



# Annual Report 2024 2025

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THE MALTA CHAMBER



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# contents

**005** **Reflecting on a rewarding journey as president of The Malta Chamber**  
*Chris Vassallo Cesareo, President, The Malta Chamber of Commerce, Enterprise and Industry*

---

**007** **The Malta Chamber, Another year of positive results**  
*Dr Marthese Portelli, CEO, The Malta Chamber of Commerce, Enterprise and Industry*

---

**010** **The Malta Chamber's Economic Groups round-up**

---

**011** **The Malta Chamber's Business Sections & Thematic Committees**

---

**021** **The Malta Chamber's Board of Management Council 2023 – 2025**

**022** **The Malta Chamber's Council Members**

---

**023** **The Future of Business in Malta, Embracing Innovation & Sustainability**  
*Malta Enterprise*

---

**024** **Unlocking Opportunities, the Strategic Benefits of FinanceMalta Membership**  
*Graziella Grech, COO, FinanceMalta*

---

**026** **Malta's Transport Revolution, the Role of Innovation and Sustainability**  
*Transport Malta*

---

**028** **The Malta Chamber's Communication wins**  
*Rachel Bondi Attard, Head of Media and Communication Strategist, The Malta Chamber of Commerce, Enterprise and Industry*

**030** **Gold sponsors of The Malta Chamber of Commerce, Enterprise and Industry**

---

**037** **FCM Bank Ltd, on a Mission to Guide Clients' Success**  
*Bonamy Mercieca, CCO, FCM Bank Ltd*

---

**038** **Silver sponsors of The Malta Chamber of Commerce, Enterprise and Industry**

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**039** **Bronze sponsors of The Malta Chamber of Commerce, Enterprise and Industry**

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**045** **IELTS, the world's most trusted English test**  
*Iena Scicluna, Manager, ELTS Centre, The Malta Chamber of Commerce, Enterprise and Industry*

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# ANNUAL 2024 REPORT 2025

**047** **A Call for Parliamentary Reform, Strengthening Parliament & Increasing Public Trust**  
*Electoral Reform documents launch by The Malta Chamber of Commerce, Enterprise and Industry*

**048** **The Malta Chamber's Year in Pictures**

**051** **The Malta Chamber's Engagement in EU-funded Projects, Driving Innovation, Sustainability & Collaboration**  
*Fabio Bajada, Projects Coordinator, The Malta Chamber of Commerce, Enterprise and Industry*

**053** **The Malta Chamber Strengthens International Business Relations**  
*Helga Mizzi, International Relations Advisor, The Malta Chamber of Commerce, Enterprise and Industry*

**054** **The Malta Chamber's Staff Members**

**055** **Preserving Heritage, Embracing Modernity, the Malta Chamber's Restoration & Archival Initiatives**  
*Johanna Calleja, Manager Statutory Affairs and Facilities, The Malta Chamber of Commerce, Enterprise and Industry*

**057** **Building the Business Leaders of Tomorrow, Impactful Events at the Young Chamber Network**  
*Ing David Sciberras, Chairperson, Young Chamber Network*

**059** **The Malta Chamber's Council Testimonials**

**062** **The Malta Chamber's Public Private Partnerships**

**064** **Boost Your Global Reach with Trademalta's Digital Marketing Incentive Scheme**  
*TradeMalta*



## THE MALTA CHAMBER

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# REFLECTING ON A REWARDING JOURNEY AS PRESIDENT OF THE MALTA CHAMBER

**As I enter the final days of my tenure as President of The Malta Chamber of Commerce, Enterprise, and Industry, I take this opportunity to reflect on what has been both a challenging and immensely rewarding journey.**

Leading The Malta Chamber has been a privilege, and throughout my term, my primary focus has been on empowering our members, fostering unity, and amplifying the collective voice of the business community.

This commitment, alongside continuous outreach to visiting members, has undeniably reinforced The Malta Chamber's position as the national voice for business.

Over the past year, Malta has experienced significant national developments, notably the MEP elections. The Malta Chamber played a crucial role in bridging the business community with political candidates, ensuring that our members' perspectives were heard and considered. This initiative is a testament to our unwavering commitment to good governance as an essential pillar for sustainable economic growth.

*"The Malta Chamber's work is never complete; its mission continues to evolve, ensuring that the business community remains resilient, innovative, and forward-looking."*

Our advocacy efforts have been further strengthened through our pre-Budget recommendations, electoral reform proposals, and contributions to Vision 2025.

In parallel, we have proactively led discussions and drafted policy papers on migration, addressing both its economic and social impacts. Our objective has always been to promote a balanced and structured approach that safeguards economic stability while fostering social cohesion.

A key priority during my tenure has been maintaining active engagement with Malta's highest decision-makers. The Malta Chamber has consistently engaged with the President of the Republic Dr Myriam Spiteri Debono, the Prime Minister Dr Robert Abela, Leader of the Opposi-

sition Dr Bernard Grech, various ministers, and shadow minister to ensure our policy positions are clearly articulated and factored into national discussions.

In doing so, we have emphasised the need for a political consensus that prioritises quality over quantity, productivity over volume, transparent dialogue between the government and social partners.

A business-friendly cannot be built in isolation; it requires collaboration, long-term vision, and sound policymaking that transcends political cycles.

Beyond our national advocacy, we have significantly strengthened The Malta Chamber's international outreach. Through strategic meetings with the diplomatic community, country-specific business events, and overseas visits, we have broadened Malta's business horizons and enhanced international collaboration.

Our active representation at Eurochambres and BusinessEurope has ensured that Malta's economic interests are well-positioned on the European stage. By participating in high-level discussions, we have continued to advocate for policies that support sustainable growth, competitiveness, and innovation within the Maltese business community.

None of these achievements would have been possible without the dedication and hard work of The Malta Chamber's exceptional team.

I extend my sincere appreciation to our staff, whose commitment and resilience have been instrumental in advancing our mission. Under the leadership of our CEO, Dr Marthese Portelli, they have played a pivotal role in driving our advocacy efforts and strengthening our global reach.

Their expertise and determination have ensured that The Malta Chamber remains at the forefront of economic policy and business representation.

I am also deeply grateful to the Council members I had the privilege to preside over. Their unwavering support, insightful contributions, and com-



**Chris Vassallo Cesareo,**  
President, The Malta Chamber of Commerce,  
Enterprise and Industry

mitment to fostering an open and dynamic forum for ideas and initiatives have been invaluable.

Their collective efforts have cemented The Malta Chamber's status as a strong and influential institution that effectively represents the interests of the business community.

As I conclude my tenure, I look back with immense pride at what we have accomplished together. While my role as President may be coming to an end, I remain committed to supporting The Malta Chamber's ongoing initiatives and maintaining the valuable relationships and friendships built throughout this journey.

The Malta Chamber's work is never complete; its mission continues to evolve, ensuring that the business community remains resilient, innovative, and forward-looking.

Thank you for the trust and support throughout this incredible journey. I look forward to seeing The Malta Chamber continue to thrive and make a lasting impact on the future of business in Malta.





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# THE MALTA CHAMBER ANOTHER YEAR OF POSITIVE RESULTS

**This is my fourth year at The Malta Chamber of Commerce, Enterprise and Industry. Every year, throughout the year, I often stop to reflect on whether we can match or actually surpass the successes of the previous year.**

Our members' satisfaction remains at the heart of our operations. Despite the external challenges, we have managed to keep on track and deliver successfully on our annual targets.

Continuous enhancement of membership value is our primary driving force. Our members make up over 75% of private sector employment.

Policy remains at the core of our deliverables. We have been consistently vocal on local issues and those arising from EU directives and regulations.

Over 155 policy meetings were held with our Economic Groups, Business Sections, and Thematic Committees to understand concerns faced by business, to discuss policy ideas aimed at supporting sustainable growth, as well as to propose solutions to policy makers conducive of a resilient economy – over 50 meetings were held with Government, Opposition, government entities and agencies, as well as other organisations and NGOs.

This year, we participated in over 60 local consultation processes and over 30 consultations at an EU level, submitting our positions in writing for the vast majority of them.

*"In last year's report I had said that "Our ambition for 2024 is aimed at keeping The Malta Chamber at the fore". I believe that we have succeeded. The Malta Chamber's brand is a strength in itself, and we will keep on working to keep it at the fore."*

On a national level the subject matters ranged from consultations in respect of competitiveness and productivity, traffic management and solutions for practical and adequate parking, improvement of public transport routes from and to industrial estates, labour market issues, the introduction of the licencing of temping and outsourcing companies, amendments to the OHSA Act, customs reform, MFSA fee revision and CSP framework, education and integration reforms, air quality improvements, medical products notification, tourism-related consultations, new tech legislation, extended producer responsibility, green energy initiatives, as well as the Malta Vision 2050 and the Malta Labour Migration Policy, amongst several others.

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.

We are also very vocal during all MCESD Council meetings – in 2024, there were over 20 meetings.

Membership has also continued to increase year on year. 175 new members joined The Malta Chamber during 2024.

Last year, collectively, we continued with our outreach meetings on a one-to-one basis with individual members and individual companies.

We have also continued to provide value to our members through 44 information sessions and networking events - a total of 4,041 - people attended.

Our online visibility keeps increasing year on year, both in terms of reach and engagement, as well as in following. Following on Facebook, LinkedIn and Instagram now stands at over 33k, increasing by 6% over the previous year. Our website has an average of over 50k visits per month.

Over the past year, The Malta Chamber has significantly strengthened its international presence while supporting the global expansion of its members.

A series of country-specific events and initiatives were organised, fostering stronger business ties with key markets such as Türkiye, Germany, Ireland, the Netherlands, Kosovo, Japan, Kuwait, Qatar, China, Spain, the UAE and Australia. As well as actively participating in Eurochambres, BusinessEurope and ICC meetings.

The Malta Chamber also played a pivotal role in assisting and coordinating the efforts of its three in-house Business Councils and through Enterprise Europe Network we have continued to provide invaluable advisory and partnership services to businesses seeking international opportunities.

Also worth mentioning is IELTS, UKVI and Lifeskills department which has also registered an increase in the students sitting for exams over the previous year. We have now introduced computer-based exams.



**Dr Marthese Portelli**  
CEO, The Malta Chamber of Commerce,  
Enterprise and Industry

We have continued with our restoration and renovation works to make the building more sustainable and accessible to all; The façade of The Malta Chamber was restored to its former glory; and 16 portraits of past Presidents have been restored. Four more paintings and three marble busts will be restored in 2025 completing the project.

The Malta Chamber is the proud custodian of an extensive archive dating back to the 1840s. Nikolai Debono, a historian and archivist, was commissioned to catalogue the archive.

In last year's report I had said that "Our ambition for 2024 is aimed at keeping The Malta Chamber at the fore". I believe that we have succeeded. The Malta Chamber's brand is a strength in itself, and we will keep on working to keep it at the fore.

Our objective remains one – to ensure that businesses keep on thriving, regardless of the size or the sector they operate in. I urge our members and the business community to reach out to us – we are your voice and fully committed to promoting, encouraging, and facilitating trade, commerce, and investment.



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# THE MALTA CHAMBER'S ECONOMIC GROUPS ROUND-UP

## SERVICE PROVIDERS ECONOMIC GROUP

### High level topics by Committee:

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

### Salient PBD 2025 / 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 – Chair - Atlas Insurance
2. Alison Vassallo – Deputy Chair - Fenech and Fenech Advocates
3. Silvan Mifsud – Vice Chair – EMCS
4. William Spiteri Bailey – Member - RSM
5. Alan Arrigo – Member - Robert Arrigo & Sons Ltd
6. Liz Barbaro Sant – Member - Alberta Group
7. Ian Casolani – Member - Belair Ltd

**Executive:** Anthea Aquilina (Maria Briffa until December 2024)

### Number of Meetings held

- 5 official

### Events (A) & Publications (1):

- A) Members Outreach – October 2023
1. DORA
  2. MFSAC Corporate Service Providers procedures Framework
  3. Malta Labour Migration Policy
  4. Vision2050

### Score on all EG:

- Connection with members: 75%
- Proposals and solutions: 65%
- Engagement in consultations: 70%
- Participation in TMC events: 70%
- Putting topic on TMC agenda: 65%

69%

## MANUFACTURING & OTHER INDUSTRIES

### High level topics by Committee:

1. Industrial Policy for Malta
  2. Public transport access to Industrial Zones
  3. Inflation / Productivity / Labour market
  4. Issues within Industrial Estates
  5. Revised legislation on sewage commercial discharges
  6. Energy Efficiency + R&D Scheme adjustments
- Salient PBD 2025 / 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. Ruben Cuschieri – Chair – R3Vox Ltd
2. Joseph Pace – Deputy Chair - Consolidated Biscuits
3. Brian Muscat – Multipackaging
4. Nick Xuereb – Toly Products
5. Norman Aquilina – Simonds Farsons Cisk plc
6. Philip Seifert – Seifert
7. Sonia Muscat – Co-opted – Reasch
8. Aaron Azzopardi – Co-opted – Delta

### Executive: Kevin Mizzi

### Number of Meetings held

- 7 official
- 4 ad hoc
- 5 external

### Events (A) & Publications (1):

- A) BIETA, Kordin & HFTA outreach meetings  
(B) Manufacturing industry requirements with UoM
1. Vision2050
  2. Labour Migration Policy
  3. Traffic Mitigation Measures
  4. Accessibility of Public Transport per Industrial Estate
  5. PPWR & Beverage Manufacturers
  6. ETS & industry impact
  7. State Aid brief to Ministry for the Economy
  8. Net Zero Industry Act

### Score on all EG:

- Connection with members: 75%
- Proposals and solutions: 85%
- Engagement in consultations: 70%
- Participation in TMC events: 75%
- Putting topic on TMC agenda: 85%

78%

## IMPORTERS, DISTRIBUTORS & RETAILERS

### High level topics by Committee:

1. Customs Reform
2. Traffic Mitigation & Sustainable Urban Mobility Plan
3. Staple Food Price Capping
4. Unfair Competition & Public Procurement
5. Port Reform

### Salient PBD 2025 / 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-lodged import declarations, streamlined processes, self-assessment, declarant record inclusion, and centralised clearance.

### List of Committee Members:

1. Marcel K. Mifsud – Chair - Pharmacos Ltd
2. Charles A. Zahra – Deputy Chair - E. Theuma Ltd
3. Geoffrey Debono – Vice Chair - Debono Group
4. Mark Bajada – Bajada Group
5. Kevin Rapinett – Halmann

### Executive: Julia Aquilina

### Number of Meetings held

- 4 internal
- 1 ad hoc
- 2 external

### Events (A) & Publications (1):

- A) Consultation with Malta Freeport  
(B) 2 Price Capping Outreach Meetings (February & September 2024)
1. Late Payments Regulation
  2. National Energy and Climate Plan
  3. AN/PN/TS ICS2 (Customs Reform)
  4. Extended Producer Responsibility
  5. Vision2050
  6. Territorial Supply Constraints

### Score on all EG:

- Connection with members: 75%
- Proposals and solutions: 60%
- Engagement in consultations: 60%
- Participation in TMC events: 60%
- Putting topic on TMC agenda: 80%

67%





# THE MALTA CHAMBER'S BUSINESS SECTIONS & THEMATIC COMMITTEES

## 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 2025 / TTSU proposals:

1. Assistance to local technology operators to invest in their employees to undergo specialised IT related courses, and specialise and 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 – HumAln
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)

**Executive:** Kevin Mizzi

**Number of Meetings held** • 8 official  
• 3 external

### Events (A) & Publications (1):

- (A) Tech Industry academic requirements with UoM
1. National Education Strategy (Digital Skills)
2. National R&I Strategy 2030
3. National AI Strategy (update)
4. NIS2
5. Digital Decade Questionnaires (2)
6. ICT Society
7. European Cloud Certification Scheme (EUCS)

## TOURISM OPERATORS

### High level topics by Committee:

1. Updating Rediscover
2. More facilitation by MTA, lesser competition with tourism operators & more transparency
3. Upcoming discussion on Tourism Act
4. Tables and chairs
5. Waste management in Tourism Zones

### Salient PBD 2025 / 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 honours 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. Julian Cassar Torreggiani – AM Language School
7. Josef Formosa Gauci – The Xara Palace Hotel Co. Ltd (Co-Opted)

**Executive:** Julia Aquilina

**Number of Meetings held** • 21 official • 6 external

### Events (A) & Publications (1):

1. Valletta Management Plan
2. Package Travel Tourism
3. Short-Term Rentals
4. Screen Tourism
5. Houses in Multiple Occupation
6. Tour Guiding in Malta
7. State of the Artist
8. Labour Migration Policy

## AVIATION & AEROSPACE

### High level topics by Committee:

1. Human Resources: Aviation Academy and regulatory requirements regulator and private stakeholders, including banks.
2. Jurisdiction: 9H Register attractiveness (AoCs & MROs) & reputation
3. Aircraft Leasing: Niche industry to focus on. Liaison with Malta Enterprise
4. SAF: EU derogation at par with outermost regions, SAF & ETS implementation
5. Infrastructure: MIA space management / accessibility, training simulators & MROs

### Salient PBD 2025 / 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. Katrina Abela – Vaia Legal
4. Daniel Galea – Easy Jet Malta
5. Haely Fiona – FCF Assets
6. Nadia Giordimaina – co-opted – KM Airlines
7. Haris Coloman – co-opted – Airhub Airlines

**Executive:** Kevin Mizzi

**Number of Meetings held** • 5 official • 2 ad hoc  
• 6 external

### Events (A) & Publications (1):

- (A) Consultation with Banks to discuss Aviation
- (B) Business Section meeting
1. Subsidiarity Legislation on ETS – Land, Sea, Air and Energy operators

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## 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 2025 / 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 Farsons Cisk plc
3. Joseph Pace – Consolidated Biscuits
4. Pawlu Borg Bonaci – Elia Borg Bonaci Ltd
5. James Debono – Maypole (supplementary election March 2025)

**Executive:** Kevin Mizzi

**Number of Meetings held** • 4 official • 1 external

### Events (A) & Publications (1):

- (A) PPWR Info Session with ERA
- (B) EWA session on Energy Efficiency

1. PPWR consultation
2. Energy Efficiency Campaign with Government
3. Single Use Plastics – Beverages

## WINES, SPIRITS, BEVERAGES & TOBACCO

### High level topics by Committee:

1. Excise Duties
2. Customs Reform
3. EPR Obligations on Tobacco Filters
4. Disposal of E-Vapour Products

### Salient PBD 2025 / 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

**Executive:** Julia Aquilina

**Number of Meetings held** • 1 official

### Events (A) & Publications (1):

1. Feedback on Implementation of the Extended Producer Responsibility obligations on tobacco filters containing plastic in line with the Single Use Plastic Directive

## 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 2025 / 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

**Executive:** Anthea Aquilina (Maria Briffa until December 2024)

### Number of Meetings held

- 5 official
- 3 external with MFSAC & VAT Department

### Events (A) & Publications (1):

1. Feedback to MTCA on 12% VAT rate
2. Digital Operational Resilience Regulation (DORA)
3. European Commission Study on taxation of the financial sector. Questionnaire for private sector actors – Malta
4. MTCA Digital Tax Reporting in Malta

## HEALTHCARE

### High level topics by Committee:

1. Multiple awards for innovative medicines
2. Improving incident reporting to ensure greater transparency
3. Reimbursement model

### Salient PBD 2025 / 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. Raymond J. Vella – A.M.Mangion Ltd.

**Executive:** Julia Aquilina

**Number of Meetings held** • 27 official  
• 16 ad hoc & external

### Events (A) & Publications (1):

- (A) Participation in CPSU Conference
1. Consultation on the Guidelines on Product Notification Relevant to Medical Device Regulatory Sciences in Malta

## 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 2025 / 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

**Executive:** Haris Coloman Julia Aquilina

**Number of Meetings held** • 2 official

### Events (A) & Publications (1):

1. Consultation on online dispensing of medicinal products to third countries

## CARE HOME OPERATORS

### High level topics by Committee:

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

### Salient PBD 2025 / 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

**Executive:** Julia Aquilina (Maria Briffa until December 2024)

**Number of Meetings held** • 10 internal • 9 external

### Events (A) & Publications (1):

- (A) Business Section Meeting
- (B) Legal advice on carers accompanying patients at MDH



# A window of new opportunities

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## 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 2025 / 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

### Executive: Kevin Mizzi

Number of Meetings held • 2 official • 1 ad hoc  
• 2 external

### Events (A) & Publications (1):

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

## 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. Labour Migration Policy
4. A Code of Practice for sectorial best practice

### Salient PBD 2025 / 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. Binetti Alessandro – Accelerate Ltd
6. Zammit Emmanuel – GCS Accounting Malta Ltd

### Executive: Kevin Mizzi

Number of Meetings held • 8 official • 2 external

### Events (A) & Publications (1):

- (A) Information session on temping & outsourcing licensing
- (A) Labour Migration Policy
- (A) Presentation during SPEG Outreach meetings
1. Code of Practice
  2. Q&As to DIER
  3. National Education Strategy 2023 - 2030
  4. National Integration Strategy
  5. EU Talent Pool
  6. Quality Traineeships

## SHIPPING AND BUNKERING

### High level topics by Committee:

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

### Salient PBD 2025 / 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

### Executive: Julia Aquilina

Number of Meetings held • 5 official • 1 external

### Events (A) & Publications (1):

- (A) Get Ready for the Future of Customs: AN-PN-TS Information Session
- (B) Meeting with Banks on Shipping Finance
- (C) Business Section meeting
1. Subsidiarity Legislation on ETS – Land, Sea, Air and Energy operators
  2. National Maritime Strategy
  3. Amending Regulation (EU) 2015/757 of the European Parliament and of the Council as regards the rules for the monitoring of greenhouse gas emissions from offshore ships and the zero-rating of sustainable fuels
  4. Future Strategy for the European Maritime Industry
  5. EU Energy Tax

## RETAIL

### High level topics by Committee:

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

### Salient PBD 2025 / 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

### Executive: Kevin Mizzi

Number of Meetings held • 3 official • 1 ad hoc

### Events (A) & Publications (1):

- (A) 2 Price capping outreach meetings (February & September 2024)
- (B) EY Retail annual Survey
- (C) BoV Economic Outlook Conference
1. Labour Migration Policy
  2. Late Payments Directive
  3. Traffic Mitigation Measures
  4. Single Use Plastic Labelling (healthcare products)
  5. MCCA Eco-Labelling



## GOOD GOVERNANCE

### High level topics by Committee:

1. Electoral Reform Reports - size of Parliament and MPs Remuneration
2. Party financing
3. Review of State of Governance to the Commission (December 2024)
4. Sustain pressure with Government and media on Ethical Behavior in Public Life (October 2022)
5. Commercial Court within Justice Reform Committee is in process of splitting into two
  - (a) Corporate Governance and
  - (b) Pensions Committees

### Salient PBD 2025 / TTSU proposals:

1. All proposals under Good Governance including several reforms such as part of 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

### Executive: Kevin Mizzi & CreditInfo Malta

**Number of Meetings held:** • 3 official • 5 ad hoc  
• 4 external – OPR, PM, FIAU & Ombudsman

### Events (A) & Publications (1):

- (A) Press Conference launching Electoral Reform Reports
1. Press release on Social Security racket
  2. Press Release state of neglect
  3. Press Release on Magisterial Inquiries
  4. EU Rule of Law Report

## LOGISTICS

### High level topics by Committee:

1. EU Island States peculiarities
  - Revised Combined Transport Directive
  - Mobility Package / Return of the Truck
2. Mare Bonus for road hauliers bypassing Italian roads
3. Customs changes new trade simplifications / IT / E-Commerce & Timelines
4. Supply Chain disruptions due to 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. FIATA Accredited Training Course for Logistics (MQF 3/4/5)

### Salient PBD 2025 / 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

### Executive: Kevin Mizzi

**Number of Meetings held:** • 9 official • 5 external  
• 7 (WG meetings) – INAG & TM (with ATTO)

### Events (A) & Publications (1):

1. Revised Combined Transport Directive (through INAG & TM)
2. AN/PN/TS ICS2 (Customs Reform)
3. ETS & Ports (through MBB & TM)
4. Transport Malta Delination recommendations
5. Union Customs Code
6. EU Single Market Consultation

## 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

### Salient PBD 2025 / 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 Galca – Individual (co-opted)
8. Morgan Parnis – Business Leaders Malta (co-opted)

### Executive: Kevin Mizzi

**Number of Meetings held:** • 5 official

• 15 external – Government, MQFHE, National Skills Council, Digital Literacy Unit & Individual Learning Accounts, University of Malta & MCAST

### Events (A) & Publications (1):

- (A) Jumpstart Learning, Education conference
1. National Education Strategy
  2. National Digital Education Strategy
  3. Individual Learning Accounts
  4. Work Based Learning - BridgetoIndustry
  5. MFHEA National Strategic Action Plan
  6. R&I National Strategic Plan
  7. Bridge2Industry work-based learning scheme

## 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
4. Updating of IPC certification

### Salient PBD 2025 / TTSU proposals:

1. Manufacturing proposals
2. Labour Market proposals

### List of Committee Members:

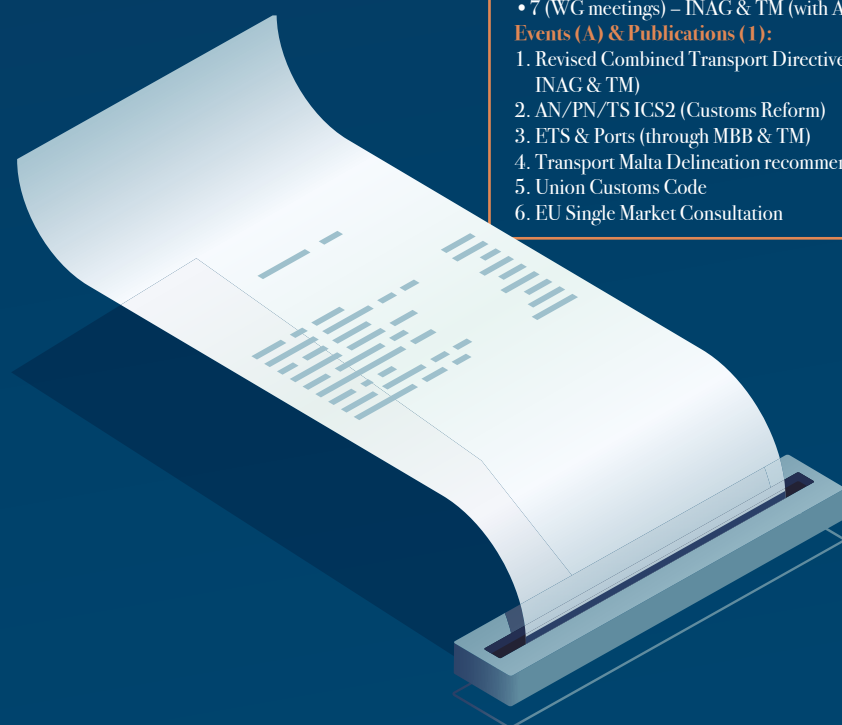
1. Joseph Bugeja – Chair - Avnet Embedded (Malta) Ltd.
2. Conrad Pace – Deputy Chair - ProMinent Fluid Controls Ltd
3. Aaron Azzopardi – Delta Malta Ltd
4. Joseph Gingell – Jaguar Industri Ltd
5. Stephen Rizzo – Methode Ltd
6. Simon Alden – co-opted - Bavarian Tech Systems

### Executive: Kevin Mizzi & Michela Migneco

**Number of Meetings held:** • 6 official • 2 external

### Events (A) & Publications (1):

- (A) Consultation with MCAST on Engineering & Mechanical courses for industry
- (B) Training Session (specialised Technical Training) – September 2024
- (C) Training Session (ESD Audit) – December 2024







## YACHTING SERVICES

### High level topics by Committee:

1. Implementation of Superyacht Strategy
2. Reduction of VAT on charter of short-term yachts
3. Streamlining guidelines with Customs Dept.

### Salient PBD 2025 / 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

**Executive:** Julia Aquilina

**Number of Meetings held** • 6 official • 2 external

### Events (A) & Publications (1):

1. Feedback on the guidelines for the application of the 12% VAT rate on the hiring of pleasure boats
2. Feedback on the Malta Commercial Yacht Code (CYC) 2025
3. Meeting with Banks to discuss Yacht Financing

## 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 2025 / 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

**Executive:** Anthea Aquilina (Maria Grazia Briffa until December 2025)

**Number of Meetings held** • 4 official • 2 external / ad hoc – MFSA & Minister of Finance

### Events (A) & Publications (1):

- (A) Business Section Meeting
1. Consultation on Technical Standards MiCA (ESMA)
2. VFA\_Unit feedback to MFSA on MiCA

## FAMILY BUSINESS AND 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 2025 / TTSU proposals:

1. 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

**Executive:** Anthea Aquilina (Maria Grazia Briffa until December 2024)

**Number of Meetings held** • 4 official • 2 ad hoc

### Events (A) & Publications (1):

- (A) Press conference to launch family business course (2)
- (B) EMCS event launching results of Survey
1. Consultation feedback on Insolvency EU Regulation harmonisation

## HEALTH AND WELLNESS

### High level topics by Committee:

1. Alcohol and substance abuse
2. Mental wellbeing
3. Gender toolkit

### Salient PBD 2025 / TTSU proposals:

1. Wellbeing beyond GDP
2. Labour Market proposals

### List of Last Term Committee Members:

1. Matthew Bartolo – Chair
2. Mark Azzopardi – Deputy Chair
3. Yanis Azzopardi – Member
4. Valerie Cabay – Member
5. Sebastian Debono – Member
6. Karen Mizzi – Member
7. Ezekiel Psaila – Member
8. Noel Scerri – Member
9. Deborah Zahra – Member
10. Danica Cassar – Member

**Executive:** Rachel Attard

**Number of Meetings held** • 9 official • 2 ad hoc

### Events (A) & Publications (1):

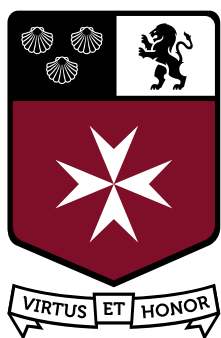
1. Update of the OHSA Act
2. Integration Policy for Malta
3. Recommendations for better Mental Health Services in Malta
4. Leadership Tools For Supporting Teams During Times of Crisis & Conflict (
5. Obesity Public Consultation
6. Social Plan for the Family 2025 – 2030
7. Health-Enhancing Physical Activity



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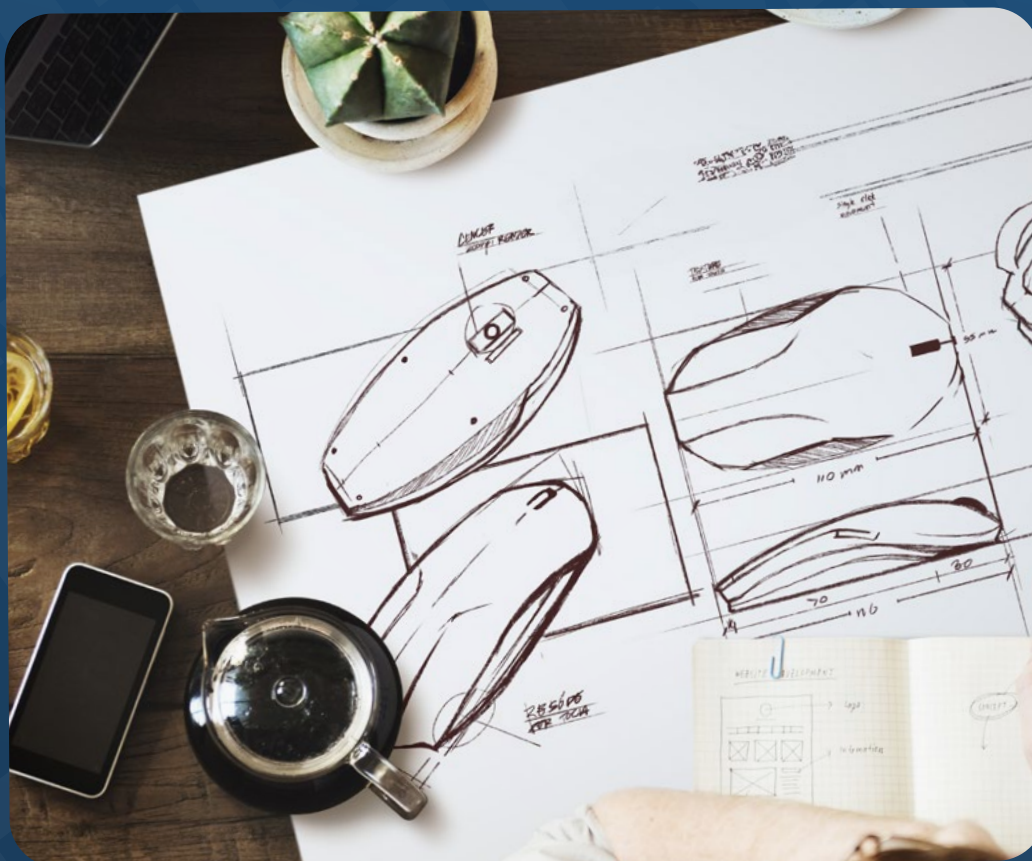
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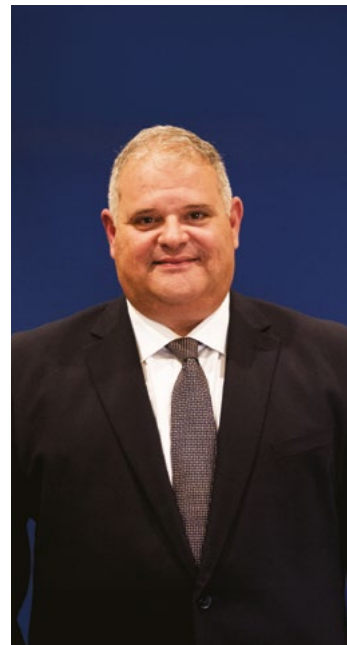
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# THE FUTURE OF BUSINESS IN MALTA

## EMBRACING INNOVATION & SUSTAINABILITY



The future of business in Malta is undoubtedly shaped by the merging forces of innovation and sustainability.

As the world's economic landscape evolves with technology, environmental concerns, and changing market dynamics, **Malta Enterprise** is stepping up, embracing these challenges, and positioning itself for long-term success.

Here is a deeper look at how Malta is preparing for this future.

### Adapting to Global Economic Shifts

Malta's businesses are aware of the global economic turbulence. The drive for diversification, technology investment, and talent development is essential for staying competitive.

By venturing into new sectors and exploring untapped markets, Maltese businesses are cushioning themselves from potential shocks. Meanwhile, the emphasis on cutting-edge technology adoption ensures that companies can improve efficiency and better serve the modern consumer, while fostering a skilled workforce through continual development programmes.

### The Role of Digital Transformation and Sustainable Practices

Digital transformation is not just about keeping up with trends but redefining how businesses operate. With the integration of AI, blockchain, and data analytics, businesses in Malta are poised to gain a competitive edge in terms of efficiency and customer experience.

Sustainability is also a key area of focus, with companies reducing their environmental footprints and integrating circular economy practices into their operations. This focus aligns with both regulatory needs and consumer preferences, particularly as global awareness around climate change grows.

### The Strategic Partnership Between Malta Enterprise and The Malta Chamber of Commerce, Enterprise and Industry

At the core of Malta's drive to foster innovation and sustainability is the robust and dynamic partnership between Malta Enterprise and The Malta Chamber of Commerce, Enterprise and Industry.

These two organisations play a pivotal role in creating a thriving business ecosystem that supports companies at every stage of their development journey. Their joint efforts are designed to ensure that Maltese businesses stay resilient, competitive, and adaptable as the global economy continues to evolve.

*"With the integration of AI, blockchain, and data analytics, businesses in Malta are poised to gain a competitive edge in terms of efficiency and customer experience."*

In the past year, an agreement between Malta Enterprise and The Malta Chamber of Commerce, Enterprise and Industry was signed, focusing on empowering startups based at the Kordin Business Incubation Centre (KBIC). Through this partnership, startups gain invaluable access to the resources and networks offered by The Malta Chamber of Commerce, Enterprise and Industry.

This initiative significantly enhances the visibility of these companies, providing them with opportunities to engage directly with influential industry leaders, take part in specialized committees, and tap into international markets.

This collaboration goes well beyond just supporting startups. Malta Enterprise and The Malta Chamber of Commerce, Enterprise and Industry also work together to provide valuable

information on available support for businesses in Malta, while bridging connections between key stakeholders.

An example of this partnership is the joint initiative with the University of Malta, where The Malta Chamber's members were invited to engage directly with academics and innovators. This initiative fosters a rich environment for knowledge sharing, ensuring that businesses in Malta remain aligned with the latest developments and emerging trends in their industries.

In summary, the partnership between Malta Enterprise and The Malta Chamber of Commerce, Enterprise and Industry is not just an element for fostering innovation and sustainability in Malta's economy; it is a comprehensive collaboration that ensures businesses, both new and established, have the tools, networks, and policies in place to thrive in a rapidly evolving and competitive global market.

### Looking Ahead

Looking ahead, Malta's businesses are in a strong position to lead in sustainability and innovation. The combination of adaptive strategies, technological advancements, and a focus on sustainability is poised to propel the nation to new economic heights.

The ongoing collaboration between Malta Enterprise, the Malta Chamber, and other stakeholders will continue to shape the policy landscape, ensuring that Malta remains an attractive destination for investment and a hub for innovative business practices.

Ultimately, Malta's proactive and forward-thinking approach will ensure that its businesses are not only resilient in the face of global economic challenges but also able to drive the future of business, setting a high standard for innovation and sustainability.



# UNLOCKING OPPORTUNITIES

## THE STRATEGIC BENEFITS OF FINANCEMALTA MEMBERSHIP

In today's dynamic financial landscape, businesses must continuously adapt and expand their reach to remain competitive. FinanceMalta, the public-private initiative dedicated to promoting Malta as an international financial services hub, offers a unique platform for firms seeking to grow, connect, and thrive in a globally competitive environment.

Membership with FinanceMalta provides unparalleled advantages, making it a strategic asset for companies operating in or engaging with Malta's financial sector.

### A Gateway to International Visibility

One of the key benefits of joining FinanceMalta is the enhanced exposure that members receive both locally and internationally. Through high-profile events, strategic partnerships, and media engagements, FinanceMalta actively promotes its members across different jurisdictions.

Whether through participation in global financial conferences, targeted business delegations, or thought leadership opportunities, members gain increased visibility among industry leaders, potential clients, and investors.

*"As a bridge between the financial services industry and regulatory authorities, FinanceMalta plays a vital role in representing members' interests at national and international levels."*

FinanceMalta's digital presence also plays a crucial role in amplifying members' reach. With a strong and growing online following, FinanceMalta shares industry insights, member news, and sector developments through its website, newsletters, and social media platforms. This visibility ensures that members remain at the forefront of industry conversations.

### Exclusive Networking and Business Development Opportunities

Building meaningful connections is at the core of FinanceMalta's mission. Members benefit from exclusive access to networking events, in-

dustry roundtables, and tailor-made business delegations that facilitate collaborations with professionals from diverse financial sectors, including banking, fintech, investment management, insurance, and more.

By joining, companies become part of a trusted network that includes international firms, regulators, policymakers, and service providers. These connections foster business growth and open doors to strategic alliances that drive innovation and expansion.

### Advocacy and Industry Representation

As a bridge between the financial services industry and regulatory authorities, FinanceMalta plays a vital role in representing members' interests at national and international levels.

The foundation works closely with policymakers through the Malta Financial Services Advisory Council (MFSAC) to ensure Malta remains a competitive and business-friendly jurisdiction. Members have the opportunity to voice their concerns, contribute to discussions on regulatory changes, and help shape the future of Malta's financial services landscape.

FinanceMalta also facilitates knowledge-sharing through specialised working groups, ensuring that members stay ahead of industry trends, regulatory developments, and emerging business opportunities.

### Industry Insights and Knowledge Sharing

The financial services industry is constantly evolving, and staying informed is critical for success. FinanceMalta equips its members with cutting-edge market intelligence, regulatory updates, and industry insights through a variety of knowledge-sharing initiatives.

Webinars, roundtable discussions, and training sessions provide members with access to expert opinions and the latest trends shaping global financial markets.



**Graziella Grech,**  
COO, FinanceMalta

FinanceMalta further enhances knowledge-sharing through its FinanceMalta newsletter, which delivers timely updates and industry developments straight to members' inboxes. Additionally, members can engage with the FinTalks podcast, a platform that features discussions with key industry players on emerging trends and best practices.

A highlight of the annual calendar is the FinanceMalta Annual Conference, a flagship event that brings together thought leaders, regulators, and financial services professionals to discuss the future of the industry. This conference provides members with unparalleled networking opportunities and access to in-depth discussions on the latest sector advancements.

### A Strategic Investment for Growth

FinanceMalta membership is not just about networking - it is a strategic investment that delivers tangible business benefits. Whether a firm is looking to expand its operations, explore new markets, or engage with top decision-makers, FinanceMalta provides the tools, connections, and advocacy needed to succeed.

For businesses seeking to establish a strong presence within Malta's financial services ecosystem, FinanceMalta is the ideal partner.

To learn more about membership opportunities, target audiences, and membership tiers, visit <https://financemalta.org/become-a-member> or contact FinanceMalta COO Graziella Grech at [graziella.grech@financemalta.org](mailto:graziella.grech@financemalta.org).



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# MALTA'S TRANSPORT REVOLUTION

## THE ROLE OF INNOVATION AND SUSTAINABILITY

*"Innovation begins with passion.  
When channelled by the right partnerships,  
it becomes a force that reshapes the future  
of sustainability in transport."*

**In the transport sector, innovation and clean technologies are proving to be game-changers, not only by enhancing accessibility, safety, and inclusivity but also by reinforcing a more sustainable and environmentally responsible approach.**

Investment fosters new business ideas, sets fresh standards, and sustains enterprises through innovation, ensuring their longevity in an ever-evolving landscape.

Transport remains a significant contributor to carbon emissions, making the shift towards cleaner solutions a global priority.

Consequently, research and innovative investments have surged, fuelling the development of prototypes, proof-of-concept models, and minimum viable products that revolutionise port operations, alternative fuels for seaports and airports, pollution response mechanisms, and sustainable transport alternatives.

Malta is no exception to this transformation. The island is emerging as a key player in leveraging innovative technologies to drive sustainable transport solutions.

A new campaign by Transport Malta seeks to engage professionals leading this entrepreneurial metamorphosis, highlighting their journeys, challenges, and successes.

These individuals are pioneering groundbreaking solutions that make transport in Malta more sustainable. Their stories underscore exceptional talent and a commitment to the future of transportation.

#### **ROMINA VASSALLO**

##### **Passion as a Catalyst for Innovation**

"Innovation begins with passion. When channelled by the right partnerships, it becomes a force that reshapes the future of sustainability in transport."

Passion is often the driving force behind innovation, and Romina Vassallo's story exemplifies how entrepreneurial partnerships can transform passion into tangible advancements in transport. By fostering collaborations and adopting a forward-thinking approach, Ms Vassallo believes the transport industry can embrace cleaner, smarter, and more efficient practices.

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#### **PROF. TONIO SANT**

##### **Decarbonisation as a Necessity, Not an Option**

"The future of maritime is green. Renewable energy is the way forward."

The maritime sector stands at a crossroads where decarbonisation is no longer an option but an imperative.

Professor Tonio Sant advocates for the integration of renewable energy sources in maritime operations, underscoring their crucial role in cutting emissions and promoting sustainable alternatives.

His ideas are instrumental in steering the transport industry towards a greener and more responsible future.

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#### **NICKY BORG**

##### **Smart Technology Reshaping Port Operations**

"A port's size doesn't define its potential. Technology does."

Ports, irrespective of their size, are undergoing a digital transformation. Nicky Borg explores how tailored technological solutions can enhance efficiency, sustainability, and resilience in port operations.

Groundbreaking breathalyser techniques demonstrate how advanced technology can optimise logistics, improve fuel efficiency, and modernise port activities.

#### **PATRIZIA PATTI**

##### **Sustainability as a Shared Responsibility**

"Sustainability is the anchor of future maritime operations."

Sustainability is not just a goal - it is a collective responsibility. Patrizia Patti's perspective highlights the crucial roles that policymakers, seafarers, and industry leaders must play in shaping the future of maritime transport.

She argues that sustainable solutions are the foundation for long-term success and operational resilience, ensuring the protection of marine ecosystems.

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#### **STEVE ZERAFA**

##### **Cross-Industry Collaboration in Transport Innovation**

"When aviation technology meets maritime, the future of transport has no limits."

Innovation transcends boundaries, and Steve Zerafa emphasises the importance of cross-industry collaboration. His vision explores how aviation technologies can be integrated with maritime operations, opening new avenues for the transport industry.

The synergy between these sectors has the potential to unlock unprecedented advancements and redefine transport solutions.

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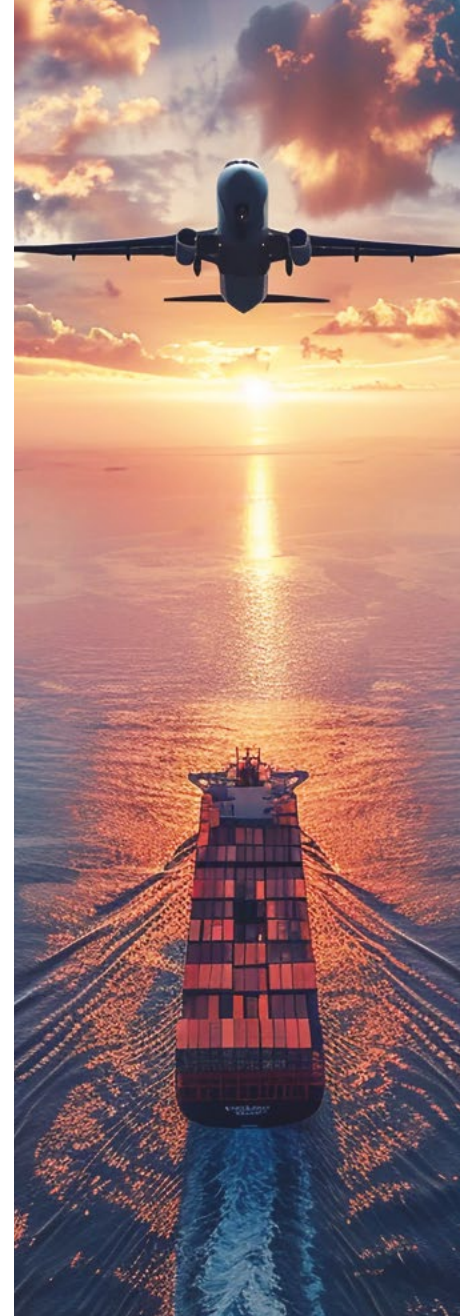
#### **JOE BARTOLO**

##### **Building a Thriving Entrepreneurial Ecosystem**

"A strong entrepreneurial ecosystem pushes forward transport innovation."

Great ideas do not thrive in isolation. Joe Bartolo stresses the need for a robust entrepreneurial ecosystem where innovators, mentors, and inventors can collaborate and transform ideas into viable businesses.

By fostering a culture of innovation, he believes transport technology can evolve at an accelerated pace, ensuring a more efficient and sustainable industry.



##### **Malta at the Forefront of Transport Transformation**

Malta is proving to be an attractive hub for transport innovation. From pioneering green maritime solutions to enhancing port efficiency and fostering industry-wide collaboration, Malta's transport sector is undergoing a transformative shift.

As the world moves towards a greener future, the Maltese transport industry is embracing cutting-edge innovations that not only address pressing environmental concerns but also set new benchmarks for efficiency and sustainability.

The individuals leading this change demonstrate that with passion, collaboration, and forward-thinking strategies, transport can become a catalyst for a cleaner, more innovative future.

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You can find the full interviews here:  
<https://futuremobility.gov.mt/b2b-campaigns>.



# THE MALTA CHAMBER'S COMMUNICATION WINS

**Alvin Adams, founder of Adams and Company, states, "Public relations are essential in today's instant communication era." Effective communication is crucial for The Malta Chamber.**

Our team - Mel Aquilina, Melanie Cuzzoni, and Justine Cuschieri - has worked hard this past year to enhance our outreach and engagement. Their efforts have strengthened our presence across various platforms, increasing our influence and credibility.

Here are some milestones we have achieved.

## **Expanding Social Media Reach**

Social media continues to be a powerful, cost-effective tool for reaching a broad audience.

Over the past two years, our LinkedIn page has doubled in followers, now boasting 16,000, while our Facebook page has grown by over 2,000 followers, reaching the same milestone. Our Instagram presence has also expanded, particularly among users under 35, broadening our demographic reach.

With an average of 80 posts per month, our content strategy has been strong and consistent. These posts reach approximately 173,000 users on Facebook and 125,000 on LinkedIn, keeping our audience engaged and informed.

Clearly, social media plays a crucial role in our communication strategy, providing a direct and effective means of interaction.

## **A Dynamic and User-Friendly Website**

A significant achievement over the past year has been the continued success of our revamped website. With over 50,000 visits per month, our platform serves as a vital resource for members, offering access to event details, policy documents, and engaging member-generated content.

The site's improved user-friendliness, dynamic features, and intuitive navigation have further enhanced its value, ensuring seamless accessibility for all visitors.

## **Launching The Malta Chamber Podcast**

Recognising the importance of diverse communication channels, The Malta Chamber launched its own podcast a year ago. With over 200 listeners per episode and more than 25 topics covered, these podcasts provide valuable insights and discussions.

Available on our website, Spotify, and YouTube, they offer an accessible platform for members to stay informed and engaged in key business conversations.

## **Publications: Informing and Educating**

Our commitment to delivering valuable content extends to our publications. Every two months,

we publish the Commercial Courier, keeping members informed on key economic and business developments. A special edition last year commemorated 20 years since Malta's accession to the EU.

Additionally, The Economic Vision and the Annual Report remain key communication platforms, serving as internal reports and national references. These publications are also distributed in embassies in Malta and Maltese embassies abroad, further extending our reach.

## **Strengthening Media Relations**

Maintaining strong relationships with local media has been a priority. Over the past year, we issued more than 70 press releases, nearly all of which have been covered by leading news platforms.

In addition, we have developed a steady stream of opinion pieces and joint articles, reinforcing The Malta Chamber's role as a thought leader in business and policy discussions.

*"A significant achievement over the past year has been the continued success of our revamped website. With over 50,000 visits per month, our platform serves as a vital resource for members, offering access to event details, policy documents, and engaging member-generated content."*

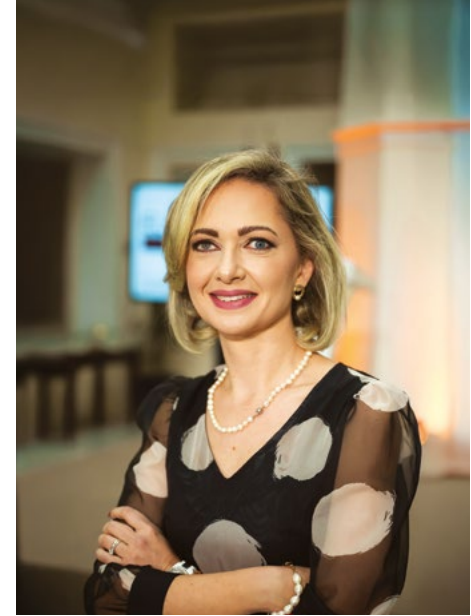
## **Television Presence: L-Intrapriza**

A standout initiative was the launch of L-Intrapriza, a television programme that aired from November 2023 to June 2024. Produced in collaboration with Malta Enterprise, the 15-minute programme aired on TVM+ every Sunday, with a repeat on TVM every Tuesday. Intrapriza provided excellent exposure for our members, and we plan to continue it in the next TV season.

Beyond this initiative, The Malta Chamber's President, CEO, Council members, and staff have actively participated in TV discussions and conferences, ensuring that our national brand remains prominent.

## **Supporting Women Entrepreneurs**

A significant milestone last year was the fourth iteration of the Academy for Women Entrepreneurs (AWE) programme, launched in partnership with the U.S. Embassy in Malta. This initiative wel-



## **Rachel Bondi Attard,**

*Head of Media and Communication Strategist, The Malta Chamber of Commerce, Enterprise and Industry*

comed over 25 inspiring women selected for the U.S. Department of State's 2024 AWE programme.

Since 2022, the AWE programme has provided over 120 women entrepreneurs in Malta with the essential knowledge, networks, and resources needed to grow their businesses. Graduates of this programme also had the opportunity to pitch their business strategies for potential seed funding, further empowering their ventures.

## **Engaging Members Through Events**

Engagement with our members remains a top priority. Since March 2024, we have organised over 50 events, including conferences, information sessions, and webinars.

Among these, two major networking events stood out. Last summer, we hosted an event at the historical fortress of St Elmo, which welcomed over 700 attendees, including the President of Malta, Dr. Myriam Spiteri Debono, Prime Minister Robert Abela, Opposition Leader Dr. Bernard Grech, as well as various Ministers and Shadow Ministers.

The second major event, the President's Christmas Reception, was equally successful, with over 700 attendees. Both events were made possible with the invaluable support of our sponsors.

## **Looking Ahead**

Through teamwork, persistence, and innovation, The Malta Chamber has strengthened its role as the national voice of ethical businesses. Over the past year, our efforts in communication and PR have expanded our reach, reinforced our influence, and enhanced engagement with our members and stakeholders.

As we move forward, we remain committed to building on these successes, ensuring that The Malta Chamber continues to be a leader in business advocacy and communication.

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# BANK OF VALLETTA

**Bank of Valletta and The Malta Chamber share a longstanding partnership driven by a common goal – that of supporting economic growth, innovation, and business competitiveness in Malta.**

Jointly, BOV and The Malta Chamber organise initiatives that bring key stakeholders together to discuss important issues such as workforce preparedness, skills shortages, and the alignment of education with industry needs.

A key focus of this alliance is the promotion of Environmental, Social, and Governance (ESG) principles, helping local enterprises align with evolving sustainability standards. Through an understanding of the needs of SMEs and family businesses Bank of Valletta develops tailored financial solutions that enhance business growth and long-term stability. Through this collaboration, BOV works closely with The Malta Chamber to empower local businesses, foster entrepreneurship, and facilitate investment. This partnership plays a crucial role in shaping a resilient, sustainable and competitive business environment and a forward-looking economic landscape.



# EY MALTA

**EY Malta takes immense pride in its collaboration with The Malta Chamber, which has been a cornerstone of our commitment to fostering economic growth and innovation within the Maltese business community.**

This partnership has enabled us to engage with industry leaders, share insights, and contribute to shaping policies that drive sustainable development. Through various initiatives, seminars, and networking events, we have had the opportunity to support local businesses in navigating challenges and seizing new opportunities.

Our collaboration with The Malta Chamber has not only strengthened our presence in Malta but also reinforced our dedication to building a resilient and dynamic economy. We look forward to continuing this fruitful partnership and making a positive impact together.



**GOLD SPONSORS  
OF THE MALTA CHAMBER**

## HSBC MALTA

**HSBC Bank Malta p.l.c. and the Malta Chamber have a long-standing Gold partnership which we renewed this year for another three-year term.**

Through this partnership, HSBC Bank Malta and The Malta Chamber organise numerous events and webinars on an array of subjects which are of interest to the members as well as all businesses at large: international trade, professional standards and other insights.

HSBC Malta is proud to be able to support The Malta Chamber in its endeavour to support members navigate today's dynamic business environment and explore new opportunities designed to help Malta's economy grow and continue to prosper.



## PWC MALTA

**Our collaboration with The Malta Chamber ensures we constantly engage with key stakeholders, and we continue contributing to Malta's evolving business landscape.**

As a Gold Sponsor, we value The Malta Chamber's role in fostering meaningful discussions and advocating for policies that support sustainable growth.

Through this partnership, we share our expertise, provide insights and support initiatives that help businesses navigate challenges and seize new opportunities. By working together, we continue to drive innovation, strengthen the business community, and contribute to a resilient economy. We look forward to building on our collaboration with The Malta Chamber and supporting its mission to create a dynamic and forward-thinking business environment.



**GOLD SPONSORS  
OF THE MALTA CHAMBER**



# RSM MALTA

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**Ten years of Gold Sponsorship has provided the firm with opportunities to promote its business excellence, be in touch with innovation, and continual sustainable growth.**

Beyond sponsorship, RSM Malta has also had the opportunity to contribute to a number of The Malta Chamber's initiatives, including the Young Chamber Network (YCN). Imparting our business acumen with the YCN in knowledge-sharing sessions is an integral part of RSM's pillars, those of care, curiosity, collaborative and critical thinking. These characteristics are core to our culture and essential to successfully deliver the power of being understood. RSM Malta is pleased to form part of The Malta Chamber's initiative to assist young aspiring professionals to connect, learn and grow.

Apart from the YCN, RSM Malta participates within a number of key committees within The Malta Chamber's organs. Furthermore, the firm has continued to further strengthen its sponsorship through collaborations with the Malta Chamber, such as the Malta Labour Market Survey and industry discussions. Through this collaboration, we have worked alongside the Chamber to provide insights that benefit businesses. RSM Malta values this partnership and the opportunity to support the business community and intends to foster further strategic relationships with The Malta Chamber.



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FOR  
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# FCM BANK LTD

## ON A MISSION TO GUIDE CLIENTS' SUCCESS

**FCM Bank has established itself as a key player in Malta's financial sector, providing corporate banking services that emphasise adaptability, profitability, and a client-first approach. With a strong foundation in the Maltese market, the bank specialises in corporate financing, foreign exchange services, and tailored deposit solutions for both businesses and individuals.**

Since obtaining its Maltese banking license in 2010, FCM Bank has operated under the regulation of the Malta Financial Services Authority (MFSA) and the European Central Bank (ECB), ensuring compliance with the highest industry standards. As a participant in Malta's Depositor Compensation Scheme, the bank reinforces its commitment to security and reliability for its clients.

Corporate lending, particularly in real estate financing, forms the core of FCM Bank's business model. The bank's team of experts works closely with businesses to provide customised financial solutions, enabling growth and long-term success. By leveraging its extensive industry knowledge and the backing of a robust financial group, FCM Bank continues to expand its offerings while maintaining a high standard of service.

FCM Bank leverages its connection to a broader financial network, particularly in the Czech Republic, where several subsidiaries operate. This international expertise strengthens the bank's capacity to provide innovative, high-quality financial solutions, further solidifying its strong market position.

Under the guidance of CEO Miroslav Halička, FCM Bank has nurtured a culture of service excellence, focusing on the delivery of highly individualised financial solutions.

Miroslav's statement clearly highlights that the bank's primary goal is the success of its clients: "We offer professional services with a highly personalised approach and customised solutions, which we see as our key market advantage both now and in the future."

A key figure in the bank's corporate operations, Chief Corporate Officer Bonamy Mercieca, has played a pivotal role in enhancing customer relationship strategies and expanding business banking services.

Her leadership has contributed to the bank's continuous improvement in client satisfaction, with a focus on providing financial solutions that align with evolving business requirements.

"Over the past year, we have introduced strategic initiatives aimed at improving our services and strengthening client relationships. Our dedication to enhancing the customer experience remains a top priority," Bonamy explains.

FCM Bank provides a suite of financial solutions designed to support businesses of all sizes. Among its standout offerings is the Business Fixed-Term Deposit, which allows companies to grow their capital securely with competitive interest rates. Businesses looking for more liquidity can opt for the Business Savings Account, which offers both interest accrual and flexible access to funds.

By refining its product offerings, FCM Bank remains committed to meeting businesses' dynamic financial needs with tailored banking solutions. The team is actively working on expanding the bank's product range and enhancing digital banking capabilities, aligning with the latest industry advancements. These efforts are aimed at ensuring that clients receive best-in-class financial services while benefiting from seamless, technology-driven solutions.

Reflecting on the bank's future, CEO Miroslav Halička expresses confidence in its ability to navigate an evolving economic landscape:

"Our customer-centric approach, combined with a focus on fostering strong business relationships, ensures that we remain well-positioned to capitalize on new opportunities. We are dedicated to supporting sustainable growth for our clients and shareholders."

As FCM Bank strengthens its position in Malta's financial sector, businesses and individuals are encouraged to connect with its dedicated professionals. Whether seeking expert financial guidance or exploring banking opportunities, clients can expect tailored solutions and a commitment to excellence.

With a focus on trust, innovation, and customer-centric service, FCM Bank remains a reliable partner in navigating the evolving financial landscape.



**Bonamy Mercieca,**  
CCO, FCM Bank Ltd

*"Over the past year, we have introduced strategic initiatives aimed at improving our services and strengthening client relationships. Our dedication to enhancing the customer experience remains a top priority."*





## MAYPOLE

**At Maypole, we believe that the successful management of any commercial or industrial enterprise does not depend solely on its ability to compete, but also on its willingness and aptitude to cooperate meaningfully with other stakeholders.**

Bearing these principles in mind, on the 1st of November 2023, Maypole (Holdings) Limited formalised its collaboration with The Malta Chamber to support its efforts in promoting an optimal environment for the business community on the islands. Such an environment is essential for entrepreneurship to develop into successful enterprises thrive and prosper.

We are very happy with the outcome of our collaboration and are confident that this will hold true for the rest of its term. On behalf of all the Maypole Group, we would like to thank outgoing Chamber President Chris Vassallo Cesareo for his sterling work over the past years, and we look forward to working with the same enthusiasm and optimism in the coming months and years.



## AI GROUP

**AI Group's collaboration with The Malta Chamber redefines what it means to collaborate for the greater good**

By supporting The Malta Chamber, we are not just supporting Maltese businesses - we are inspiring a movement towards innovation, resilience, and sustainability. Our collaboration goes beyond sponsorship; it is a shared vision for transforming how businesses approach their environmental responsibilities.

This partnership reinforces The Malta Chamber's stance on environmental policies and business obligations, offering technical assistance backed by over 30 years of expertise within AI Group. Through The Malta Chamber's vast network, we empower Maltese businesses to lead the charge in creating a thriving, sustainable economy.

Together with The Malta Chamber, AI is building a community of changemakers - businesses that see sustainability not as an obligation but as an opportunity to innovate, grow, and leave a lasting legacy for future generations.



### SILVER SPONSORS OF THE MALTA CHAMBER

# MAPFRE

**We have joined The Malta Chamber of Commerce because we believe in its mission.**

Over the years, The Malta Chamber has built a solid reputation as an independent voice for the private sector. It provides us with an opportunity to contribute towards the growth of the private sector and the development of our local economy.

Through its organisational structures and cross sectoral members, The Malta Chamber is in a unique position to contribute towards local and European policy development thus ensuring the continued and future success of our country. Finally, we should also highlight the great networking opportunities offered by The Malta Chamber.



# BMIT

**BMIT Technologies is proud to partner with The Malta Chamber.**

This partnership and membership give us access to a wealth of knowledge, expertise, and a macro-level perspective on national opportunities and challenges. It also provides a valuable platform for sharing ideas and collaborating with other members, benefiting from cross-sectoral insights. As members of The Malta Chamber's technology committee, we also actively contribute to key issues such as digital transformation, compliance, regulation, and cybersecurity, ensuring we remain at the forefront of innovation.

As a publicly listed company, BMIT Technologies also draws significant value from this relationship, reinforcing stakeholder confidence and contributing to Malta's economic progress. Our Bronze Partnership further strengthens our presence in the local tech ecosystem and the broader business community, enabling us to share our expertise and help shape the national business environment.



**BRONZE SPONSORS  
OF THE MALTA CHAMBER**



## EPIC

**Epic's collaboration with The Malta Chamber reflects our commitment to fostering a strong, competitive business environment.**

As a leading electronic communications provider in Malta serving consumers and businesses alike, we recognize the value of engaging with a network that champions the interests of the private sector. Our corporate sponsorship and membership enable us to contribute to policy discussions, ensuring that both our company's and the industry's perspectives are heard on key economic and regulatory matters.

The Malta Chamber's advocacy for a favourable business climate, both nationally and within the EU, aligns with our goal of supporting sustainable growth and innovation. Through its well-resourced policy structures, The Malta Chamber provides valuable insights into developments that may impact our sector. Furthermore, The Malta Chamber's extensive local and international network offers us opportunities to connect, collaborate, and drive industry-wide progress. We are proud to support and be part of this influential platform for business advancement.



## BNF BANK P.L.C.

**BNF Bank plc supports The Malta Chamber of Commerce, Enterprise and Industry's through its Bronze Collaboration Agreement, focusing mostly on the Chamber's Entrepreneurship and Family Business Committee.**

We seek to collaborate in order to enhance the business landscape for family enterprises in Malta by fostering robust policy discussions and providing essential resources through workshops and seminars. Furthermore, we also seek to support Trade missions from overseas visiting The Malta Chamber and looking to set-up businesses in Malta.

At BNF we believe that the role of The Malta Chamber aligns perfectly with our role in the business community and the Maltese society in general. We understand the efforts being put by the chamber to influence decision makers, through the support and bringing together of various members and stakeholders. We therefore seek to combine forces where possible to support the development and prosperity of Maltese business, their families and their employees. This collaboration means that we can demonstrate all our core values of Empathy, Ambition and Responsibility in collaboration with the most diverse representative of the business community.



## BRONZE SPONSORS OF THE MALTA CHAMBER

# CAMILLERI PREZIOSI ADVOCATES

**The Malta Chamber has undeniably established itself as the leading representative body for businesses across various sectors, playing a pivotal role in shaping the local business landscape.**

For this reason, Camilleri Preziosi is proud to have recently formed a partnership with The Malta Chamber focused on Governance, Risk, and Compliance (GRC) matters. As a law firm dedicated to supporting the business community, this collaboration underscores the firm's commitment to helping local businesses navigate the increasingly complex regulatory environment while promoting adherence to best practices in these critical areas.

Through a series of initiatives planned for the coming months, Camilleri Preziosi aims to contribute to ongoing discussions that will shape the future of GRC practices and help equip The Malta Chamber's members with the knowledge and tools needed to implement best practices in an ever-evolving and highly regulated business environment.



**CAMILLERI PREZIOSI**  
A D V O C A T E S

# SULLIVAN SHIPPING

**In March 2024, Sullivan Shipping Agencies Ltd entered into a Bronze Collaboration Agreement with The Malta Chamber, marking a significant milestone in enhancing Malta's commercial landscape.**

This partnership underscores our commitment to fostering business growth, innovation, and sustainable economic development. As a leading entity in Malta's maritime industry, Sullivan Shipping recognises the vital role of shipping in the island's ecosystem. We are dedicated to supporting local businesses that depend on our comprehensive logistics services. This collaboration aligns with our Environmental, Social, and Governance (ESG) objectives, emphasising our dedication to ethical practices and environmental sustainability.

Chris Sullivan, CEO of Sullivan Shipping, commented that this partnership reinforces the company's commitment to Malta's business community, ensuring continued support for local enterprises. He highlighted that working closely with The Malta Chamber will help strengthen industry connections, drive innovation, and contribute to the island's economic prosperity. This collaboration reflects shared values of excellence, sustainability, and commitment to business growth.



**BRONZE SPONSORS  
OF THE MALTA CHAMBER**



## M.DEMAJO GROUP

**The M. Demajo Group's collaboration with The Malta Chamber has been instrumental in driving forward our shared vision of fostering economic growth and innovation within the Maltese business community**

Over the years, The Malta Chamber has provided us with invaluable networking opportunities, insightful industry knowledge, and a platform to voice our perspectives on key economic issues.

This partnership has not only enhanced our business operations but also allowed us to contribute meaningfully to the broader economic landscape of Malta. As we reflect on President Chris Vassallo Cesareo's significant term, we are grateful for the unwavering support and collaborative spirit that The Malta Chamber has consistently demonstrated. We look forward to continuing this fruitful partnership and working together to achieve even greater milestones in the future.



## MALTA MOTORWAYS OF THE SEA

**The Grimaldi family has a long-standing relationship with The Malta Chamber.**

Malta Motorways of the Sea (MMOS), which forms part of the Grimaldi Group of Naples, has been a Bronze Partner since its inception, as it has always felt the need to support and sponsor The Malta Chamber. Being a Bronze Partner means that MMOS is closer to the local industries that make use of its shipping services, via the various invitations to the relevant conferences and events that are held.

MMOS enjoys good insight and is kept updated with the current developments and constant changes with the local industries. MMOS also benefits when dealing with The Malta Chamber's top management.



### BRONZE SPONSORS OF THE MALTA CHAMBER

# CREDIT INFO

**As a member of The Malta Chamber for over 10 years, we have always found a solid and supportive organisation in providing access to a wide range of resources, networking opportunities and support services that helped us grow and succeed.**

In these last three years we have solidified our relationship through the Bronze Collaboration Alliance agreement, in which we have worked hand-in-hand to develop and promote key areas and core principles in the promotion of good governance at all levels.

Throughout these years we have always found The Malta Chamber as the organisation that constantly voices shared concerns on issues affecting the Maltese economy and businesses, while emphasising the importance of holding the balance between economic and social goals, and between individual and communal goals.



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IELTS results are recognised and well-trusted around the world, opening doors to study, live and work abroad. IELTS is the gold standard for English language testing.

Whether one is aiming for education, work, or migration, it's designed to help you achieve your goals with confidence. IELTS is the key to unlocking doors worldwide, as the only English test accepted by all four major immigration authorities - Australia, Canada, New Zealand, and the United Kingdom. Since it is trusted by thousands of organisations globally, IELTS opens the way to endless possibilities.

During 2024, The Malta Chamber conducted 19 IELTS paper-based sessions with a total number of 1088 test takers. We also had 12 IELTS UKVI paper-based sessions, numbering to a total of 85 test takers; another 16 test takers also sat for IELTS Life Skills.

Looking into modernising the IELTS Department and keeping in line with today's demands, The Malta Chamber embarked on introducing IELTS on computer.

After pinpointing a specific room within building that ticked all requirements, an efficient and

modern computer lab was set up. Soon after, a few online training sessions were required for IELTS staff members involved in the delivery of the test. The Malta Chamber launched the test with running two sessions last October. In November and December 2024, another three sessions followed attracting a total of 63 test takers.

Whether one choose to sit IELTS on paper or on computer the test format does not change; however, there are some advantages for opting to choose IELTS on computer. These include more available test dates, faster results, and helpful features, like highlighting text, making notes and using the automatic word count feature. It also gives the test taker the opportunity to sit for IELTS One Skill Retake, which was also introduced last October.

The next step forward in 2025 is the introduction of video call speaking, this gives the IELTS department more flexibility with examiner's availabilities. Also, we aim to increase the number of test takers sitting the test, given the fact that more flexibility in test dates are available, and the ability of computer delivered tests with faster results.



**Elena Scicluna,**  
Manager, IELTS Centre, The Malta Chamber  
of Commerce, Enterprise and Industry

*"During 2024, The Malta Chamber conducted 19 IELTS paper-based sessions with a total number of 1088 test takers. We also had 12 IELTS UKVI paper-based sessions, numbering to a total of 85 test takers; another 16 test takers also sat for IELTS Life Skills."*



# Connecting MALTA to the world



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# A CALL FOR PARLIAMENTARY REFORM

## STRENGTHENING PARLIAMENT & INCREASING PUBLIC TRUST

**“In every thriving democracy, the principles of accountability and transparency serve as the cornerstones of good governance,” said the President of The Malta Chamber of Commerce, Enterprise and Industry, Chris Vassallo Cesareo.**

This was stated during the launch of two publications authored by David Spiteri Gingell titled ‘A Modern Framework for Members of Parliament for 2025 and Beyond’, which addresses the size of Parliament and ‘A New Approach To Malta’s Elections’ – a fairer remuneration to MPs.

The Malta Chamber President highlighted that, “At the heart of Malta’s democratic system are the Members of Parliament (MP) – elected representatives who embody the voices, concerns, and aspirations of their constituents. MPs play a pivotal role, serving as guardians of the public good through their diligence, independence, and unwavering commitment.”

During the press conference, Head of Policy at The Malta Chamber, Kevin Mizzi, delivered a presentation explaining the recommendations of these two reports.

He emphasised that these proposals are not standalone solutions but must be part of a broader comprehensive reform – one that recognises the importance of tackling both institutional weaknesses and the cultural challenges that perpetuate unethical behaviour and disengagement.

The following are the recommendations that came out from the two policy documents.

### A Modern Framework for Members of Parliament for 2025 and Beyond

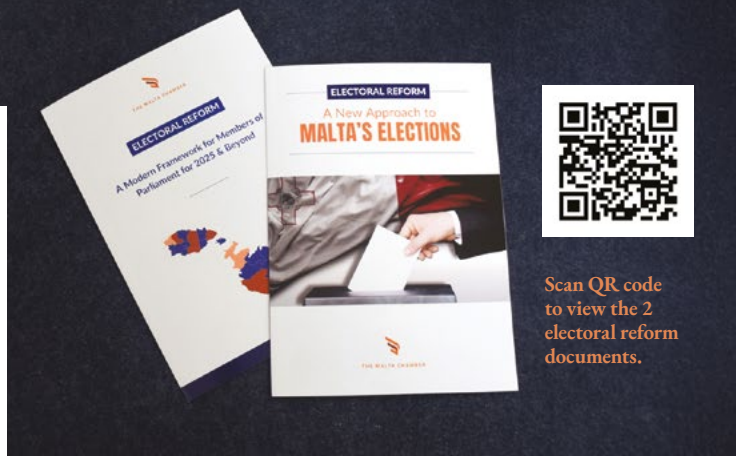
- System – retain single transferable vote with caveats addressing flaws.
- MPs – 45 MPs (instead of the current 79).
- Districts – 5 Districts (9 MPs from each) instead of the current 13 districts.
- Third Party Threshold – 5% national threshold for party to be represented in Parliament instead of a minimum of 16.7% votes in 1 of 13 districts.
- Remove Co-option – By-election only in case of vacancies. In the case of no further candidates remaining on party district list to fill the immediate vacancy from district, the best runner up from party list irrespective of district contested would be elected.

- Technical Cabinet Member – (a) The maximum threshold of 45 (MPs) would not be surpassed. (b) Capped at a maximum of 1 unelected technical minister for every six seats won by the party in government. (c) Would replace Government MPs with lowest number of votes. (d) Government should respect role of backbench MPs when appointing Cabinet, whose size remains a PM prerogative. (e) The principle would be proportionally provided also to the Opposition.
- Gender Mechanism & Donkey Vote – Replace gender mechanism by placing under-represented gender at top of ballot vote, hence addressing Donkey Vote.
- Appointment of Party Leaders not in HoR – Appointment of party leaders from outside parliament with next lowest voted MP conceding seat.

*“At the heart of Malta’s democratic system are the Members of Parliament (MP) – elected representatives who embody the voices, concerns, and aspirations of their constituents. MPs play a pivotal role, serving as guardians of the public good through their diligence, independence, and unwavering commitment.”*

### A New Approach to Malta’s Elections

- Employment – Full time MPs vs part-time.
- Remuneration – Remuneration system proposed: (a) Basic pay – pegged to DG salary / Scale 3 – €42,582.00. (b) Designated Holder Allowance – % increase calculated on average of the median quartile of the basic salary of CEOs in the private sector (2024) which is €126,557.00.



- Prime Minister – 90% (+ €71,319) = €113,901.00
- Minister & Opposition leader – 75% (+ €52,336) = €94,918.00
- Parliamentary Secretary – 65% (+ €39,680) = €82,262.00
- Member of Parliament – basic salary only = €42,582.00
- Additional benefits – (a) Provide additional benefit to political office holders –communications facility & non-taxable grants for lease of constituency office (not party clubs). (b) MPs supported by Research Assistant and engagement of 20 hours secretarial support.
- House Parliamentary Research Service – House Parliamentary Research Service with pool of research assistants for MPs.
- Commission appointed by the President of the Republic – Establish a Commission appointed by PoR to review conditions at the beginning of each legislative term.
- Return to Government Grade – Former government employees may relinquish position with substantive government grade after termination.
- State Pension – Same as Social Security Act (additional income under Service Pension) plus transition process where part of pension income is based on previous entitlement conditions and part calculated on ‘Maximum Pension income post-reform’; with new MPs calculated on Maximum Pension income only.
- Public Disclosure – Lump-sum compensation, revolving door (with clearance by Commissioner for Standards) and Transition Allowance package all published for public scrutiny and proportionate to tenure.

These two policy documents, build upon two previous Chamber documents: ‘A Manifesto for Good Governance’ (2020) and The Malta Chamber’s 2022 policy document, ‘A Strong Transparency, Accountability, and Ethical Governance Framework for Members of Parliament’.

It highlights the necessity for reforms that ensure fair remuneration while maintaining public trust. The document emphasises that reforms to parliamentary conditions should be supported by measures to improve political governance.





# THE MALTA CHAMBER'S YEAR IN PICTURES



26 | 03 | 2024

**E.YOU CONNECTING YOU WITH EUROPE**

A series of debates leading up to the MEP Elections



28 | 03 | 2024

**THE MALTA CHAMBER AND BOV**

Renewal of Gold Sponsorship agreement



29 | 05 | 2024

**TRADE UNITY**

Malta and Germany, Linked for Success



01 | 07 | 2024

**MOU SIGNING**

The Malta Chamber and Athens Chamber of Commerce and Industry



09 | 07 | 2024

**DOING BUSINESS WITH TURKIYE**





**17 | 07 | 2024**  
**DIPLOMATIC NETWORKING EVENT**



**26 | 08 | 2024**  
**THE MALTA CHAMBER'S PRE-BUDGET DOCUMENT**  
Launch of 2025 proposals



**09 | 09 | 2024**  
**THE MALTA CHAMBER**  
to the Prime Minister and the Leader of the Opposition



**18 | 09 | 2024**  
**KEEPING UP WITH THE PACE OF CHANGE**  
Event held in collaboration with Epic



**07 | 10 | 2024**  
**BRIDGING MARKETS MALTA-GERMANY BUSINESS**  
Symposium



**07 | 10 | 2024**  
**BRIDGING MARKETS MALTA-GERMANY BUSINESS**  
Symposium



**05 | 11 | 2024**  
**IRELAND AND MALTA**  
Bridging Digital Economies for Future Growth



**25 | 10 | 2024**  
**PATHWAYS TO BELONGING**  
Speeches held as part of the GIVE project



**05 | 11 | 2024**  
**IRELAND AND MALTA**  
Bridging Digital Economies for Future Growth



**19 | 11 | 2024**  
**BUSINESS EMPOWERMENT**  
An event held in collaboration with MBR as part of Malta SME Week





**06 | 12 | 2024**  
**THE MALTA CHAMBER PRESIDENT'S RECEPTION**



**03 | 12 | 2024**  
**THE MALTA CHAMBER AND PWC MALTA**  
Renewal of Gold Sponsorship agreement



**06 | 12 | 2024**  
**THE MALTA CHAMBER PRESIDENT'S RECEPTION**



**14 | 01 | 2025**  
**THE MALTA CHAMBER AND M.DEMAJO GROUP**  
Signing the Bronze Collaboration agreement



**20 | 01 | 2025**  
**CHARTING A SUSTAINABLE COURSE**  
Symposium on Decarbonising the Marine Sector



**30 | 01 | 2025**  
**REFORM DOCUMENTS LAUNCH**  
The Malta Chamber launches two Electoral Reform documents



**30 | 01 | 2025**  
**REFORM DOCUMENTS LAUNCH**  
The Malta Chamber launches two Electoral Reform documents



**30 | 01 | 2025**  
**REFORM DOCUMENTS LAUNCH**  
The Malta Chamber launches two Electoral Reform documents



**31 | 01 | 2025**  
**"DIAGNOSING THE MALTESE ECONOMY" CONFERENCE**  
Hosted by The Malta Chamber and Bank of Valletta



**25 | 02 | 2025**  
**STRATEGIES FOR NEXT-LEVEL GROWTH & LEADERSHIP**  
Workshops organised by YCN and PwC Malta

# THE MALTA CHAMBER'S ENGAGEMENT IN EU-FUNDED PROJECTS DRIVING INNOVATION, SUSTAINABILITY & COLLABORATION

Throughout the year, the European Commission issues numerous calls for proposals for projects that align with the Union's policies and strategic priorities. These priorities include research and innovation, digitalisation, sustainability, infrastructure, education and training, and competitiveness.

To achieve this objective, the Commission has specific programmes with co-financing rates ranging from 60% to 100% to support such initiatives. Some of the most notable programmes include Horizon Europe, Erasmus+, the Single Market Programme, and the Digital Europe Programme.

To access these funds, interested consortia, typically composed of partners from various countries, must draft a project proposal that aligns with the call's objective.

This process involves extensive discussions, during which the partners must reach an agreement on the common goal, planned tasks, and project targets. These calls are highly competitive, and it is not uncommon for project proposals that score over 75% to fail to receive funding, as the available funds may have already been fully allocated.

In 2024, The Malta Chamber completed several projects and is currently engaged in various other EU co-funded projects related to the green transition, artificial intelligence, and ecosystems, amongst other fields.

These include:

- **TransFormWork 2** – Together with various social partners from seven different EU member states, this project aims to address and promote human-in-command principles through the use of AI in workplaces across Europe. It gives us the opportunity to present local case studies and learn from the experiences of other countries. Undoubtedly, the knowledge acquired also helps us in The Malta Chamber's recommendations during policy reviews and discussions with stakeholders.
- **Improving employee involvement in undertakings in anticipation and management of change driven by green transition (GTA)** - This project offers us the opportunity to engage with workers' representatives and examine challenges associated with the Green Transition. Thanks to this initiative, staff from The Malta Chamber were able to attend meetings regarding the

impact of the Green Transition on the existing workforce. Through our involvement, we ensured that employers' viewpoints are taken into account in the planned capacity-building activities aimed at employee representatives.

- **EXCEL4MED** - As part of this project, aside from testing new technologies, the partners aim to strengthen the innovation ecosystems related to the production of nutritious food products through a series of living labs. Through our engagement, we discussed how the ecosystem can be enhanced to facilitate the commercialisation of innovative technologies in the market.
- **Malta Enterprise Europe Network (EEN)** - Through our involvement in this network, The Malta Chamber can provide an improved service regarding sustainability and internationalisation. Our participation allows us to explore collaboration with 450 partner organisations to achieve our common goal of supporting SMEs.

- **Business and Consumer Surveys** - The Malta Chamber conducts local Business and Consumer Surveys across construction, industry, retail trade, and services, similar to those carried out in other EU countries. These surveys facilitate comparisons of business cycles among various nations and have become vital tools for monitoring the development of the EU and euro area economies, while also tracking progress in candidate countries.

The Malta Chamber continues its efforts to join additional consortia working on project applications aligned with our objectives. Some of the project proposals recently submitted focus on innovation, collaboration between academia and enterprise, sustainability, the blue economy, and digitalisation.

While most of the adjudication process is yet to be completed, we are pleased that the application for the new EEN project, scheduled to commence in July 2025, has been approved.



**Fabio Bajada,**  
Projects Coordinator, The Malta Chamber  
of Commerce, Enterprise and Industry

*"In 2024, The Malta Chamber completed several projects and is currently engaged in various other EU co-funded projects related to the green transition, artificial intelligence, and ecosystems, amongst other fields."*





THE MALTA CHAMBER

THE IMPACT OF  
**IBM TECHNOLOGY**  
IN BUSINESS TRANSFORMATION

WHEN

10 APRIL 2025  
08:30 Onwards

WHERE

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# THE MALTA CHAMBER STRENGTHENS INTERNATIONAL BUSINESS RELATIONS

**The Malta Chamber has intensified its international outreach, reinforcing strong ties with foreign counterparts and cultivating consolidated relations with the diplomatic community in Malta and Malta's Embassies abroad.**

This strategic focus on international engagement is designed to address the visions and challenges of our members, ensuring that they are well-positioned to seize emerging business opportunities worldwide.

As part of its commitment to fostering global business connections, The Malta Chamber has been actively organising 'Doing Business' events, trade missions, and high-level visits with countries of interest.

These initiatives extend beyond the European Union, reaching further afield, as we firmly believe that the Maltese business community should have no limitations when it comes to expanding into international markets.

However, achieving successful internationalisation requires proper guidance, insights, and market intelligence—a role that The Malta Chamber is prepared to fulfil through its expertise and dedicated support.

Geopolitical developments can significantly impact global business dynamics, influencing trade policies, supply chains, and investment opportunities. Shifts in international relations, economic sanctions, and regulatory changes can create both risks and opportunities for businesses.

In this evolving landscape, The Malta Chamber stands as an ideal partner to provide the necessary guidance, ensuring that Maltese businesses navigate these complexities effectively.

Through our strategic insights, diplomatic connections, and robust support structures, we help members mitigate risks, adapt to changing conditions, and capitalise on new market openings.

To further support our members, we leverage our country-specific Business Councils, which serve as an effective tool for addressing sector-specific interests. These councils facilitate direct engagement

with relevant stakeholders, providing a structured platform for discussion and collaboration.

Additionally, The Malta Chamber is an integral part of the Enterprise Europe Network a key European initiative aimed at supporting small and medium-sized enterprises in their internationalisation journey.

Through the EEN, our members can access a wealth of resources, including market research, funding opportunities, and tailored match-making services that connect businesses with potential partners across Europe and beyond. I encourage members to explore and maximise the full potential of this network as they pursue new business frontiers.

As we continue to build international connections, The Malta Chamber remains committed to providing our members with unparalleled opportunities for growth and success.

Our mission is to support businesses in navigating the complexities of global markets by offering the necessary expertise, networking opportunities, and strategic insights.

Finally, I would like to extend my sincere gratitude to our members for their continued support and trust.

Your success, both locally and abroad, remains at the heart of our mission and we will continue working to safeguard and champion the interests of Malta's business community on the international stage.



**Helga Mizzi,**  
International Relations Advisor,  
The Malta Chamber of Commerce,  
Enterprise and Industry

*"As we continue to build international connections, The Malta Chamber remains committed to providing our members with unparalleled opportunities for growth and success."*



# THE MALTA CHAMBER'S STAFF MEMBERS



**Dr Marthese Portelli**  
CEO



**Kevin Mizzi**  
Head of  
Policy Development



**Rachel Bondi Attard**  
Head of Media and  
Communications Strategist



**Helga Mizzi**  
International Relations  
Advisor



**Stefan Bajada**  
Manager of  
Membership



**Fabio Bajada**  
Policy and Projects  
Coordinator



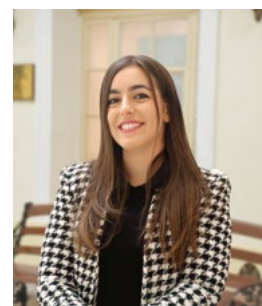
**Johanna Calleja**  
Manager of Statutory  
Affairs and Facilities



**Julia Aquilina**  
Executive Policy



**Alistair Grima**  
Policy Executive  
Sustainability



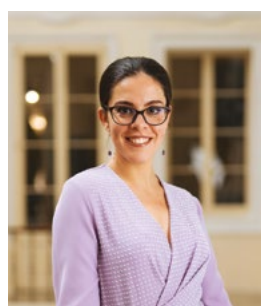
**Anthea Aquilina**  
Executive Policy



**Michela Migneco**  
Executive Policy



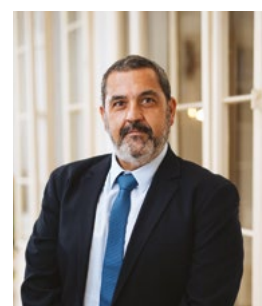
**Mel Aquilina**  
Executive Marketing  
and Communications



**Melanie Cuzzoni**  
Executive  
External Relations



**Elena Scicluna**  
Manager of  
IELTS Centre



**Anthony Tanti**  
Examinations  
Administrator



**Bernice Chircop**  
Executive  
Accounts



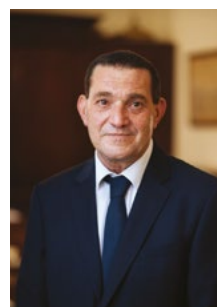
**Roberta Pisani**  
Membership  
Administrator



**Cheryl Spiteri**  
Front Office  
and Support



**Justine Cuschieri**  
Support Executive



**Charles Maione**  
Facilities  
and Maintenance



**Karl Agius**  
Support Staff

# PRESERVING HERITAGE, EMBRACING MODERNITY

## THE MALTA CHAMBER'S RESTORATION & ARCHIVAL INITIATIVES

**The Malta Chamber is very conscious of its responsibility to preserve the Exchange Building, while 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 two years, a number of projects have been undertaken aimed at making sure the building is maintained to the highest possible standard.

A 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 were in serious need of restoration. Two conservation companies (Prevarti and Recoop) were identified to carry out the restoration. Several paintings have been restored and returned while others will be restored in the coming months. 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 Chamber's corporate colours. It hangs with paintings given to the 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 kitchen was gutted, new plumbing, electricity, tiling, cupboard and appliances including a catering oven were installed.

### Archives

The archival records held by The Malta Chamber are one of the most important depositories of material related to Malta's economic and commercial history. The Malta Chamber's deep roots coupled with its extensive presence throughout Malta's commercial landscape have produced a remarkable record of key events and historical processes.

The archives are of interest to anyone studying any topic related to economy, commerce, trade, insurance, banking, import and exports, shipping, and more. It is not surprising that multiple publications and dissertations have made use of this material.

The archive contains several collections ranging from minutes to correspondences, published material, insurance policies, photos, and more. The records are mostly clearly labelled, and it is evident that some effort to categorise and archive documents has been made in the past.

The records were largely in good condition, with some needing attention or at the beginning of a more advanced stage of decomposition. There are also records that were infested with booklice/silverfish which needed urgent attention.

Despite most documents being labelled, there was no index or register to keep track of the collection (including artefacts). This is critical for anyone conducting research in the archive. Owing to the understandable limitations of space, some documents were improperly stored causing bent paper and unnecessary pressure on bound volumes.

Another important project that started in 2024, was the Archives project. Nikolai Debono, a historian and archivist was commissioned to organise the archive, ensuring all documents are stored systematically. He has created an index and catalogue to keep track of the collection. He also identified collections outside of the archive such as documents stored in other locations and photo albums.

The need to upgrade the archives became clear once the process began. The contents were treated for infestation, old wooden shelving was replaced with new metal shelves, and the rooms were painted. Additionally, materials were acquired to stabilise key documents and artifacts.

Going forward Nikolai will be establishing an archival and collections policy outlining the scope and value of the archive and future conservation guidelines with reference to the collection of currently generated material and future accessions. He will be creating an active archiving system for information generated today as well as an extensive digitalisation of selected collections.



**Johanna Calleja,**  
Manager Statutory Affairs and Facilities,  
The Malta Chamber of Commerce,  
Enterprise and Industry

*"The Malta Chamber's deep roots coupled with its extensive presence throughout Malta's commercial landscape have produced a remarkable record of key events and historical processes."*





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# BUILDING THE BUSINESS LEADERS OF TOMORROW

## IMPACTFUL EVENTS AT THE YOUNG CHAMBER NETWORK

As Chair of the Young Chamber Network (YCN) within the Malta Chamber of Commerce, I am proud to reflect on a year filled with dynamic events, meaningful connections, and inspiring learning experiences.

YCN is dedicated to professionals under 40 within the Malta Chamber, equipping the next generation of business leaders with the skills, networks, and opportunities needed to thrive.

Our focus is threefold: networking, education, and mentorship - the essential pillars for entrepreneurial success. This year, we curated a series of events designed to foster collaboration, stimulate thought-provoking discussions, and provide hands-on learning experiences.

### Highlights from the Year

- **SHE Event** – An empowering event celebrating leadership, innovation, and the contributions of women in business.
- **Hike Event** – A unique networking experience blending casual conversation with the benefits of outdoor activity.
- **Summer Event at Meridiana Wine Estate** – A standout event where professionals gathered in a relaxed setting, fostering meaningful connections over fine wine and engaging conversations.
- **RSM Series on Entrepreneurship** – A fully-booked workshop-style series, held at both the Malta Chamber and Invent 3D, where RSM representatives guided small groups of entrepreneurs through thought-provoking exercises designed to enhance business acumen and strategic thinking.
- **PWC Business Growth Event** – Another hands-on, workshop-style event focused on sustainable growth strategies and scaling businesses effectively.

- **Mentorship Event** – Our final event of the season, and as always, fully booked. This signature event provides a platform for accomplished business leaders to share their insights and experiences with up-and-coming entrepreneurs, bridging the gap between generations of professionals.

### Looking Ahead

Each of these events has reinforced the importance of continuous learning, strong networks, and collaboration in shaping Malta's future business landscape. YCN is committed to expanding these initiatives, ensuring that our members gain access to the best knowledge, mentorship, and business opportunities.

As we look toward the next chapter, we invite more young professionals to engage, participate, and grow with us. Together, we are not just building businesses - we are shaping the business community of tomorrow.

Stay connected with us for upcoming events and opportunities. The future of Maltese entrepreneurship is bright, and we are here to make sure it shines even brighter.



**Ing David Sciberras,**  
Chairperson, Young Chamber Network

*"YCN is committed to expanding these initiatives, ensuring that our members gain access to the best knowledge, mentorship, and business opportunities."*



THE MALTA CHAMBER

# PODCAST



LISTEN ON SPOTIFY



PRESENTED BY

**RACHEL  
BONDI  
ATTARD**

Head of Media & Communication  
Strategist, The Malta Chamber

# THE MALTA CHAMBER'S COUNCIL TESTIMONIALS



The strength of collective teamwork clearly reflects the achievements of The Malta Chamber over the past two years. Chris Vassallo Cesareo's presidency was based on tapping into the many skills and expertise of both elected members and the executive.

Many topics that other organisations shied away from were instead spearheaded by The Malta Chamber. This included pressurising government and those with authority to address many critical issues from the electricity crisis to the lack of governance in certain elements of government.

More importantly, within the past two years, The Malta Chamber presented bold proposals to the government in the pre-Budget documents, that were well thought, and targeted to make Malta a better

place. The two proposals on electoral reforms and remunerations of parliamentarians were another testament of The Malta Chamber's ambition to address real issues from their core.

Finally, one must mention this Presidency's role in placing internationalisation at the heart of The Malta Chamber and assisting companies to connect with the right partners in different parts of the world. It is critical for businesses in Malta to tap into markets outside our very small market if they aspire to grow.

---

*Nick Xuereb*



During the presidency of Chris Vassallo Cesareo, the Malta Chamber has played an active role in addressing key challenges and offering valuable insights to the authorities. One such initiative involved urging the government to reconsider Malta's tourism image, which had often been associated with low-cost party tourism. We emphasised the need to focus on Malta's cultural, historical, and heritage assets to attract a more discerning audience.

Additionally, we advocated for economic reforms, proposing a clear path under the 'CPR' framework - Connect, Plan, and Reform. These reforms are aimed at fostering high-value industries, strengthening governance, and ensuring more responsible management of public resources.

The Malta Chamber also raised concerns regarding the transparency of public procurement and called for reforms to ensure fairness and accountability in the awarding of public contracts.

On several other occasions, we have contributed to discussions on issues related to immigration, pre-budget proposals, education, and more. I must also mention the Chamber's relentless efforts under Chris Vassallo Cesareo's lead to establish stronger connections with almost all Ambassadors.

---

*Mark Bajada*



Over the past two years, the Malta Chamber has made a number of strides. It started the discussion on the Parliament reform, including the remuneration reform for Parliamentarians by issuing two crucial related documents.

Under the presidency of Chris Vassallo Cesareo, there was a visible move towards internationalisation, and this was enhanced also with the addition of a seasoned diplomat to The Malta Chamber's executive team.

Additionally, The Malta Chamber has strengthened its policy team and continued being very active on policy issues through well-thought-out press releases, active involvement on the MCESD table, various representations through face to face meetings with the Prime

Minister, Ministers and Government officials on various matters. The Malta Chamber also produced detailed pre-Budget documents.

These efforts reflect The Malta Chamber's ongoing commitment to improving its operations and influence policy for the benefit of its members, the business community and the country as a whole.

---

*William Spiteri Bailey*



The Malta Chamber has been instrumental in shaping policy and fostering collaboration across industries under Chris Vassallo Cesareo's presidency. It has strengthened its role as the leading voice for businesses, advocating for sustainable growth, better governance, and a forward-thinking regulatory framework.

As a Member of the Board of Management, I worked closely with Chris on policy decisions and The Malta Chamber's strategic initiatives, ensuring it remains an effective, solutions-driven institution as mandated by Council.

My focus has been on the tourism value chain, ensuring the sector remains a pillar of economic strategy. Through ongoing dialogue with stakeholders and policymakers, we have advanced initiatives

to enhance sustainability, improve quality experiences, and address workforce challenges.

The Malta Chamber continues to provide forward-thinking guidance to businesses and policymakers alike. It remains a platform where diverse industries converge to shape Malta's future - one that thrives on innovation, good governance, and resilient, sustainable economic progress.

---

*Alan Arrigo*



As a Council Member and Board of Management representative of The Malta Chamber, I have witnessed firsthand its vital role as Malta's foremost independent voice for business. Under the leadership of Chris Vassallo Cesareo, The Malta Chamber has expanded its reach, empowering members to collaborate more effectively and ensuring our collective voice is heard.

Over the past two years, we have played a pivotal role in shaping the national agenda, from advocating good governance and electoral reform to driving discussions on economic resilience and sustainable growth. Our engagement with policymakers, including the highest levels of government, stakeholders, and fellow business leaders has ensured that the interests of businesses remain at the heart of national decision-making. Being part of The Malta Chamber is not just about

representation - it is about driving real, impactful change that benefits both businesses and society at large.

Beyond economic policies, I personally advocate for initiatives that not only drive business growth but also enhance the well-being and quality of life of our people. The Malta Chamber remains committed to fostering a sustainable and prosperous future for our country. I encourage fellow business leaders to actively engage with The Malta Chamber and contribute to shaping Malta's economic future.

---

*Kevin Rapinett*





The Malta Chamber continued speaking loudly in Malta to build a future that is based on good governance and sustainable economic growth. In doing so it came up with detailed proposals at all levels including detailed pre-budget documents and also detailed proposals on electoral reform in Malta.

The Malta Chamber did not shy from standing its ground when any implemented policy did not make sense from a commercial and economic perspective.

Having said so, it was always a trusted partner when consultation was requested, coming forward with detailed, intelligent and well researched proposals. A case in point of such consultation is the La-

bour Migration Policy and Malta Vision 2050.

The Malta Chamber also offered true value to its members, by providing training and information opportunities, representing sectorial interests and unique networking events.

*Silvan Mifsud*



Over the past two years, under the presidency of Chris Vassallo Cesareo, The Malta Chamber has strengthened its role as the leading voice of Malta's business community, driving impactful initiatives to support economic growth, resilience, and innovation.

It organised numerous webinars and sessions to support businesses with the necessary tools and information to adapt to evolving market conditions. It also worked closely with policymakers to shape business-friendly regulations, enhance competitiveness, and address key challenges such as labour shortages, supply chain disruptions, and sustainability.

Furthermore, The Malta Chamber played an active role in policy discussions with government entities, ensuring that the interests of local businesses were well represented in national economic strategies. Through its constant commitment, it served as a strong and strategic partner for businesses, helping to shape a more sustainable and prosperous economic future for Malta.

*Brian Muscat*



The Malta Chamber is widely recognised as the voice of business, promoting, and protecting the interest of its members. It is also recognised as a highly respected thought leader as evidenced by the various position and policy papers that it issues from time to time.

Having always played an important lobbying and influential role in policy deliberations and direction, it remains an important reference point, and not just for the business community, but also for all the relevant authorities, embassies, and even international institutions. Furthermore, and not to be overlooked, is its role within BusinessEurope and Eurochambres, two highly influential European business representative organisations, in which the Malta Chamber is a long-standing member in both.

The benefits of being part of The Malta Chamber community are multifaceted and somewhat dependent on the level of engagement taken by each member. The Malta Chamber membership is a form of strategic alliance which in return offers numerous opportunities to stay well-informed and extend one's business connections, be it through the participation in the relevant economic groups, attendance in the information sessions and networking events that it regularly organises.

*Norman Aquilina*



As a Council Member of The Malta Chamber, I have witnessed firsthand the transformative leadership under President Chris Vassallo Cesaro over the past two years. Amid global economic uncertainty, The Malta Chamber has been a steadfast advocate for Malta's business community, driving resilience through initiatives like Economic Vision 2024: Braving the Economic Waves and targeted support programs for SMEs.

Chris Vassallo Cesareo's collaborative approach fostered unprecedented partnerships with key stakeholders, amplifying our collective voice on critical issues such as digital innovation, regulatory reform, and most importantly good governance. In an era where transparency and accountability are more crucial than ever, The Malta Cham-

ber has championed ethical business practices, ensuring that governance remains a cornerstone of Malta's economic growth.

The Malta Chamber's proactive crisis management and strategic vision have strengthened local enterprises while elevating Malta's reputation internationally. It is an honour to contribute to an organisation that consistently turns challenges into opportunities, reinforcing integrity and trust within our business community.

*Marcel Mifsud*



Having had the opportunity to serve on the council of The Malta Chamber Enterprise and Industry for several years, I feel that the organisation has made massive contributions to the national wellbeing by providing a platform for sectors to collectively discuss and make proposals to government in regulation and legislation matters.

The Malta Chamber's members are the Malta business community entrepreneurs that face the everchanging challenging environment to maintain and grow their businesses. This results in having the elite of sectorial expertise that, together with a professional team at The Malta Chamber, can effectively communicate with other organisations and the legislator ensuring the best forward planning and vision for the future.

During the last two years, on several occasions The Malta Chamber has served as a valuable consultant to government through structured proposals that result from intensive discussions of the business community frontline. Every business whether corporate or individual should consider active participation within The Malta Chamber membership to effectively contribute in the national decision-making process for the benefit of all.

*Joseph Pace*



In a constantly shifting international geo-political and economic scene, the focus set on internationalization during Chris Vassallo Cesareo's presidency was surely timely and beneficial to the members and the general business community.

Regular reach-out events to keep a close link with our members, characterised our regular schedules: this was vital to align The Malta Chamber's priorities with the immediate and long-term needs of our members. The shortage of skills regularly came up during such encounters and a number of initiatives were therefore undertaken to address this shortage, the upskilling of the local workforce and further collaboration between the business community and academia.

During the past two years The Malta Chamber spearheaded several reforms in the employment relations and legislation sector and played an important role in assuring a level-playing field and where necessary

minimizing any negative impacts of such changes on businesses.

This included extensive work on legislation in relation to temping agencies, the revision of the minimum wage and transposition of EU directives, consistently insisting on the need to link such initiatives to increase in productivity to safeguard Malta's competitiveness on the international market.

Finally, I cannot not mention, The Malta Chamber's incessant endeavour in the areas of good governance on a national level, the reduction of bureaucracy at both national and EU level and being on the forefront of sensitive but necessary reforms like the immigration policy and the work on Malta's economic vision.

*Ruben Cuschieri*



As my final term on the Council comes to an end, I reflect with pride on the journey that this council under the leadership of President Chris Vassallo Cesareo has undertaken with The Malta Chamber in service of our country and business community.

It has been an honour to contribute to policies that drive economic growth, promote innovation and sustainability and insist on good governance across all sectors. Despite the various challenges we have faced along the way, we have championed the interests of businesses, fostered collaboration, and worked toward a stronger, more resilient economy.

I am grateful for the experience, the colleagues who shared this mission, and the meaningful impact we have made together. Though my term concludes, my commitment to The Malta Chamber's vision and Malta's prosperity remains.

*Ian Casolani*



Another two-year term has flown past, bringing my direct involvement within the council of The Malta Chamber to an end after many years with a few intervals since the mid-1990s.

The Malta Chamber, under the presidency of Chris Vassallo Cesareo, was vociferous on various issues that affect local businesses both directly and indirectly and the authorities have always heeded to its input and consulted on numerous topics.

The Malta Chamber tackled, through its policy recommendations, various issues including workforce strategy, good governance, sustainability, work ethics and lately is heavily involved in the

Malta Vision 2050, the long-term strategy framework guiding Malta towards a sustainable future. Its input has been greatly appreciated. The electoral reforms proposal published lately by the Malta Chamber was very well-received by various sectors of society.

I wish the new Council a productive term under the new President.

*Charles Zahra*



The Malta Chamber represents the business excellence in Malta. It enables the best of the business community to play a crucial role in creating a sustainable future for our island, grounded in strong governance principles.

The Malta Chamber is committed to taking a less populist and more long-term perspective on where we should focus our attention as a small and vulnerable island nation. It is also actively involved in various reform proposals, such as parliamentary reform, labour migration policy, and giving valuable input to the Vision 2050.

Supporting The Malta Chamber through various roles in committees, as sponsors, on the council, and more recently as Chair of the Services Providers Economic Group, has provided me and the insurance sector with a stronger voice and a broader view of economic issues. Being actively involved in setting policy has been a privilege.

*Catherine Calleja*



The past two years completed my 10 years of being part of the Council. During these 10 years, The Malta Chamber grew in stature, in influence, and in capability, through the combined effort of hundreds of people - active members, sponsors, consultants and our dedicated staff.

All these people - many of whom I have had the pleasure of working closely with - are held together by the realisation that The Malta Chamber is a credible and respected organisation because its positions are forthcoming, well-researched and objective. It is also for this reason that it attracts ethical businesses and professionals, as members, service providers and employees.

The community of people around The Malta Chamber has an important role to play in ensuring that Malta continues to be a competitive and attractive place for business, and for living and working. I am grateful to have been part of this journey, and trust that future Councils will continue building on the strengths of The Malta Chamber.

*Marisa Xuereb*



# PUBLIC PRIVATE



The collaboration between the Malta Business Bureau (MBB) and the Malta Chamber of Commerce, Enterprise and Industry strengthens the voice of Maltese businesses at both national and European levels.

As the Malta Chamber's EU advisory arm, the MBB plays a crucial role in Brussels, actively engaging in lobbying and advocacy to ensure Maltese business interests are well represented in EU policy discussions.

Through direct engagement with European institutions, the Maltese Permanent Representation, and umbrella organisations such as BusinessEurope and EUROCHAMBRES, the MBB addresses policy and funding issues pertinent to Maltese businesses. This strategic involvement enables it to monitor legislative developments closely and provide timely insights to Maltese enterprises.

Additionally, the MBB disseminates vital information on EU policies, funding opportunities, and regulatory changes, helping businesses navigate the evolving European landscape. It also serves as a business advisory body, offering guidance on EU-related matters to support growth and competitiveness.

By collaborating with The Malta Chamber, the MBB enhances its effectiveness in shaping policy, fostering a more business-friendly environment, and ensuring that Maltese enterprises remain competitive within the EU market.



Over the past year, Tech.mt and The Malta Chamber have worked closely to drive forward initiatives that support the industry's growth and reinforce Malta's position as a leading technology hub. Through ongoing engagement, knowledge-sharing, and advocacy, 2024 was a year of remarkable progress and opportunity.

A standout achievement has been the continued success of the inMalta initiative. What began as a collaborative effort has now evolved into a pivotal platform for attracting foreign direct investment and elevating Malta's reputation as a thriving tech hub.

Throughout the year, inMalta has successfully facilitated international partnerships, strengthened local business representation on a global scale, and provided essential resources for multiple businesses looking to establish or expand in Malta. This initiative has become the basis of our commitment to fostering a vibrant and competitive tech ecosystem.

As this publication also marks the conclusion of President Chris Vassallo Cesareo's term, we take this opportunity to express our gratitude for his leadership and dedication, and we look forward to building upon this strong foundation in the years to come.

Looking ahead, we remain dedicated to working hand in hand with The Malta Chamber and the wider tech community to build on this momentum. We invite you to connect with us at [tech.mt](mailto:tech.mt). [contact@tech.mt](mailto:contact@tech.mt) and explore how we can help you achieve your business goals in 2025 and beyond.

# PARTNERSHIPS

## TRADEMALTA

TradeMalta is a public-private partnership set up by the Government of Malta and The Malta Chamber in 2015 with the main aim of empowering local businesses to expand internationally.

Its collaboration with The Malta Chamber significantly enhances the support available to Malta-based businesses aiming to expand internationally. This partnership leverages the strengths of both entities to provide comprehensive assistance, including market research, financial aid, and export support.

By working together, TradeMalta and The Malta Chamber can offer a more robust network of resources and expertise, ensuring that local businesses are well-equipped to navigate the complexities of global markets.

This collaboration fosters innovation, encourages economic growth, and helps Maltese companies compete on an international scale.

In addition, besides 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.

Ultimately, this partnership underscores a shared commitment to promoting Malta's economic interests and supporting the internationalisation of its businesses, making it a cornerstone of the country's trade promotion strategy.

## Education Malta

The Malta Chamber of Commerce as one of the two partners (together with Government through the Education Ministry) forming Education Malta Foundation, Malta's National Promotion Agency in the education sector, has been crucial towards the success of the Foundation.

Through its international corresponding bodies, vast network, and prestigious standing in industry, The Malta Chamber has contributed so that Education Malta could attract a significant number of education institutions, to consider Malta and to establish a presence either in partnership with other education institutions, or as a branch campus in Malta, thus, reaching the Foundation's main objective to attract foreign direct investment to Malta in the area of education.

This Education Malta public-private partnership is living proof that Government and the private sector can successfully work together towards Malta's economic growth and to attract investment to Malta.

All this augurs well for the future of the internationalisation of education in/from Malta through the work and commitment of all those involved in the operations of the Education Malta Foundation.





# BOOST YOUR GLOBAL REACH

## WITH TRADEMALTA'S DIGITAL MARKETING INCENTIVE SCHEME

Scan  
the QR code  
to learn more



*"TradeMalta places strong emphasis on strategic planning, requiring evidence that businesses have carefully considered their digital marketing approach before applying."*

**TRADEMALTA** 

TradeMalta remains committed to empowering Malta-based businesses with the tools and support they need to expand internationally.

As part of its broader internationalisation support, TradeMalta is currently accepting applications for its Digital Marketing Incentive Scheme, designed to help businesses harness the power of digital advertising and connect with global audiences in a strategic, cost-effective manner.

This incentive is particularly valuable for businesses looking to enhance their geographical reach and promote their products or services internationally. Through this scheme, eligible companies can receive partial refunds on key digital marketing expenses.

### The eligible expenses are:

- Direct advertising on major search engines (Google Ads, Bing Ads) and social media platforms (LinkedIn, Facebook), provided they target international markets.
- Online advertising on industry-specific and audience-focused digital platforms.
- SEO investments aimed at improving visibility in global markets.

- Digital design costs (visuals, graphics etc) related to the creation of the specific advertising content which is being claimed.

To qualify, companies must clearly define their target markets and products in their application. TradeMalta places strong emphasis on strategic planning, requiring evidence that businesses have carefully considered their digital marketing approach before applying.

The scheme covers expenses related to spend and the actual design of the assets for the campaign and businesses will be asked to provide their invoices as issued by Google, LinkedIn or similar platforms to be eligible for the refund.

Don't miss this opportunity to amplify your international presence.



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# MANDATORY ONLINE SUBMISSIONS

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