 2024 / TTSU proposals:

1. Early Retirement Age Proposal,
2. Proposals to Encourage Employees to remain active past retirement
3. Automatic Enrolment Above Proposals

List of upcoming Committee Members:

1. David Spiteri Gingell – Chairperson – Consultant
2. Michael Galea – Member - Mapfre MSV Life plc
3. Simon Azzopardi – Bank of Valletta
4. Mark Lamb – APS Bank
5. Josef Said – Konnekt

Events (A) & Publications (1):

1. Joint recommendations with GWU lobbied with Government
2. Presentation to MCESD compiled by DSG and Silvan Mifsud

SUSTAINABLE MOBILITY

High level topics requested by Committee:

1. Traffic & Parking solutions
2. Supporting Infrastructure
3. Hydrogen option analyses
4. Sustainable Public Transport (mixed options)
Committee members are involved individually in Transport Malta Working Groups (SUMP / SULP / Traffic / Anti-subsidies Chinese BEVs / C Licenses / Hydrogen Study by EY for TM).

Salient PBD 2024 / TTSU proposals:

1. Mobility & Connectivity Proposals

List of Committee Members:

1. Konrad Pule – Chair – Malta Public Transport (MPT)
2. Ian Mizzi – Vice Chair – Mizzi Organisation Ltd
3. Michael Debono – Michael Debono Ltd
4. James Formosa – Buzz Electric Ltd
5. Alexander Esslinger – SkyThinkTank
6. Kevin Vella – Koptaco Co-Operative Ltd

Events (A) & Publications (1):

1. SUMP Consultation (phase 2)
2. Traffic Proposals
3. On-street Parking Proposals

HEALTH & WELLNESS

High level topics by Committee:

1. Drugs Reform
2. The relationship between employees and employer

Salient PBD 2024 / TTSU proposals:

1. Wellbeing beyond GDP
2. Labour Market proposals

List of Last Term Committee Members:

1. Matthew Bartolo – Chairperson – Willingness Hub
2. Mark Azzopardi – Member – Working Town
3. Sebastian Debono – Member – Maypole
4. Valerie Cabay – Member – Culture Coaching
5. Yanis Azzopardi – Member – Ponder & Pitch

Events (A) & Publications (1):

1. OHS White Paper
2. Integration Policy for Malta
3. Recommendations for better Mental Health Services in Malta
4. Leadership Tools For Supporting Teams During Times of Crisis & Conflict
5. Obesity Public Consultation

ENERGY EFFICIENCY & CONSERVATION

High level topics by Committee:

1. Improving Energy Efficiency schemes ROI & take up
2. Sensitizing Government on subsidies & sustainability trajectory
3. Enemalta substation costs & technical procedures
Committee members are involved in ad hoc MEER meetings & Sustainability consultations

Salient PBD 2024 / TTSU proposals:

1. Sustainability proposals
2. VAT Incentives & Better Schemes on EE Products & RES
3. Liberalisation of Energy Market by 2027
4. Manufacturing proposals & Energy Monitoring

List of Last Term Committee Members:

1. Ing. Patrick Spiteri Staines – Chairperson – T4Bservices
2. Ing. Mark Asciani – Member – Multigas Ltd.
3. Ing. Matthew Spiteri – Member – Altern Ltd
4. Ing. Manuel Vagnoli – Member – Clear Vue
5. Ing. Paul Fenech – Member – Crane Currency
6. Ing. Olaf Zahra – Member – Toly Products Ltd
7. Jean Paul Attard – Member – ST Microelectronics
8. Ing. Adrian Spiteri – Member – AQS MED Ltd
9. Ing. Nicky Borg – Member – Marine Hound
10. Ing. Trevor Buhagiar – Member – (ESI) Malta Ltd
11. Ing. Mario Cachia – Member – Alternative Technologies Ltd
12. Ing. Charles Cuschieri – Member – Camilleri & Cuschieri Consulting
13. Ing. Tiziano Petrosino – Member – ST Microelectronics
14. Vanya Veras – Member – VivaCity Ltd

Events (A) & Publications (1):

1. Ground Water Abstraction
2. Offshore Renewables pre-market consultation
3. National Sustainability Strategy
4. Constructure Licensing Regulations
5. Energy Performance in Buildings
6. Net Zero Act
7. Air Quality

HUMAN RESOURCES & TALENT

High level topics by Committee:

1. Supply of Talent – Strengthening the resource pool to satisfy demand (Work Permits / indirect attractiveness factors) -> TCNs Comparative Study
2. Quality of Talent – Improving Malta's attractiveness + improve Key Employee Initiative -> Web-scraping Study on Job postings
3. Collaboration with National Skills Council on Labour Market Intelligence Study

Salient PBD 2024 / TTSU proposals:

1. Labour Market Proposals
2. TCNs proposals
3. Economic Model & Digitalisation proposals

Committee Members:

1. Fabianne Ruggier – Chairperson – RSM
2. Ruben Cuschieri – ERB – R3Vox
3. Matthew Brincat – ERB – Canado Advocates
4. Stephen Bonnici – Member – General Soft Drinks
5. Rachel Falzon – Member – Rewired HR Consultants
6. Vanessa Borg – Member – Acumen Centre
7. Sharon De Barro – Member – Alberta Group

Events (A) & Publications (1):

1. Labour Market Intelligence Study
2. Malta's Attractiveness of TCNs Study
3. Integration Policy for Malta
4. Regularisation of Temping & Outsourcing Agencies
5. Learning Mobility
6. EU Traineeships proposal





MALTA'S ECONOMIC VISION THROUGH PARTNERSHIP

*Kurt Farrugia,
CEO, Malta Enterprise*

It has been a busy year for Malta Enterprise and The Malta Chamber as they solidify their relationship through constant open channels of communication.

The recipe of good economic success comes from the fact that throughout the years there was a general consensus of the direction of the country. This does not mean agreeing on everything but it rather signifies that both parties understand the current circumstances globally and locally, and work towards the common good in the light of the bigger picture.

The working relationship is further solidified by having representatives of the Malta Chamber of Commerce on the board of Malta Enterprise.

The TV programme **L-Intrapriża** is produced by Malta Enterprise and The Malta Chamber as it aims to bring the manufacturing industry closer to the public, to students and potential employees, while showcasing the success of this sector.

The Agency has also been organising information sessions for the members of The Malta Chamber regarding schemes and ways of assistance and support. The schemes are constantly updated from time to time.

We have a number of examples, such as the de minimis scheme which capped amount has been increased to €300,000 from €200,00 over a period of three years, the Business Re-engineering & Transformation Scheme which was updated, the Smart and Sustainability Investment Scheme, and the introduction of new schemes, such as the ESG grant.

The improved de-minimis scheme which will allow grants of up to €300,000 over a period of three years, will help in the digital and environmental transition of companies, as well as business development and continuity.



The role of The Malta Chamber has to be strengthened, in further serving as the voice of the industry and being the initiator of the discussion, so as to have a shared economic vision of the country, together with government.

Our focus lays on four fundamental pillars, namely the regeneration and sustainability of enterprises, retention and expansion of the present operations, attracting new FDI in the targeted sectors, and the constant updating of our schemes.

Our focus is to attract investment which fits our local ecosystem. In the past months, and throughout this year we will be reaping benefits of some of the most expansion projects in the manufacturing industry such as Trelleborg, De La Rue, Aurobindo, ST Microelectronics, Torrent Pharma, and Elepac, a local manufacturing plant, among others.

Our next focus would be in **Research & Development** activities in Malta, in areas such as microchips. Malta Enterprise organised a kick-off workshop with players from the semiconductors sector and academia to discuss the setting up of a Competence Centre.

This initiative was organised following a number of talks which Malta Enterprise held in Brussels with DG Connect and IMEC, the world's leading R&D and innovation hub in nanoelectronics and digital technologies and the recent Government commitment on the establishment of a **Malta Microchips Competence Centre** which comes out of the background negotiations from the European Chips Act.

This strategic move will seek to leverage on the vast experience that Malta has in the semiconductor sector whilst simultaneously exploring new niches. This will ultimately contribute to investment, the creation of quality employment opportunities, technological transfer and exports.

Such discussions were also propelled by the successful application of IPCEI by ST Microelectronics, which would see the expansion of the same industry player on our shores.

“The improved de-minimis scheme which will allow grants of up to €300,000 over a period of three years, will help in the digital and environmental transition of companies.”

The project titled **The New Era of Chatbot**, is receiving support from Malta Enterprise under the Research and Development Scheme. It represents a strategic collaboration between Cartesio Ltd and the University of Malta, in partnership with AI and cloud technology enablers Noovle International, who already have a presence in Gozo.

An international collaboration at the Gozo Innovation Hub is developing a conversational chatbot in the Maltese language to be used in the

banking, finance and insurance, and investments services sectors.

The strategic partnership in this ground-breaking €3 million AI project will see the advanced chatbot communicating with customers in the financial services sector, providing customer care support in Maltese.

Through a grant from Malta Enterprise, **the AuReal Project**, being carried out by St Martin's Institute, aims to preserve our country's cultural heritage while also revolutionising the virtual reality experience.

The project's centrepiece is the recreation of the Hypogeum. By combining historical research and cutting-edge VR technology, it will provide users with an unprecedented opportunity to explore this ancient site. This project may be focused on creating VR and AI for heritage purposes, but it is also creating tools which will be used in the film industry, in gaming, software development, pharmaceutical and medical fields among others.

Through **the Blue Med** initiative, Malta Enterprise is conducting thorough studies to assess the current state of the blue economy and identifying sectors best suited for Malta's economic landscape.

It is also collaborating with international organisations such as the OECD and the Sustainable Ocean Alliance, amongst others, to provide technical mentorship and guidance from industry experts.

Malta Enterprise is fostering collaboration with key public entities to ensure cohesive efforts towards sustainable growth. The SDG14 Challenge was the first concrete initiative of the Blue Med.

With a dedicated budget of €4 million, and expert guidance supported by key international players, through this international challenge the Corporation offered a platform for forward-thinking ventures to showcase business ideas that can potentially revolutionise Malta's blue economy.

The Start-up Framework is very much at the centre of our work towards the Start-up Ecosystem, and the Framework is now at its final stages and should be announced later on this year.

Through **the National Startup Framework** we will change several laws following a consultation process with startups themselves. This shall reduce bureaucracy, incentivise investment and further strengthen financing for startups while facilitating employee shareholding opportunities”.

“Through the National Startup Framework we will change several laws following a consultation process with startups themselves.”

We are also to advance our work to our local ecosystem via **the Start-up Festival** which will see the fourth edition later on this year, and also from this year the EU Start-ups Summit - which will be held in Malta for the first time in May.

In line with our strategy for start-ups, we are very happy to be have secured the hosting of **the EU Start-Up Summit** in Malta this year. This is an annual event for start-ups from all over the world which usually takes place in Barcelona and for the first time this year, is being held in a different place; Malta.

On the 9th and 10th May, we'll be hosting the 10th edition of the annual EUStart-ups Summit whereby many of Europe's hottest startups will be coming together to learn from some of the most successful European entrepreneurs of our time.

We will gather over 2,000 founders, startup enthusiasts, corporates, angel investors, VCs, and media from across Europe.

We are very proud of what we have managed to achieve for our start-ups based in Malta. **The European Startups Nations Alliance** has ranked Malta fourth from across Europe, though we have placed very close to third runner-up.

Up next is **the World Expo** taking place in Japan in 2025 for which preparations are currently underway, in collaboration with ITS and other stakeholders, including the Malta Chamber of Commerce. This Expo will showcase all the advancements that Malta made, particularly in the digital space.

The ESG Grant

was developed to assist businesses in reporting and assessing their ESG impact. SMEs are encouraged to carry out an ESG review to help them identify and measure ESG parameters within their business.

Through this scheme, SMEs are supported through a grant of

up to **€5,000** to engage the service of an approved ESG advisor to help them in carrying out an assessment of the company's ESG performance.





THE MALTA CHAMBER

Gold

sponsors

BANK OF VALLETTA

Bank of Valletta's longstanding collaboration with the Malta Chamber of Commerce, Enterprise and Industry stems from its commitment to understand and support Maltese business entrepreneurs, fully cognisant that SMEs are the backbone of the Maltese economy and a major source of entrepreneurial skills, innovation and employment.

As business partners, Bank of Valletta and The Malta Chamber of Commerce, Enterprise and Industry have collaborated on numerous communication and research initiatives, as well as in the design of financial solutions that support Maltese businesses.

Recently, this collaboration is increasing its focus on ESG (Environmental, Social and Governance) principles, an area that is continuously evolving, and on which Bank of Valletta is keen to take a leadership role in encouraging businesses and supply chains to push for de-carbonisation and reaching their ESG goals.



EY MALTA

EY Malta is delighted to renew their Gold Membership with the Malta Chamber of Commerce, Enterprise and Industry.

We thank the Malta Chamber for their support on all the initiatives done together in 2023 including the new series of informative Industry Focus sessions specialising on different economic sectors such as manufacturing, retail, and health. The Malta Chamber's involvement was essential as it holds the pulse on Malta's business world.

EY is looking forward to another year of even closer collaboration with such an esteemed organisation on various fronts including the national annual event Future Realised which serves as a checkpoint for the island's economy while looking forward to greater opportunities surrounding sustainability, technology, investment, human capital, and other key topics taking place in October 2024.



**GOLD SPONSORS
OF THE MALTA CHAMBER**

HSBC MALTA

Through our Gold sponsorship HSBC Malta and The Malta Chamber have worked together for many years, combining our expertise to support the Maltese business community through several events and webinars on an array of subjects which are of interest to The Malta Chamber members, as well as all businesses at large.

This collaboration is also beneficial to HSBC as it puts us close to the business community and allows us to strengthen and deepen relationships with The Malta Chamber's members.



PWC MALTA

PwC Malta's Gold Partnership agreement with The Malta Chamber is part of the firm's purpose of being a community of solvers, by combining its expertise to deliver a forward-looking approach and to support the local business community.

Through various collaborations and participation in a number of thematic areas, including leading The Malta Chamber's Think Tank Committee, it is PwC's aim to share knowledge and provide insight to the business community across multiple sectors.

This partnership ties in with the firm's global strategy The New Equation, focused on combining human ingenuity with technology, innovation and experience to deliver faster, more intelligent, and better outcomes while building trust across the value chain.



**GOLD SPONSORS
OF THE MALTA CHAMBER**

RSM MALTA

While RSM Malta has been supporting The Malta Chamber as a Gold Sponsor since 2016, the firm has an even longer standing relationship through its Partner, Karen Spiteri Bailey.

For many years, Karen has supported The Malta Chamber with her assistance and expertise in the finance function. Since the firm always believed in the work carried out by The Malta Chamber, the continuous and renewed support has also reaped several benefits and opportunities that arose from the sponsorship itself, such as networking with a variety of entrepreneurs and keeping the RSM brand alive and visible with the right audience.

RSM Malta's Partners and team members see the benefits of this ongoing relationship not only as a sponsor, but also as a member of The Malta Chamber, involving themselves in multiple ways within its network. Forming part of The Malta Chamber, a strategic player and leader in the market, has provided the firm with opportunities that continue to align with RSM Malta's motto 'The Power of Being Understood'.



**GOLD SPONSORS
OF THE MALTA CHAMBER**



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Now !**



NEW INCENTIVES

2024



LOADING...



THE MALTA CHAMBER

Silver

sponsors

MAYPOLE

The Maypole Group's resolution to partner with The Malta Chamber through a Silver Alliance proved instantly beneficial by way of the exposure Maypole gained on The Malta Chamber's website and social media channels together with visual promotions at conferences, seminars and webinars.

Both parties immediately started collaborating on mutually beneficial projects including valued assistance by The Malta Chamber in promoting the Maypole Group within the local and international business communities provided through initiatives and professional advice. Our ultimate goal is an integrated programme incorporating the local business community advocating positive change and enhancement of networking opportunities.



**SILVER SPONSOR
OF THE MALTA CHAMBER**

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 - Accelerators
 - Fractional CEO
 - Board member
 - Business development
 - Invest in Maltese Startups
-



Let's connect! 



THE MALTA CHAMBER

Bronze

sponsors

BMIT

BMIT Technologies recognises the value of this partnership in increasing our visibility and credibility within the local business community.

By showcasing our technology expertise and solutions, we can help members of The Malta Chamber stay ahead of the curve in a constantly evolving technological landscape, enhancing their competitiveness and bottom line.

This Bronze partnership offers not only valuable networking and learning opportunities, but also allows us to stay informed about local business trends and developments.

BMIT Technologies is proud to support the local business community and help drive growth and economic development through this partnership.



EPIC

Epic for Business continues to solidify its place in the business space through a strategic partnership with The Malta Chamber of Commerce, recognizing the inherent synergy between industry leaders.

The partnership harnesses Epic's strengths in technology, and, as an enabler of innovative business solutions. It complements the Chamber's influential network and expertise, unlocking new resources and digital growth opportunities in the business community.

Epic recognizes Malta Chamber's influential role in shaping the local business landscape, making it an ideal partner to create a dynamic platform that propels Malta's business eco-system.



**BRONZE SPONSORS
OF THE MALTA CHAMBER**

BNF BANK P.L.C.

**At BNF we believe that
The Malta Chamber plays
a pivotal role in the business
community and Maltese
society in general.**

Since embarking on our partnership agreement, we could realise better the enormous efforts being put by The Malta Chamber to influence decision makers, through the support and bringing together of various members and stakeholders.

This has also led us to involve ourselves more in supporting the work of the chamber through active participation, particularly in the Family Business Committee within the same Chamber of Commerce, by adding value, ideas and own resources.



GANADO ADVOCATES

**Ganado Advocates' Bronze
membership has granted
the firm access to a number
of unmeasurable benefits,
inside knowledge of government
direction and policies.**

It has also given the firm the possibility to communicate and network with likeminded organisations with a view to collaboration on various fronts, as well as the possibility to indirectly influence the direction of the country in so far as economic and legal policy is concerned.



**BRONZE SPONSORS
OF THE MALTA CHAMBER**

GASAN MAMO INSURANCE

Gasamamo Insurance continues to support The Malta Chamber of Commerce, Enterprise and Industry with its renewed alliance as a Bronze Member.

The Malta Chamber offers the ideal platform to lead and share knowledge with the aim of empowering local businesses to grow and thrive.

The leading insurance company will continue to work closely with The Malta Chamber to identify key opportunities and themes that will contribute towards building a forward-looking vision for the country, and further enable growth.



MALTA PUBLIC TRANSPORT

Malta Public Transport is proud to continue collaborating and working closely with The Malta Chamber. The vast platform of networking opportunities that The Malta Chamber provides is truly invaluable.

Through various initiatives, and as part of the Sustainable Mobility Committee, Malta Public Transport collaborates with a team of experts in the mobility field to share ideas on various initiatives related to sustainable means of moving people.

Through the shared vision with The Malta Chamber in giving priority to sustainable mobility and improving the quality of life, we have the opportunity to develop ideas together with other industry stakeholders.



**BRONZE SPONSORS
OF THE MALTA CHAMBER**

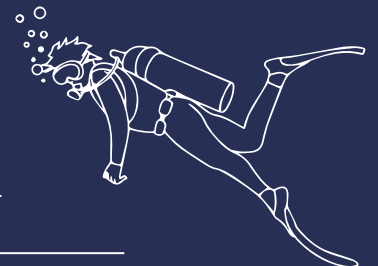


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PT MATIC

PT Matic Environmental Services Ltd renews its Bronze Sponsorship of The Malta Chamber for yet another year, with the continued belief that it provides the right setting and networking platform for dialogue and proposal making to all stakeholders in the sector of Circular Economy.

The results achieved over the past years, together with the progress registered on various fronts, inspire us to renew our collaboration, while looking forward to further maturity of the sector and involvement by new parties and individuals who have the protection of our environment at heart.



CREDIT INFO

Creditinfo Malta has been a Bronze Member with The Malta Chamber for over 10 years, as we share the same vision in promoting a business environment, whilst advancing the islands as a worthy jurisdiction for trade, services, and investment.

As a result, in February 2022 Creditinfo decided to become a Bronze Sponsor for the Good Governance committee, aiming to fuel a culture changer in Malta with regards to the credit industry. This horizontal committee focuses on supporting and addressing the concerns of all businesses and company service providers with regards to access to tools and training in areas concerning good governance.

Creditinfo Malta, part of Creditinfo Group, has been supporting businesses in trading safely and securely, locally and internationally, by minimising financial risk from their potential new and existing clients, as a leading service provider for credit information and risk management solutions worldwide.



**BRONZE SPONSORS
OF THE MALTA CHAMBER**

VING

We collaborated closely with The Malta Chamber to meticulously craft essential frameworks and fundamental tenets for advancing the realm of diving and various sports, not merely as recreational pursuits but as flourishing industries in their own regard.

Through our concerted efforts, we aimed to establish these activities as viable business ventures, while concurrently recognizing their significant role in enhancing societal welfare.



MAPFRE

We joined The Malta Chamber in order to increase the opportunity to network with other like-minded businesses.

This is essential in achieving business growth, creating new opportunities, finding synergies and connecting with key influencers in our industry. Being a member also enables us to actively engage with our local community. The Malta Chamber often spearhead initiatives and events that promote economic development, social causes, and philanthropy.

By participating in community-oriented projects, we can build goodwill, strengthen our reputation, and establish ourselves as responsible corporate citizens.



**BRONZE SPONSORS
OF THE MALTA CHAMBER**

EVOLVE

The Malta Chamber is the best apolitical platform in Malta for industry. If there is any constant in life, that is the need for change.

And when speaking about matters of national impact this can only be achieved through healthy debate, consensus and solid representation. This is exactly why Evolve supports The Malta Chamber; the Maltese economy can never be balanced without it.

It is a lifeline association with this prestigious institution affords us contacts, exposure to people and new ideas, as well as continuous training in relevant subjects.



T4B

Attard & Co Group Ltd was established in 1921, by its founder Edoardo Pellegrini Petit, originally as an insurance agency.

This year, the organisation will be celebrating its 100 years of operation, inheriting its business ventures from one generation to another. A private family-run business with a workforce of more than 200 employees, over the years has evolved into eight subsidiary companies operating in various sectors. These include the food and wine industry, logistics, forensic equipment and solutions, financial advisory and consultation, building materials, energy efficiency equipment, consulting and audit services, pharmaceutical, laboratory and medical equipment, among others.

T4B is a proud bronze sponsor of The Malta Chamber and is willing to continue to support this entity. ACO Group has undoubtedly grown to become a local and regional business leader across



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OF THE MALTA CHAMBER**

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RELENTLESSNESS RENDERS RESULTS

Kevin Mizzi,
Head of Policy, The Malta Chamber

The Policy department bears the crucial role of representing the Malta Chamber's core function, which is that of shaping policy development to ensure that economic conditions are optimised for its members, while advocating for the broader interests of the entire business community.

The foundations of the Policy department have been established on solid ground over the past three years.

Our five pillars are: Economic growth and Resilience, Environmental Sustainability, Digitalisation and Infrastructure, Human Capital, and Good Governance.

Amongst the recommendations which were taken up, there were:

1. A Central Data Repository by Malta Business Registry, paving the way for a streamlined business facilitation in financial services for KYC onboarding. This was an achievement by the Service Providers Economic Group.
2. Advocacy by ECJ against the compulsory return of heavy goods vehicles to their member state every eight weeks, as part of the EU Mobility Package 1. This was assiduously pushed by our Logistics Business Section.
3. The licensing of temping agencies by the Department of Employment and Industrial Relations, mainly lobbied for by our Employment Agencies Business Section through its Employment Agencies Code of Practice, with active involvement of our representatives within the Employment Relations Board. The development followed a study undertaken

by the Human Resources thematic sub-committee on Third Country workers.

4. An Energy Efficiency campaign for Business and Households by the Ministry for Environment, Energy and Regeneration of the Grand Harbour, in conjunction with Government and social partners, with active involvement of our members from the Energy Efficiency Thematic Committee.

Clear and unequivocal commitments have been registered by Government to take up more of our proposals, which include:

1. The introduction of private pensions automatic enrolment and flexible retirement options aimed at supporting the aging workforce.
2. The establishment of a commercial court.
3. A route-and-branch reform in Public Procurement, with emphasises on less squandering of public funds, transparency, and fair play, all essential for a level playing field treatment.
4. The creation of a centre of competence in the semiconductors sector, which also targets aircraft leasing.

The Malta Chamber registered its bold and principled objection to the recent price capping of certain staple food items, following meetings with manufacturers, importers and retailers, based on our studied position, which favours liberty for consumers to choose what they want to buy and where from, without there being any direct manoeuvres that push or pull consumers towards a particular product or store.

This year marked a new term for our Economic Groups, Business sections and Thematic Committees.

Three Economic Group committees, 17 Business-Section committees and four thematic group committees brought together 150 elected representatives engaging in constant dialogue, and advocacy.

Over 200 meetings led to an array of policy responses to regulatory challenges. These efforts are complemented by continuous interaction with our members within the respective business sections.

Dozens of external meetings were held with ministries, opposition, public authorities, public agencies, and representative body stakeholders, both locally and at EU level.

In liaison with our hardworking Communications department, the policy department contributed to a portfolio of policy informative sessions, some in conjunction with our sponsors and collaborators, and public entities.

Examples are (a) a session with ERA addressing concerns on Packaging and Packaging Waste Directive, (b) a session with DIER and Identita' on a new regulation on Temping and Outsourc-

ing agencies and (c) the SME Week Event with Malta Business Registry updating our members on business registry matters.

Other sessions were spearheaded by our thematic committees, like the courses organised by the Family Business Thematic Committee and their annual business survey.

Thirty-seven national consultation positions were submitted on a wide array of topics. Another nine consultations are currently works in progress.

Thirty-four joint feedback submissions were submitted with our EU advisory arm, Malta Business Bureau, on EU consultations of prioritised importance, underscoring our active involvement in lobbying Malta's proactive engagement in shaping and responding to European policy landscapes. Another five consultations are currently works in progress.

The Policy department compiled other policy documents, including the Employment Agencies Code of Good Practice referred to above, the Comparative Analysis of Malta's Attractiveness to Third Country Nationals and the Labour Market Intelligence study, all serving as critical tools for advocacy and policy formulation on human resources.

These documents outlined strategic initiatives to attract skilled workers, enhance productivity and foster sustainable growth in full respect to the workers wellbeing and dignity.

The flagship report remains the Pre-Budget Document 2024. This year it included 258 recommendations, backed by explained justifications. We emphasised digital and sustainable investments, alongside a critique of subsidy-driven growth which is unsustainable.

We outlined clear pathways to a strategic vision of doing more with less, aimed at fostering independence from a culture of clientelism, promoting innovative practices and ways to ensure long-term economic resilience.

This approach for the future remains geared towards improving Malta's productive capacity, ethical competitiveness and enhancing Malta's attractiveness as a place to live, work, and do business.

Through a combination of insights on regulatory reforms, strategic investments and active stakeholder engagement, the Malta Chamber remains at pole position to continue advocating for a fair business environment.

Our relentlessness reconfirmed us as a well-purposed voice for a business-friendly green and digital transition, an assiduous promoter of ease for doing business without unnecessary competition by Government with the private sector, and the prime mover for effective solutions for enhanced competitiveness, connectivity, mobility and productivity.

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Bank of the Year

Financial Times, December 2023

Market Leader and Best Service for Non-Financial Institutions

Euromoney Cash Management Survey, November, 2023

Gold Certificate for Mental Well Being

Richmond Foundation, May 2023

Market Leader and Best Service Provider

Euromoney Trade Finance Survey March, 2023



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THE MALTA CHAMBER'S YEAR IN PICTURES



2023 • 03 • 09
Jumpstart Learning: Contributing towards positive change in education



2023 • 03 • 17
175th Anniversary Dinner



2023 • 03 • 28
The Malta Chamber holds its 2023 Annual General Meeting



2023 • 04 • 03
Chris Vassallo Cesareo elected President of The Malta Chamber



2023 • 04 • 20
The Malta Chamber hosts MCESD meeting



2023 • 04 • 21
Info sessions with PwC Malta



2023 • 04 • 27
YCN x RSM Malta event on aligning vision with strategy



2023 • 04 • 28
VAT implications on cross border trade



2023 • 05 • 04
Access To Funding In The Tech Ecosystem



2023 • 05 • 08
Newly appointed BOM of The Malta Chamber meets Prime Minister & Leader of the Opposition



2023 • 05 • 18
MEG outreach meeting



2023 • 05 • 25
Doing Business with Mexico



2023 • 05 • 31
New EU Funding Schemes: How can you benefit?



2023 • 06 • 05
Data Protection & Cyber Resilience



2023 • 06 • 16
Igniting Change



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THE MALTA CHAMBER'S YEAR IN PICTURES



2023 • 07 • 05
Skills Rush:
Have we missed the bus?



2023 • 07 • 10
Industry Focus Series:
Consumer and Retail



2023 • 07 • 13
The Maltese Economy:
2023 & Beyond



2023 • 07 • 19
RSM Malta renews its support
to The Malta Chamber



2023 • 07 • 24
The Malta Chamber signs alliance agreement
with Mediterranean Building Finishes



2023 • 07 • 24
Preservation of portraits
in the main hall



2023 • 09 • 01
Launch of the
Family Business Course



2023 • 09 • 13
The Malta Chamber & ARC sign MOU to
promote inclusivity & diversity at the workplace



2023 • 09 • 19
The Malta Chamber
Summer Event



2023 • 09 • 26
Launch of The Malta Chamber's
Pre Budget Document 2024



2023 • 10 • 04
Preparing for the
Digital Services Act



2023 • 10 • 12
Supporting Women in Business through
the Academy for Women Entrepreneurs



2023 • 10 • 13
The Malta Chamber hosts
MCESD meeting



2023 • 10 • 19
Service Providers Economic Group
Outreach Meeting



2023 • 10 • 30
The Malta Chamber and Maypole Group
sign Silver Collaboration Agreement



Historic settings for corporate events



THE MALTA CHAMBER'S YEAR IN PICTURES



2023 • 10 • 30

The Malta Chamber & Willingness Team sign agreement to promote wellbeing at the workplace



2023 • 11 • 07

Packaging and Packaging Waste Regulation info session



2023 • 11 • 10

Ease of Doing Business



2023 • 11 • 30

Inclusive Futures:
Transforming the Workplace



2023 • 11 • 30

The Malta Chamber
President's Reception



2023 • 12 • 14

Crack the Code:
The Art of Problem Solving



2024 • 01 • 13

The Malta Chamber holds info session on the new legislation for temping agencies



2024 • 01 • 17

The Malta Chamber and BNF Bank p.l.c
Renew Bronze Collaboration Agreement



2024 • 01 • 26

The Malta Chamber holds
Excel4med workshop



2024 • 01 • 26

The Malta Chamber and Kaizen
discuss ESG strategies



2024 • 02 • 07

The Malta Chamber and BOV discuss
Malta's Economic Outlook for 2024



2024 • 02 • 26

Site visit to Jean Charles Flaus & Marco
Cecchetto, Senior Loan Officer & Senior
Engineer from the European Investment Bank



2024 • 02 • 28

The Malta Chamber signs Bronze
Agreement with MAPFRE Malta



2024 • 02 • 29

Launch of the Post Doc
Fellowship Scheme



2024 • 03 • 06

What's Trending? Event on
Social Media Usage in Malta



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That Keeps on Giving*



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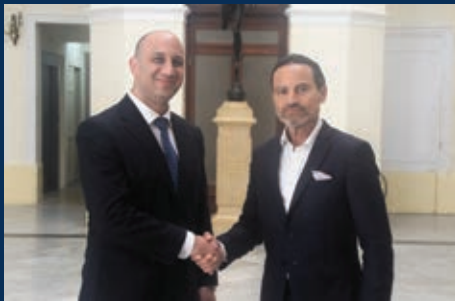
14/02/24
Meeting with Aelita Čākure, First Secretary and Deputy Head of Mission from the Embassy of the Republic of Latvia in Italy



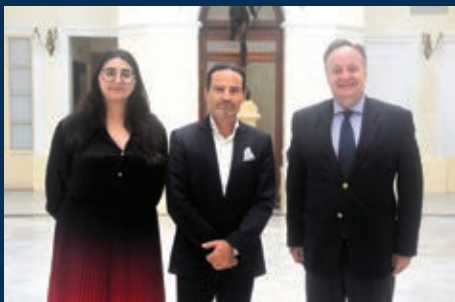
22/12/23
Meeting with H.E Matt Skelly, the High Commissioner of Australia to Malta



12/12/23
Meeting with H.E Nathaniel Imperial and the Honorary Consul to Malta for the Republic of the Philippines, Mr Roger Strickland



5/12/23
Meeting with the Maltese Ambassador to Japan, H.E Andre Spiteri



28/11/23
Meeting with H.E José María Muriel, the Spanish Ambassador to Malta



20/11/23
Meeting with H.E Ambassador of the Republic of Malta to the State of Qatar, Simon Pullicino

EXPANDING HORIZONS: THE MALTA CHAMBER'S GLOBAL OUTREACH INITIATIVES

Julia Aquilina,
*Executive, Policy and Technical Support,
The Malta Chamber*

In an ever-evolving global landscape, The Malta Chamber recognises the paramount importance of internationalisation for the prosperity of businesses.

Serving as the foremost advocate for Maltese enterprise, we push strategies that facilitate and promote international expansion, thereby fostering economic growth and enhancing competitiveness.

Internationalisation presents a myriad of opportunities for businesses in Malta, ranging from accessing new markets and diversifying revenue streams to leveraging global talent and knowledge exchange.

Embracing internationalisation enables companies to broaden their customer base, thereby fortifying their resilience and sustainability amidst market fluctuations and economic uncertainties.

Through our extensive network of partnerships and collaborations, we organise networking events, facilitate B2B meetings, and provide information-sharing platforms to connect Maltese businesses with international counterparts, nurturing mutually beneficial relationships.

Moreover, we actively engage with policymakers, including the Ministry for Foreign and EU Affairs and Trade, to shape an enabling environment for international trade. We advocate for policies that reduce trade barriers, enhance regulatory coherence, and promote fair competition.

Throughout the year, The Malta Chamber has convened meetings with various Ambassadors, Consuls, as well as Maltese resident and non-resident Ambassadors to bolster collaboration on mutually advantageous opportunities.

Additionally, we have revitalised our Business Councils, re-energising the Malta-Turkish Business Council and the German-Maltese Business Council and building upon the momentum generated by the Irish Business Network after it was launched last year.



ACADEMY FOR WOMEN ENTREPRENEURS

For two consecutive years, the U.S. Embassy has partnered with The Malta Chamber of Commerce, Enterprise, and Industry to implement the Academy for Women Entrepreneurs (AWE), a global leadership initiative developed by the U.S. Department of State's Bureau of Educational and Cultural Affairs and launched in Malta for the first time in 2021.



This program provides female entrepreneurs in Malta with the knowledge, networks, and access needed to start and scale successful businesses. And it's fun.

Participants use an online learning platform, DreamBuilder, created through a partnership between Arizona State University's Thunderbird School of Global Management and the Freeport-McMoRan Foundation.

They also participate in seminars, mentorship tutorials, network at receptions, and even compete in pitching business plans to win thousands of dollars in seed funding to invest in their businesses.

The empowerment to women in all sectors of society stands as a top priority to U.S. diplomatic missions around the world, and in partnering with The Malta Chamber we are achieving this goal in Malta.

This March, the United States celebrates Women's History Month, a time to honor the generations of trailblazing women and girls who have helped women achieve equal rights in the United States and abroad. Throughout our history, despite the challenges of exclusion and discrimination, women have struggled and sacrificed to achieve equity and equality in our communities.

All people, everywhere, are entitled to be treated with inherent human dignity. Yet, in far too many places, women and girls are denied their

basic rights, cut off from opportunity, subjected to violence and abuse, or prevented from pursuing their dreams and ambitions.

We must work together to advance gender equity and gender equality, not just because it is the right thing to do, but because no community, economy, or undertaking can reach its highest potential if women are denied the ability to fully participate.

It takes perseverance, passion, and creativity to make this goal a reality, which is why the U.S. Embassy and The Malta Chamber champion the Academy for Women Entrepreneurs, the largest entrepreneurship program for women in Malta of its kind.

Malta is a strong and trusted partner in our efforts to promote our shared values and advance peace and stability. We look forward to working closely with Malta during its tenure on the United Nations Security Council, its chairmanship of the Organization for Security and Cooperation in Europe, and beyond, to strengthen the social fabric of societies everywhere by empowering women, girls, and vulnerable or marginalized communities.

We know that sustainable peace can only be achieved through women's economic and political empowerment and their contributions to debates on peace, security, and conflict resolution. Women have a unique perspective and must have a central role in decision-making processes.

"We must work together to advance gender equity and gender equality, not just because it is the right thing to do, but because no community, economy, or undertaking can reach its highest potential if women are denied the ability to fully participate."

It is therefore with the utmost pleasure that members of the U.S. Embassy team advocate for this program and hope to continue its implementation in 2025 and beyond.

We enjoy meeting so many women, who show such promise as future leaders in academia, politics, hospitality, environmental preservation, justice, and product design. Join us in inspiring this cohort to reach their full potential, fulfill their dreams, and not settle for anything less than they deserve.

**When women succeed,
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ACCELERATING SUSTAINABLE BUSINESS TRANSFORMATION: MALTA'S PATH TOWARDS A RESILIENT FUTURE

The year 2023 marked an unprecedented acceleration in environmental, social, and governance (ESG) related concerns. This surge was fuelled by the cascading effects of EU regulations and a growing recognition of the physical and transition risks associated with climate change, biodiversity loss and unsustainable resource depletion.

The foundational need to integrate both social and governance issues is becoming increasingly noticeable, and an optimistic development saw a significant number of Maltese companies transitioning towards sustainable business models.

This shift moved beyond isolated projects, embedding sustainability into the core of their value propositions and strategic planning, thereby fortifying their resilience and orientation towards the future.

Central to this transformation was the adoption of energy audits, which became a cornerstone for many businesses in identifying and implementing energy and water efficiency improvements.

The tangible benefits of these audits were further augmented by the adoption of renewable energy solutions, leading to a marked decrease in energy consumption and Scope 2 emissions.

Another noteworthy trend was the gradual electrification of corporate vehicle fleets, complementing the broader push towards sustainability by reducing carbon emissions. Further initiatives were taken to improve waste management practices and to incentivise sustainable behaviours within the organisation.

Additionally, digitalisation and AI received an increasing interest, not only across operations and logistics to achieve streamlined processes, but also to enhance efficiency and financial savings, whilst reducing environmental impact.

As we move into 2024, the focus on sustainable business transformation in Malta is set to intensify. Our Enterprise Europe Network services are expanding, with the aim of broadening outreach and achieving concrete outcomes from the sustainability journeys of individual businesses.

The year will kick off with several informational sessions, including a physical event in March. This event is designed to offer companies a unique entry point into our suite of sustainability services, providing them with tailored assessments and action plans to navigate their green transition.

Furthermore, the EEnergy initiative emerges as a cornerstone for supporting small and medium-sized enterprises (SMEs) in their energy transition efforts. Open until mid-April, the initiative offers financial incentives of up to €10,000 to support energy efficiency projects.

This funding opportunity underscores the commitment to accelerating the energy transition among SMEs, highlighting the importance of financial support in overcoming barriers to sustainability. Furthermore, we aim to provide businesses with a platform for ESG-related services, including training material and infographics to demystify sustainability and its complexities.

The movement towards sustainable business practices is not just a trend but a necessary evolution in the face of global environmental challenges. For Malta, a small island nation, the stakes are particularly high.

Sustainable transformation offers a pathway to mitigate risks associated with climate change, such as sea-level rise and extreme weather events, while seizing opportunities in green technologies, renewable energy, and eco-innovation.

The transition to sustainability, however, comes with its set of risks and opportunities. Businesses face the risk of disruption, requiring adaptation to new regulations, market demands, and the physical impacts of climate change.

Yet, these challenges are accompanied by significant opportunities for innovation, market differentiation, and access to new funding streams aimed at supporting green initiatives.

The work done in 2023 laid a solid foundation for sustainable business practices in Malta, demonstrating the critical role of energy audits,



Gabby Grech Larsson,
Policy Executive (Sustainability)
The Malta Chamber

“The movement towards sustainable business practices is not just a trend but a necessary evolution in the face of global environmental challenges. For Malta, a small island nation, the stakes are particularly high.”

renewable energy projects, and digitalisation in reducing carbon footprints and enhancing operational efficiency.

Looking forward to 2024, the focus on accelerating sustainable transformation through targeted initiatives and financial support reflects a commitment to embedding sustainability at the heart of Malta's economic future.

This strategic approach not only addresses the immediate challenges of climate change but also positions Maltese businesses at the forefront of the global shift towards a more sustainable, resilient, and prosperous future.

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EMPOWERING TOMORROW'S LEADERS: A LOOK INTO THE YOUNG CHAMBER NETWORK

Since its inception in 2020, the Young Chamber Network (YCN) has emerged as a beacon for aspiring entrepreneurs and budding business leaders. With over 450 active members to date, the YCN stands as a testament to the power of collaboration and mentorship in fostering professional growth and development.

What sets YCN apart is its unique organisational structure – a dynamic committee comprised entirely of members, steering the network's initiatives and operations. This member-driven approach ensures that YCN remains deeply rooted in the needs and aspirations of its constituents, shaping its offerings to best serve their interests.

At its core, the YCN is dedicated to nurturing the next generation of business leaders. It provides a robust platform for skills enhancement and networking, equipping young professionals with the tools and connections necessary to thrive in today's competitive landscape.

Through a diverse array of events and activities, the YCN caters to a broad spectrum of interests, all aimed at furthering the professional development of its members.

From networking sessions facilitating meaningful connections to workshops delving into industry-specific trends, the YCN offers a multifaceted approach to skill-building and knowledge acquisition.

Moreover, the YCN serves as a hub for professional support, fostering a collaborative environment

where members can seek guidance, mentorship, and camaraderie.

One of the key benefits of being part of YCN is the opportunity to stay abreast of industry developments and emerging trends. Through curated content, expert-led discussions, and thought leadership sessions, members gain valuable insights that enable them to adapt and innovate in an ever-evolving business landscape.

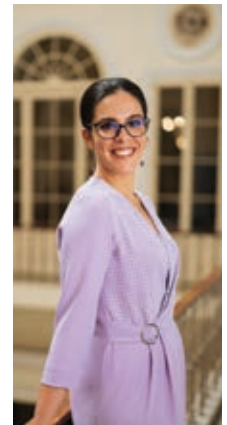
In essence, the Young Chamber Network represents more than just a professional network – it's a community driven by a shared vision of success and growth. By fostering collaboration, mentorship, and continuous learning, YCN empowers its members to realise their full potential and emerge as leaders in their chosen fields.

As YCN coordinators we will make sure to continuously expand its reach and impact, for it to remain steadfast in its commitment to supporting the aspirations of young professionals.

In a world marked by uncertainty and rapid change, YCN serves as a beacon of inspiration, guiding the next generation towards a brighter tomorrow.



Mel Aquilina
Marketing Executive,
The Malta Chamber



Melanie Cuzzoni
External Relations
Executive,
The Malta Chamber

"In a world marked by uncertainty and rapid change, YCN serves as a beacon of inspiration, guiding the next generation towards a brighter tomorrow."



To keep up to date with everything related to YCN, scan this QR code to be part of the official YCN Facebook Group.

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David Power
Chief Executive Officer at BNF Bank p.l.c.

BANKING ON GROWTH

A year into his leadership at BNF Bank, Chief Executive Officer David Power reflects on the past months, whilst looking forward to the continued strengthening and growth of the Bank.

When I joined the Bank, I was faced with a hefty list of responsibilities and long-term goals, including stability, growth and profitability. This was compounded by understanding a market which was new to me, within the turmoil of the global realities of war and rising interest rates.

Within this scenario, we can all admit we've had a challenging year; however, we can also be proud that we have taken advantage of opportunities and as a Bank, remained resilient.

The past year, for me, has been about striking a balance between settling in and hitting the ground running, with the support of our Board and my fellow Executive Committee members.

Communication is a critical element for me, and going forward, it was imperative that staff were given more opportunities to share their opinions and ideas for improvement, as well as hear about the strategic direction of the Bank.

Through the introduction of Town Halls, increased visits to branches by the Executive Team and an inbox where they could contact me directly, a culture of open communication and transparency is taking shape.

Whilst introducing change to the Bank's structure, I also needed to ensure a level of continuity. Projects such as the digital transformation of the Bank, which was kickstarted before my time, needed to continue, full steam ahead, and I am proud to say that the past year has shown just that.

The launch of our new website set the scene for an enhanced digital experience. With a fresh interface, simple and enhanced navigation elements, streamlined content and a responsive design, the new platform provides customers with a more engaging experience.

The technology behind the platform also ensures, not just a more responsive experience, but also the most robust security, guaranteeing the highest level of protection to clients.

Moving ahead, we look forward to the roll-out of our new core banking system, and the overhaul of

all our digital customer touchpoints. Our Digital Transformation Team, made up of a cross section of the Bank, is working hard to make this a reality. This will give us an updated set of virtual tools, designed to enhance the banking experience for all our customers.

We remain dedicated to digital transformation, positioning the Bank at the forefront of innovation and striving to meet customer-centric targets while ensuring the fulfilment of customer needs.

We recognise the transformative power of technology in today's fast-paced corporate landscape and the crucial part it plays in future-proofing our Bank, whilst assuring our clients of the trustworthiness of the Bank as their lifetime financial partner.

Another significant milestone was the approval to operate a third-country branch in the United Kingdom. Being the only local bank with this opportunity will allow us to expand into the UK market and offer unique products and services.

Traditionally, the Bank has always taken its position as a member of the community seriously, through supporting social and environmental causes, sport and culture, as well as community outreach in the villages and towns which we serve.

In the past months, our commitment to ESG also continued to gain momentum. Spearheaded by our Chief Risk Officer Glen Smith, the Bank's focus has been fine-tuned to reap more tangible results, as well as have our ESG initiative driven by staff.

This year will also see an extension of our branch network, this time to Campus Hub. Works are well underway to open the branch, which is our 13th location.

With an increased focus on the younger demographic, this branch will give students the opportunity to engage with our staff directly, the only Bank on Campus to do so.

Our vision for 2026 is to be recognised as the Maltese bank that is not only forward thinking but internationally minded, which ultimately will enhance shareholder value.

We remain committed to excellent customer service, and despite the challenges we face, we aim for adaptability and sustainability.

"We remain dedicated to digital transformation, positioning the Bank at the forefront of innovation and striving to meet customer-centric targets while ensuring the fulfilment of customer needs."

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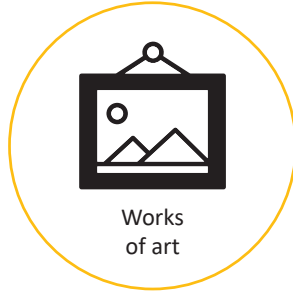
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The Use of Cash (Restriction) Regulations

The Cash Restriction Section within the FIAU is entrusted to monitor and ensure compliance with the Use of Cash (Restriction) Regulations (S.L. 373.04) which came into force on 9th March 2021.

The Regulations prohibit transactions in cash amounting to, or exceeding €10,000, when purchasing or selling the below high-value goods:



Any person who is found to be in breach of the Regulations shall be guilty on conviction to a fine of not less than 40% of the amount paid in cash exceeding €10,000. However, as an alternative to criminal proceedings prior to being charged in court and under specific circumstances, such persons may enter into an agreement with the FIAU to pay an administrative penalty of not less than €1,000. The administrative penalty amount varies according to the amount in breach.



The EU AML Legislative Package & Implications on the Use of Cash (Restriction) Regulations

On July 20, 2021, the European Commission introduced a robust Anti-Money Laundering Legislative Package aimed at strengthening the EU's AML legislative framework to combat ML/TF and safeguard financial system integrity. Upon formal adoption by the European Council and Parliament, the Package will be published in the EU's Official Journal and enter into force in 2024.

A key component of the AML Package is the innovative AML Regulation, which establishes a consistent application of the new AML regime across all EU by providing directly applicable rules to the private sector. Notably, it introduces an EU-wide cash payment limit of €10,000, applicable to single and linked transactions, with Member States having the discretion to set lower thresholds. Specifically, while Maltese legislation currently restricts cash payments exceeding €10,000 for the sale or purchase of certain goods, the AML Regulation will extend this restriction to all goods and services.

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THE MALTA CHAMBER'S COUNCIL TESTIMONIALS



Nick Xuereb - A dynamic force driving the economic and societal wellbeing of Malta

The Malta Chamber has been an indispensable cornerstone in my professional journey, helping me grow as a person, and contributing significantly to the development of both the business I represent and the nation.

Over the past nine years, my active involvement on the Council and the last three years on the Board of Management have been trans-

formative, especially the last year as Deputy President.

I have had the privilege of actively contributing to various discussions, particularly in the area of manufacturing. I take pride in devoting my time to advocate for a better Malta.

The Malta Chamber has not only provided me with invaluable networking opportunities

but has also been a catalyst for meaningful collaboration and progress. It is more than an organisation; it is a dynamic force driving the economic and societal well-being of Malta.

My association with The Malta Chamber has been instrumental in shaping my professional development, and I am very grateful for this.



Mark Bajada - Sustainable prosperity through green energy

As the energy landscape evolves, policy adjustments are highly anticipated to incentivise the production and adoption of renewable energy.

Beyond existing incentives for electric vehicles, Malta may introduce additional measures, such as heightened incentives for renewable energy projects, subsidies for sustainable practices, and supportive policies for businesses investing in renewable energy initiatives.

Addressing the distribution and connectivity challenges is paramount to unlocking the full potential of Malta's renewable energy sector.

The government's need for strategic interventions to reduce these costs, ensuring that promising projects can overcome financial barriers and contribute effectively to the nation's sustainable energy goals.

In summary, Malta's economic trajectory in 2024, marked by a comprehensive emphasis on renewable energy, is emblematic of dynamic transformation.

The convergence of renewable energy expansion, advancements in energy storage and grid technologies, policy adjustments, international

collaborations, streamlined regulatory processes, tax credits, VAT exemptions, market liberalization, negotiations for a revised GBER system, and targeted interventions to address distribution and connectivity challenges will position Malta, on a trajectory toward a sustainable, resilient, and economically vibrant future.

This strategic transition is not just pivotal for meeting environmental goals but serves as a robust roadmap for long-term economic resilience and growth in harmony with global sustainability imperatives.



William Spiteri Bailey - Strategies for sustainable growth in 2024

The nation faces significant challenges driven by global geopolitical unrest, shifting EU regulations, and the need for internal economic diversification and sustainability.

Malta, traditionally reliant on sectors like tourism, manufacturing, and iGaming, finds its economy at a crossroads. The need to pivot towards new, sustainable industries is more urgent than ever.

Malta's economic stability in 2024 is being tested by ongoing geopolitical tensions, including conflicts in Ukraine and the Middle East. These challenges are compounded by the need to align Malta's economic policies with global

environmental concerns and COP 28's sustainability goals.

The Malta Financial Services Advisory Council (MFSAC) continues its efforts to uplift the financial sector amidst global uncertainty.

Malta's pursuit of economic diversification focuses on emerging sectors like fintech, blockchain, and biotechnology. While these industries offer new economic avenues, their integration into Malta's economy poses challenges, requiring significant innovation and investment.

Central to Malta's transformation is the adaptation of its educational system to meet the demands of these emerging industries. Infra-

structure development, essential for economic growth, faces the dual challenge of ensuring progress while adhering to sustainable practices.

Navigating the complexities of taxation reforms, particularly in the context of the OECD's BEPS project, is critical. Malta must also address its historical reliance on a system of political patronage.

The decisions made and paths chosen in 2024 will not only shape Malta's immediate future but also set the course for its long-term prosperity and advancement.



Alan Arrigo - Comprehensive solutions for our nation's prosperity

As a Council member with a background in the tourism industry, I appreciate the interconnectedness of different sectors within Malta's economy. My role as Council member transcends industry boundaries, aiming to broaden perspectives within the Malta Chamber.

The Malta Chamber expertly balances financial, socio-cultural, and environmental facets,

offering comprehensive solutions for our nation's prosperity.

Our collaborative efforts in the tourism operators' business section culminated in 'Rediscover', a strategic blueprint for tourism's progression to 2030. This pivotal document not only demonstrates The Malta Chamber's capacity for unbiased, constructive insights

but also solidified its standing as a serious advisor among various stakeholders, including the Government.

My journey has been a rich learning experience. Engaging with The Malta Chamber is enlightening, but it requires a willingness to both share and absorb insights – a symbiotic exchange of knowledge and ideas.



Kevin Rapinett - A cornerstone in our society

As a Council and Board of Management member of The Malta Chamber, I firmly believe in its pivotal role as an independent employer's voice, in Malta.

It serves as a cornerstone in our society by actively engaging with the local business community, fostering collaboration, and facilitating growth opportunities. Through regular stake-

holder meetings and policy discussions, we have a platform to influence economic policies that impact businesses across various sectors.

We engage with policymakers, stakeholders, and fellow business leaders to promote policies and actions that directly benefit our business. Whether it's advocating for regulatory reforms to foster a more conducive business environment,

lobbying for initiatives that spur innovation and entrepreneurship, or supporting measures to enhance workforce development and economic resilience, we are committed to driving positive change.

I advocate for policies that not only stimulate economic growth but also contribute to the well-being and overall quality of life of our people.



Brian Muscat - A vital component of Maltese society

The Malta Chamber serves as a vital component in society for several reasons:

It advocates for the interests of businesses, acting as a collective voice for the business community, lobby government bodies and officials on issues affecting businesses and help shape policies that facilitate a conducive environment for business growth and development.

It provides numerous networking opportuni-

ties for businesses and professionals. They organise events, seminars, and conferences where members can connect, share ideas, and form partnerships. Networking within The Malta Chamber can lead to new business opportunities, collaborations, and valuable contacts.

It offers valuable resources and information to businesses, including market research, industry trends, economic data, and business

development tools. It provides access to educational workshops, training programs, and mentorship opportunities that help businesses stay informed and competitive in their respective industries.

The Malta Chamber serves as a vital component of Maltese society by supporting economic development and representing the interests of its members.



Marisa Xuereb - A strong, credible, and respected voice

The Malta Chamber stands out as a national organisation that has a solid 175-year history, a very broad membership base, well-established international connections, and the ability to formulate and communicate well-researched and objective policy positions in a timely and effective manner.

It provides the local business community

with a strong, credible, and respected voice, in a landscape which is inundated with misinformation and propaganda of all sorts.

Networking opportunities within The Malta Chamber range from interesting conversations with other business leaders over a glass of wine, to insightful information sessions where members have the opportunity to ask

questions and clarify issues, to intense policy debates that happen within the various committees and at Council, where members have the responsibility to provide direction on the initiatives that The Malta Chamber should undertake and the policy positions it should adopt for a more resilient, innovative and sustainable business environment.



Liz Barbaro Sant - A fruitful and satisfying journey

Ten years ago, I joined the Malta Chamber as a council member and my journey led me to become the Vice President of the Malta Chamber until a few months ago.

This role significantly impacted my professional life, providing insights to navigate the complexities of both local and global challenges.

Being in this position allowed me to anticipate developments in Malta and worldwide, a crucial skill in these challenging times.

This knowledge proved invaluable in preparing my group of companies, employing 400 individuals, for the uncertainties that arose. The experience facilitated internationalisation efforts,

particularly through collaboration with Trade Malta, a sister company of The Malta Chamber.

Through this unconventional path, I've not only learnt so much and broadened my knowledge but also contributed to the growth and adaptability of the businesses I oversee together with my brother, alongside our team.



Marcel Mifsud - The Malta Chamber - an invaluable partner

The Malta Chamber plays a pivotal role in societal progress and my responsibilities as a business consultant and council member.

Being apolitical underscores The Malta Chamber's commitment to fostering a neutral and conducive business environment.

As a crucial hub for networking and collaboration, the Malta Chamber has facilitated

valuable connections and partnerships within the business landscape. My position as a council member allows me to actively contribute to The Malta Chamber's initiatives.

Engaging in The Malta Chamber events has expanded my professional network, providing insights into market trends and regulatory landscapes, all framed within the context of

promoting good business conduct.

The Malta Chamber, as a promoter of both non-political advocacy and good business practices, stands as an invaluable partner in my multifaceted role as a business consultant, offering a dynamic ecosystem for knowledge exchange and fostering the growth of local business.



Silvan Mifsud - A unique, independent, and professional voice

The Malta Chamber has established itself as a unique, independent, and professional voice that represents the business community in a balanced and effective way.

Many times, The Malta Chamber distinguishes itself as its positions are strong and clear but most of all based on detailed technical analysis

of the realities at hand. The various detailed documents that it publishes is testament to all this.

On a personal basis, I find the Malta Chamber as the best place in Malta to network with professionals and businesspeople.

Moreover, the Malta Chamber offers the added advantage of enabling its members to remain

abreast with the latest changes that affect the business world, from all angles, be them legal, regulatory, economic, and much more. This makes the Malta Chamber the place to be in for any business owner or business professional.



Joseph Pace - A regular and reliable consultation source

It is a well known reality that the motor of the economy of a country is the initiative of the private sector that performs well in adequate political and regulatory environment.

I have been involved in the manufacturing sector since 1972 and have witnessed the merger of the Federation of Industry with The

Malta Chamber. I served on council of both organizations and over the years the important role that such organisations play in contributing to the ultimate decision making of the country has been consistently outstanding.

Through its members, the Malta Chamber is able to excel in its recommendations to

Government to ensure an optimal future for the benefit of Malta's industry and economy. It is a regular and reliable consultation source for the politicians, prior to decisions on course of action on topics of national interest such as Good Governance and Public Procurement.



Geoffrey Debono - A supportive community

The Malta Chamber is a central business hub for personal, professional, and business development in our society. As the independent voice of the private sector, it actively shapes an environment where businesses can thrive. By tirelessly advocating for better regulatory conditions in a competitive landscape, The Malta Chamber en-

sures that our society is constantly improving. Personally, it serves as a source of inspiration and fostering of meaningful connections.

The Malta Chamber gives entrepreneurs a supportive community, offering resources, networking opportunities, and a platform to voice concerns. Its influence resonates across

all sectors, contributing to the local economy as a whole and the personal and professional advancement for those within, thereby fostering both societal growth and individual success through a vibrant job market and favourable business atmosphere.



Catherine Calleja - Creating a sustainable future for our island

The Malta Chamber represents the best of business in Malta. It is not afraid to take the less populist and more long-term view of where we should be focusing our attention as a small and vulnerable island nation.

Supporting The Malta Chamber by taking up various roles in the past in committees, as

sponsors, on the council and more recently as Chair of the Services Providers Economic Group has given me personally as well as the sector I am involved in –the insurance sector – another voice as well as enabled me to get a wider view of economic issues. Being actively involved in setting policy for an organisation

which has influence is a privilege.

It is also gratifying to be part of the transformation of The Malta Chamber into a more diverse and relevant organisation which is representative of the changing workforce and business needs of tomorrow.



Charles Zahra - The ethical behaviour in conducting business

I have been a member of the Malta Chamber since the late 1980s and then became involved in council during various terms since the mid-1990s. It has been a great experience where I have learnt a lot on the ethical behaviour in conducting business.

During my earlier years as member on Council, I remember the professional and se-

rious manner that the Chamber handled various issues with the governments of the day.

I clearly recall the VAT and the CET taxation discussions and information meetings held for members to ensure the smooth implementation of these taxes even though The Malta Chamber might not have been in total agreement with Government on these issues.

Over the years, all Governments have sought The Malta Chamber's valid contribution on various issues such as employment, importation, procurement, taxes as in eco or excise, environment, pensions, to name a few.



John Muscat - Giving us the support we need

The Malta Chamber is the main fora in Malta where businesses come together for a common purpose. It is instrumental in making sure that entrepreneurs are included in policy making, fostering economic growth, and advocating the interests of businesses.

My initial experiences with The Malta Chamber

started when Covid-19 and lockdowns happened. The Malta Chamber was instrumental in making sure that we had the support we needed be it financial or anything that we needed at the time.

Communication was crucial and The Malta Chamber ensured that we the members were

kept informed at all stages of the pandemic; before, during and even when the lockdowns were lifted. That gave us the information, the motivation and guidance we needed in order to navigate through all the geo-political and social issues that the pandemic brought with it.



Norman Aquilina - Promoting matters of importance

The Malta Chamber is an important point of reference from which one can extract great value.

The frequent information and networking opportunities, in attending meetings and other events, is a great way to stay engaged with developments and in building business relationships. This, apart from the possibility of directly participating within the internal sectoral and thematic structures.

I give particular value to the pivotal role The Malta Chamber plays when it comes to matters of economic policy and any decisions impacting business.

Furthermore, I can relate to the numerous initiatives that The Malta Chamber proactively spearheaded, and continues to do so, in promoting matters of importance to the business community and economy in general.

Not to be overlooked is The Malta Chamber's extended reach, forming part of two leading pan-European business representative organisations, Business Europe and Eurochambres, along with our joint representative office in Brussels, the Malta Business Bureau.



Philipp Seifert - A significant impact on Maltese economy and society

As a member of The Malta Chamber for over five years, I have witnessed first-hand the impact that it has on Maltese economy and society.

It supports its members in overcoming the challenges and seizing the opportunities that arise from Malta's size, geographic location, and unique resource constellations.

The Malta Chamber's excellent networking opportunities and educational events have been the most significant touchpoints I had before being elected to Council, while the policy and advocacy aspect of its work are what I would identify as the most salient to me today and what makes it stand out amongst a broad field of representative bodies.

I highly recommend The Malta Chamber to anyone who wants to grow their business and contribute to the economic and social development of Malta by engaging with like-minded individuals and tapping into resources which are not otherwise available.



Ruben Cuschieri - Part of a network of like-minded individuals and companies

Good governance, a level playing field, transparency, competitiveness, environmental and social obligations are too precious to be just treated as buzzwords.

These are the bread and butter of our daily work at The Malta Chamber and principles which guide us in every decision that we take. This is done within its own operations, public

policy making, proactive discussions with authorities, representations and lobbying on behalf of the business community.

Being a member of The Malta Chamber gives you the opportunity to be part of a network of like-minded individuals and companies, who strive to improve their personal, professional, and business sphere and the community at large.

It is up to each member to determine the level of involvement and contribution to these common aims. This has been one of my driving forces within The Malta Chamber as I know that every minute which I contribute, is a minute well spent!



Ian Casolani - A relevant and effective entity

As a council member or board of management member within The Malta Chamber for several years, I have come to appreciate what a relevant and effective body it has become. Not only has The Malta Chamber's voice become one that both Government and the business community, take very seriously, but both Government and community now actively look out

for The Malta Chamber's guidance and position on all major policy and national issues.

The various work groups, think tanks, and council meetings, as well as meetings with government and other relevant bodies, have helped me gain such a broad view and perspective on matters which I would never have thought through to this level before. Furthermore,

working with such a dedicated and talented group of people, as well as the doors The Malta Chamber has opened and the networking opportunities it has presented, is something that will be hard if not impossible to match.

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RENEWING TRADITION: THE MALTA CHAMBER'S BUILDING RENOVATION PROJECT

Johanna Calleja,

Manager – Statutory Affairs and Facilities, The Malta Chamber

The Malta Chamber is very conscious of its responsibility to preserve the Exchange Building whilst at the same time making sure that it has the modern amenities to make it a practical, welcoming, and comfortable place for the business community to meet and develop.

In the last year, a number of projects have been undertaken aimed at making sure the building is maintained to the highest possible standard.

The chandeliers in the main hall, which are Bohemian crystal and have hung in the hall since The Malta Chamber's inaugural ball in 1857, underwent a complete restoration process. They were hung quite low and sometimes interfered with the line of vision when presentations were being delivered.

In order to remedy this, a decision was taken to amend the height of the chandeliers. Before they could be removed for restoration spotlights were installed. These also increased the light in the hall which was necessary for exams and meetings.

The three chandeliers were completely dismantled and removed from The Malta Chamber. The frames were stripped of layers of paint and all the crystals individually washed and re-threaded.

The restoration process took five months. The chandeliers were returned to The Malta Chamber and now look magnificent hanging in all their glory.

Another major project currently being carried out is the restoration of the portraits of past Presidents.

The Malta Chamber is the proud owner of probably the largest collection of portraits in Malta and all by leading artists. Some of the older portraits are in serious need of restoration. Two conservation companies were identified to carry out the restoration.

To date six paintings have been restored and returned with a further six currently undergoing restoration. The contrast between the before and after is striking and very rewarding.

The bar on the first floor of the building was a room which we often referred to as “the place furniture went to die.” It was a bit scruffy and not very welcoming. It has been completely revamped and now sports The Malta Chamber's corporate colours. It hangs with paintings given to The Malta Chamber by local artists who exhibited in the courtyard.

New furniture was purchased to reflect the style of the newly-restored mid-century bar and a smart new coffee machine has been installed. It is now a room which members and staff enjoy for a relaxed meeting or break.

The Malta Chamber's kitchen has also been completely refurbished. The old kitchen had served us well for several years but was looking scruffy and tired and the appliances were outdated.



The electricity was redone, and new tiles, cupboards and appliances have been installed. This includes a catering oven aimed at making The Malta Chamber more efficient when catering is required for big events.

More works are planned for 2024, all of which are aimed at the continuous improvement of the service the Malta Chamber offers its members.

“To date six paintings have been restored and returned with a further six currently undergoing restoration. The contrast between the before and after is striking and very rewarding.”





A FINGER ON THE PULSE OF BUSINESSES

As CEO of the MBB, I am pleased to recognise the invaluable partnership with The Malta Chamber. MBB's primary role is to follow EU policy developments and represent members' interests with EU policymakers and the Maltese government.

Our EU expertise, coupled with The Malta's Chamber's active membership and finger on the

pulse of businesses, enable us to understand the real implications of EU policy proposals and advocate for improvements.

We are also proud to have collaborated on several EU and nationally funded projects which serve to benefit the local business community.

Joe Tanti,
CEO - Malta Business Bureau



SUCCESS THROUGH COLLABORATION TECH.MT & THE MALTA CHAMBER

In the ever-evolving landscape of the tech industry, collaboration is key. Guided by our shared vision to propel the tech sector forward, Tech.mt and The Malta Chamber have cultivated a dynamic partnership that significantly benefits the tech industry.

Through extensive collaborations in 2023, we actively engaged with the tech community, disseminating vital information, and fostering industry growth.

A significant highlight in our journey was the launch of the inMalta Working Group, a collaborative effort led by Tech.mt. This continued to show our dedication in representing

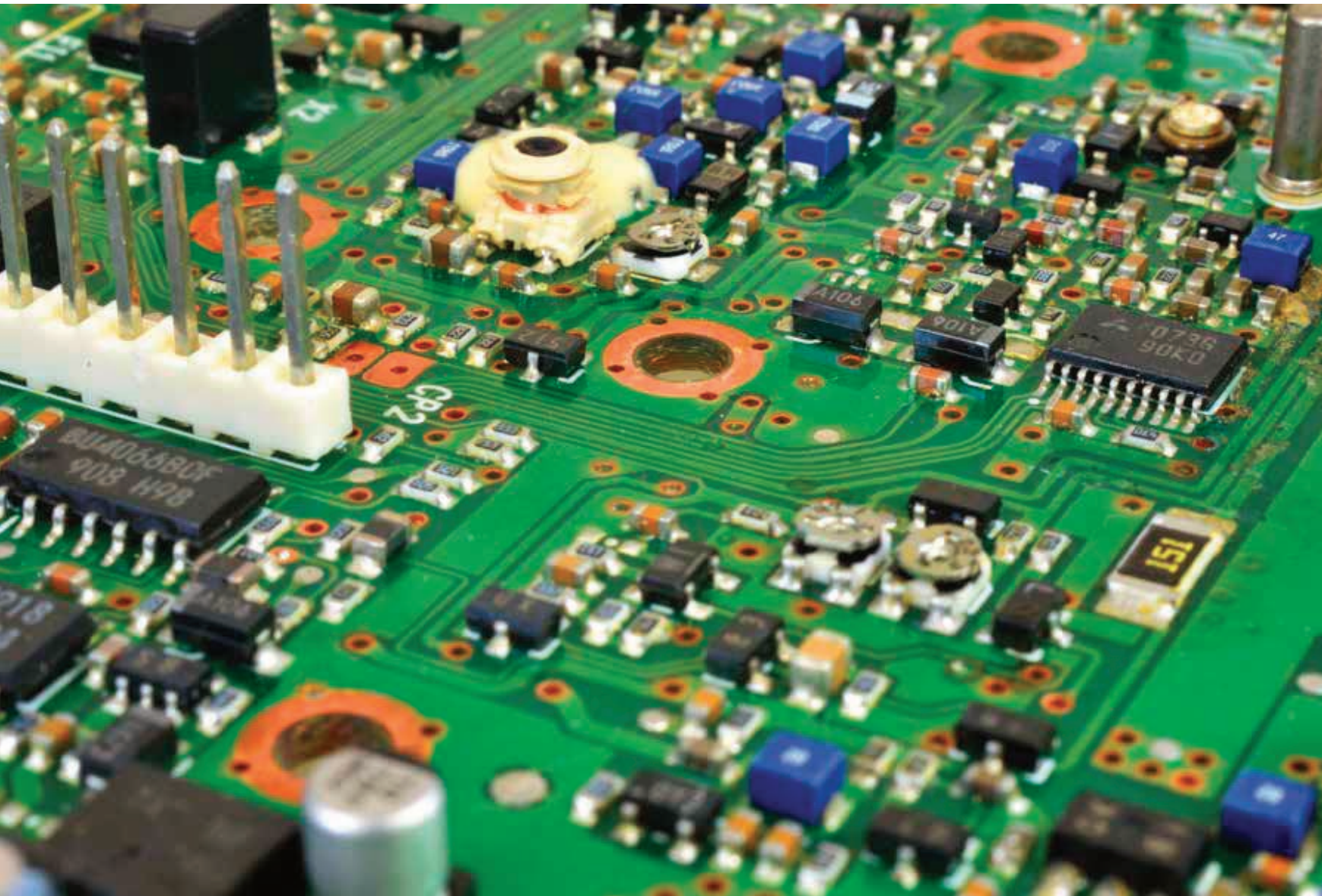
Malta as a holistic hub for foreign direct investment, as well as emphasising our commitment to representing and promoting local businesses on the international stage during various events.

As we embark on another year, our anticipation is high, and we look forward to continue working hand in hand with The Malta Chamber.

Our doors are open, and we invite the tech community to connect with us on <https://tech.mt/contact/> to further explore how we can assist you to reach your business goals.

Wayne Grixti,
CEO - Tech.mt





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TRADEMALTA 

DRIVING EXPORT PROMOTION AND INTERNATIONALISATION ACTIVITIES

TradeMalta is a public-private partnership set up by the Government of Malta and The Malta Chamber in 2015.

Apart from its active role as a shareholder, the Malta Chamber leverages its extensive member network and significant media presence to drive TradeMalta's export promotion and internationalisation activities.

Recognising the importance of sustaining Malta's open economy through international

trade, the Malta Chamber actively encourages its members to explore export opportunities to grow their business, while using TradeMalta's range of services.

This is where the Malta Chamber's and TradeMalta's strategies align, which ultimately adds value to all stakeholders.

Anton Buttigieg,
CEO – TradeMalta



 Education
Malta

AN EXCELLENT PUBLIC PRIVATE PARTNERSHIP

Education Malta Foundation is a public private partnership between the Malta Chamber and the Government of Malta through the Education Ministry. The objective is to attract international education institutions to establish a presence in Malta.

The Malta Chamber has been a crucial partner in the promotion and marketing of Malta as a centre for the internationalisation of education, and to achieve the success registered over the past years.

Charles Zammit,
Chairman - Education Malta

This public private partnership can be an example as to how the Government and the private sector can work well together. This excellent collaboration augurs a bright and interesting future for the Education Malta Foundation in the years to come.



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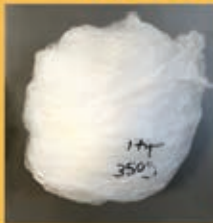


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