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THE LEADERSHIP CHALLENGE BUILDING BUSINESSES READY FOR TOMORROW

William Spiteri Bailey

President, The Malta Chamber of Commerce, Enterprise and Industry

Every generation of business leaders faces defining moments that redefine how businesses compete. Today, that defining moment is not merely artificial intelligence or digital technology. It is leadership.

The businesses that will thrive over the next decade will not necessarily be those that invest the most in technology. They will be those led by people willing to challenge old ways of working, rethink business models, empower their people and embrace continuous transformation.

For Malta's business community, this presents both a challenge and an opportunity.

Our future competitiveness will depend less on increasing headcount and more on boosting productivity through innovation, digital transformation and smarter ways of working.

This is a message The Malta Chamber has consistently championed, as productivity ultimately drives competitiveness, profitability, sustainable wage growth and long-term economic resilience.

The first responsibility of every leader is to challenge the status quo. Too often, businesses digitise inefficient processes rather than redesign them. Technology should never automate inefficiency.

Before investing in new systems, leaders must ask whether their existing processes still make sense. Real transformation begins with process re-engineering, not with software implementation.

Secondly, productivity must become a boardroom priority. Malta's future prosperity cannot continue to rely on employing more people to produce the same output.

We need to create greater value through innovation, improved processes and smarter use of technology. Productivity is not about asking people to work harder; it is about enabling them to work smarter.

Thirdly, leaders must understand the difference between digitalisation and digital transformation.

Digitalisation integrates technology into existing processes. Digital transformation fundamentally changes how an organisation operates, serves customers, makes decisions and creates value.

Businesses that lead tomorrow will not simply have better technology; they will have better business models, powered by technology.

Artificial Intelligence is rapidly becoming one of the most powerful business enablers. Used strategically, AI can automate repetitive tasks, improve decision-making, enhance customer experiences, and enable employees to focus on higher-value work.

The question is no longer whether businesses should adopt AI, but whether leaders are prepared to integrate it responsibly and effectively.

Technology alone, however, never transforms a business - people do. Every investment in digital transformation must be matched by investment in upskilling and reskilling employees.

At the same time, leaders must recognise that cybersecurity, data governance and resilience are no longer IT issues but boardroom responsibilities. In an increasingly digital world, trust has become one of every organisation's most valuable assets.

Leadership is also about recognising opportunities and acting on them.

The Malta Chamber has consistently advocated practical measures, including tax credits and targeted financial incentives, to encourage businesses to invest in digitalisation, artificial intelligence, automation, cybersecurity and innovation.

Business leaders should actively leverage these opportunities to future-proof their organisations rather than waiting for change to force their hand.

As President of The Malta Chamber, one of my key priorities has been to ensure that Maltese businesses are not merely spectators of this transformation but are leading it.

Our role extends beyond advocating for better policies. We must also equip businesses with the knowledge, confidence and practical tools to embrace change and remain competitive.



This philosophy underpins The Malta Chamber Digitalisation Workshops, a practical six-part programme designed specifically for business owners, directors and senior decision-makers.

Our objective is not simply to promote technology, but to help leaders rethink their organisations, redesign their processes and confidently lead digital transformation.

The role of today's business leader extends far beyond delivering quarterly financial results. It is about preparing organisations for a future that will be more digital, more competitive and more demanding than ever before.

Technology will continue to evolve. Markets will become increasingly competitive. But the real differentiator will not be technology itself.

It will be the quality of leadership guiding organisations through this transformation.

Because in today's economy, technology is becoming accessible to everyone.

Leadership is what will make the difference.

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A photograph of a large, square stone tower built on a rocky cliff. The tower is illuminated from below, casting a warm glow. A flag flies from a pole on top. The sea is visible in the background under a twilight sky with hues of blue and pink.

OUR STORY MATTERS.

And what better way to tell it than through the buildings and artefacts that have borne witness to some of our islands' most defining moments? From landmarks that have become iconic features of the Maltese landscape to lesser-known underground war rooms and underwater treasures, the Malta Airport Foundation has made it its mission to ensure that these once-silent witnesses continue to share our story-today, and with generations yet to come.

Find out more about our initiatives by visiting www.maltaairport.com/foundation



THE ANATOMY OF A TRUE MOVER AND SHAKER

Dr Marthese Portelli

CEO, The Malta Chamber of Commerce, Enterprise and Industry

In today's world, leadership is no longer about maintaining the status quo. The business landscape is constantly reshaped by rapid technological advancement, shifting geopolitical dynamics, and changing socio-economic realities.

Simply reacting to change is a recipe for stagnation. Success belongs to those who actively shape the future – the true movers and shakers of our business community.

At The Malta Chamber, we interact daily with visionary leaders, emerging entrepreneurs, and established industry pioneers. Observing these individuals provides a clear view into what truly sets them apart.

Being a mover and shaker is not merely about holding a title, commanding a high revenue stream, or exerting authority. It is fundamentally a mindset – a relentless combination of strategic depth, long-term vision, and the courageous drive to turn intent into tangible impact.

Vision: Seeing What Others Miss

Every meaningful success story begins with vision. However, a true business vision is far more than a vague aspirational statement framed on an office wall. It is the ability to look past immediate market noise, anticipate future trends, and see potential where others see only complexity or risk.

Real movers and shakers operate with a forward-looking horizon. They do not merely ask, "How do we increase efficiency this quarter?" Instead, they ask, "Where will our industry be in five or 10 years, and how do we position ourselves to lead that transformation?"

This clarity of vision serves two crucial functions:

- 1. Direction and Focus:** It provides a North Star that keeps the organisation focused, ensuring that short-term decisions align with long-term goals.
- 2. Inspiration:** Vision is deeply magnetic. A leader who communicates a compelling, purposeful future energizes teams, attracts top-tier talent, and instills confidence among investors, partners, and stakeholders.

Strategic Mastery: Bridging Vision and Reality

A vision without a strategy remains a dream. What transforms ambitious ideas into industry-defining achievements is strategic discipline. Strategic thinkers do not rely on luck or momentum; they systematically map the path from concept to execution.

Strategic mastery requires a nuanced balance of dynamic capabilities:

- **Agility and Resilience:** The past few years have demonstrated that external disruptions are inevitable. A robust strategic mind does not build rigid, unyielding plans. Instead, it creates resilient systems capable of pivoting when circumstances demand, turning unforeseen challenges into strategic advantages.
- **Data-Informed Intuition:** Successful leaders respect data, market intelligence, and rigorous analysis, using them to ground their hypotheses. Yet they also possess the refined intuition necessary to make decisive calls when information is incomplete – this is a crucial skill in high-stakes environments.
- **Calculated Risk-Taking:** Growth fundamentally requires stepping beyond comfort zones. Movers and shakers are neither reckless gamblers nor overly cautious risk-averse managers. They carefully evaluate downside risks, implement mitigation strategies, and take bold, deliberate leaps forward.

Sustainable and Ethical Impact

In the modern business era, the definition of success has fundamentally evolved. Strategic excellence can no longer be measured solely by short-term profitability or market share.

True industry leaders understand that business success is inextricably linked to environmental responsibility, governance, and social well-being.

To be a genuine mover and shaker today is to embrace sustainable value creation. Leaders who prioritise ethical governance, sustainable resource management, and social impact build resilient enterprises that earn lasting trust from customers, employees, and the broader community.

Execution: The Ultimate Differentiator

Ultimately, the market rewards action.

Exceptional vision and flawless strategy mean little without the capacity for disciplined execution. Movers and shakers foster a culture of accountability, continuous learning, and operational excellence within their organisations.



They understand that execution is a collective effort. Great leaders build diverse, high-performing teams, empower individuals to take ownership, and create an organisational culture that encourages smart experimentation while learning constructively from set-backs.

By aligning team culture with strategic goals, they translate vision into daily progress and sustained success.

Shaping the Future Together

Malta's economic strength and international competitiveness rely directly on the ingenuity and drive of its business community.

As we navigate economic shifts, digital transitions, and the ongoing drive toward sustainability, our nation requires leaders who possess both the strategic insight to chart new courses and the determination to bring them to fruition.

To all the innovators, decision-makers, and forward-thinkers featured in this edition of Movers and Shakers: your strategic vision and commitment to excellence inspire the wider business ecosystem.

By continuing to challenge assumptions, invest in people, and push boundaries, you do not just navigate the future – you actively define it.



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EMPOWERING GROWTH THROUGH KNOWLEDGE, CARE & INNOVATION

For more than two decades, IDEA Group has been driven by the belief that meaningful progress begins with people. Across education, consultancy, care and healthcare solutions, the Group's work is centred on one purpose: empowering growth.

Established in 2004 as a management consultancy, IDEA Group has evolved into a diversified Maltese organisation spanning higher education, business consultancy, care services and medical technology.

Today, it brings together IDEA College, IDEA Consulting, IDEA Care and Sidroc Services, united by a vision of creating stronger people, organisations and communities.

"At IDEA Group, we have always believed that growth is not one-dimensional," says **Dr Silvio De Bono, Chairman of IDEA Group.** "It is about developing skills, supporting organisations, enhancing quality of life and embracing innovation. Our companies may operate in dif-

ferent sectors, but they are connected by a common commitment to make a meaningful and lasting difference."

Education has been central to that journey.

IDEA College provides flexible, career-focused learning for people seeking to progress professionally and academically. Its programmes span healthcare, management, education, technology, finance and business, supporting learners at different stages of their careers.

The College combines academic quality with practical relevance, enabling students to gain recognised qualifications while balancing study, work and personal commitments.



ideagroup

From top Left Standing
Adrian Mizzi, Dr Nadia Maria Vassallo, George Bonello, Daniela Darmanin
From bottom Left Sitting
Alexei De Bono, Natalie De Bono, Dr Silvio De Bono, Ing. Vince Maione

Its growing international student community, Dubai campus extension, and recent agreement, having passed all necessary obligations in Pakistan, reflect an expanding global outlook. By placing employability, flexibility and lifelong learning at its centre, IDEA College is helping to develop future-ready professionals.



Dr Nadia Maria Vassallo, Principal of IDEA College, highlights the importance of education that is accessible and aligned with professional realities. “Education has the power to transform lives. At IDEA College, we are committed to creating learning opportunities that are academically robust, professionally relevant and flexible enough to help students reach their ambitions.”

IDEA Consulting continues to build on the Group’s original foundation.

With more than 22 years of experience, it works with public and private-sector organisations to address complex challenges and identify opportunities for sustainable growth.

Its work is centred on three core pillars: consultancy, research and training.

Through practical consultancy, applied research and tailored training, IDEA Consulting supports organisations in making informed decisions, strengthening capabilities and preparing for the future.



“Organisations need more than advice; they need solutions that can be applied, measured and sustained,” says **Adrian Mizzi, Head of Consulting at IDEA Consulting**. “Our role is to work closely with clients, understand their realities and help them turn challenges into opportunities for sustainable growth.”

For IDEA Care, the focus is on supporting people to live with dignity, independence and confidence. The company provides person-centred care services tailored to the needs of individuals, families and communities.

From older persons and adults with disabilities to individuals recovering from illness or requiring support at home, IDEA Care recognises that every care journey is personal.

Its approach is built around listening, understanding and working alongside clients and their families to create care solutions that respect individual needs, routines and choices.

This reflects the Group’s belief that care is not simply a service - it is a relationship built on trust, compassion and respect.

“Every person’s needs, circumstances and aspirations are different,” says **Daniela Darmanin, Director of IDEA Care**. “We work with individuals and families to provide support that respects their choices, promotes independence and enhances quality of life.”



The recent addition of Sidroc to IDEA Group marks an important new chapter in the Group’s journey.

With nearly three decades of experience, Sidroc is a trusted provider of medical equipment, disposables and healthcare solutions for hospitals, clinics, healthcare professionals and home-care clients.

Its expertise includes hospital and home-care equipment, respiratory care, mobility solutions, physiotherapy equipment and specialised medical products.

The integration of Sidroc creates a natural connection between care and medical innovation.

Together, IDEA Care and Sidroc offer a more holistic experience for clients and families by combining personalised care with access to reliable equipment and practical healthcare solutions.

This collaboration aims to improve independence, comfort and quality of life, particularly for individuals who wish to remain in their own homes for as long as possible.

“By bringing Sidroc into the Group, we are strengthening our ability to support people across their care journey,” Dr De Bono explains. “The combination of human-centred care and innovative medical solutions allows us to respond more fully to the needs of clients, families and healthcare professionals.”

The Group’s strength lies in the diversity of its companies and the expertise of the people leading them. Each company retains its specialist focus while benefiting from IDEA Group’s shared values, resources and wider vision.

“For us, success is measured by the impact we create,” concludes Dr De Bono. “Whether it is a student achieving their ambition, a business becoming more resilient, a family receiving the right support or a client gaining greater independence, these are the outcomes that matter.”

“At IDEA Group, we have always believed that growth is not one-dimensional... It is about developing skills, supporting organisations, enhancing quality of life and embracing innovation.”

LAWS ALONE WON'T STOP DEEPAKE ABUSE

MALTA NEEDS A WHOLE-OF-SOCIETY RESPONSE

Rachel Bondi Attard, Head of Media and Communication Strategist,
The Malta Chamber of Commerce, Enterprise and Industry

In the Spanish town of Almendralejo, more than 20 girls - some as young as 11 - opened their phones to find fake nude images of themselves circulating among classmates. The photos had started out innocent: ordinary, fully clothed pictures lifted straight from their own social media accounts.

The photos had started as ordinary, fully clothed pictures taken from their social media accounts. An AI tool did the rest, in minutes. No hacking, no technical expertise - just software anyone could access and someone willing to misuse it.

One of the earliest widely reported cases of its kind, Almendralejo has become a warning of where technology can take us.

It also provided a stark backdrop for an event organised by The Malta Chamber as part of 'Strengthening Employer Responses to Digital GBV', an initiative funded by the Commission on Gender-Based Violence and Domestic Violence under the 'Together We Empower - A Future without Violence' programme.

The initiative focuses on the growing threat of digital gender-based violence, particularly deepfake abuse, and its impact on Malta's labour market. It aims to equip businesses to support affected employees and strengthen workplace safety.

The event was one of three activities designed to encourage collaboration between business, government and civil society.

It comes as Malta considers new legislation on the misuse of deepfakes, following Prime Minister Robert Abela's indication earlier this year that Government would work towards a bill addressing the issue.

But one question remained central: Is legislation enough?

A Technology That Overwhelmingly Targets Women

The figures are stark. An estimated 95% of deepfake videos circulating online are non-consensual sexual content, while roughly 99% of those targeted are women.

Although estimates vary, studies consistently highlight the scale of the problem, with dedicated "nudeify" websites attracting hundreds of millions of visits annually.

The technology is also increasingly accessible. Creating a deepfake no longer requires specialist knowl-

edge or sophisticated equipment. For those with malicious intent, the barriers are remarkably low.

Why are women disproportionately targeted? Is it something inherent in the technology, or is AI simply automating much older patterns of behaviour?

The argument presented at the event was that the latter is more likely.

Long before AI existed, women's portrayal in art, literature, advertising and media was shaped by external expectations, often linking their worth to beauty, sexuality and obedience.

Social media has not necessarily broken that pattern; instead, it has intensified pressure towards idealised and sexualised representations.

AI has therefore not invented the exploitation of women. It has automated an existing mechanism, turning women's bodies, images and reputations into material for public consumption and judgement.

Why Legislation Alone Falls Short

This raises a difficult question: can laws that simply distinguish between 'legal' and 'illegal' adequately address the harm caused?

The experience of revenge porn offers a sobering precedent.

Despite laws criminalising the non-consensual sharing of intimate images, cases continue to emerge. Victims can experience reputational and professional damage, further abuse and severe psychological distress.

Yes, distributing intimate images without consent is a crime. Yes, authorities investigate reports and support services exist. Yet the problem has not disappeared.

Proposals to criminalise non-consensual intimate imagery require labels for AI-generated content and restrict AI systems from producing explicit images are important steps.

But enforcement remains a major challenge in an online environment where billions of people are connected, and new websites appear every day.



There is also a balance to consider. Regulation must protect individuals without unnecessarily restricting legitimate innovation or undermining Europe's competitiveness.

At the same time, awareness campaigns and victim support, while essential, cannot by themselves address the deeper culture of objectification that predates AI by centuries.

When Technology Meets Bad Intent

Put simply, this is technology that, in the wrong hands, can derail a woman's career or devastate a young person's life.

Almendralejo was not an isolated glitch. It was a warning.

Even when victims and those around them know that an image is fake, the consequences can be real: humiliation, reputational damage, emotional trauma, bullying and ridicule that follow victims into their everyday lives.

What Comes Next

None of this is an argument for inaction. Laws are needed. Enforcement is needed. Education is needed. But none can work effectively in isolation. What is ultimately required is shared responsibility - visible, sustained and acted upon by business, government and civil society.

The real measure of a society is not simply how quickly it innovates, but how firmly it protects the dignity of the people most exposed to harm.

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Dr Geraldine Spiteri Lucas
Chief Executive Officer and Registrar
of the Malta Business Registry

MBR MALTA
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BUILDING TRUST THROUGH TECHNOLOGY

Malta's corporate landscape is undergoing a quiet but far-reaching transformation, and at its centre is the Malta Business Registry (MBR), the entity tasked with safeguarding the integrity of the country's corporate register while steering it toward a fully digital future.

Malta's corporate landscape is undergoing a quiet but far-reaching transformation. At its centre is the Malta Business Registry (MBR), the entity tasked with safeguarding the integrity of the country's corporate register while steering it ahead to a fully digital future.

Among the most significant recent developments is the Malta Business Wallet, an initiative widely regarded as a major step towards reducing bureaucracy and improving the ease of doing business on the island.

According to MBR Chief Executive Officer and Registrar Dr Geraldine Spiteri Lucas, the Wallet represents a fundamental shift in how businesses interact with government.

"Rather than requiring businesses to repeatedly submit the same information to different public entities, it embraces the once-only principle, enabling secure data sharing across authorised government agencies," she explains. "This not only reduces administrative burdens and duplication but also creates a faster, more seamless experience for businesses throughout their lifecycle, from incorporation and compliance to growth and expansion."

For the MBR itself, the Wallet complements its ongoing digital transformation programme, strengthening the delivery of user-centric, digital-first services, improving data quality, and freeing businesses to spend less time on administrative processes and more on innovation and economic activity.

From the user's perspective, it gives businesses control of their own data, allowing owners to securely authorise when and with whom their information is shared, while remaining fully compliant with GDPR.

"It builds trust through collaboration, with multiple entities working together providing a more seamless and integrated public service," she adds.

In the long term, the Malta Business Wallet will strengthen Malta's attractiveness as a place to do business.

According to Dr Spiteri Lucas, faster and more efficient public services improve the country's ease of doing business, enhance investor confidence and reinforce Malta's reputation as a modern, digitally enabled jurisdiction.

"It is an important building block in creating a more competitive economy where businesses can interact with government through secure, integrated and intelligent digital services," she states.

The MBR's remit has also expanded to include the Cooperatives Register, a transfer that Dr Spiteri Lucas describes as an important milestone in modernising a sector that has long promoted entrepreneurship, social inclusion and community-led enterprise in Malta.

"By bringing together business information, applications and interactions with participating government entities within one centralised platform, the Portal will simplify processes, improve accessibility and deliver a more seamless digital experience."

"The transfer of the Cooperatives Register to the MBR marks an important milestone in modernising the sector by placing it within a digitally driven organisation with extensive experience in business registration, compliance and regulatory services," she explains.

The priority is now to provide cooperatives with the same high standard of efficient, transparent and accessible services that is offered to companies and other legal entities.

Through digitalisation, streamlined processes and improved guidance, the MBR is making it easier for cooperatives to establish themselves, meet their statutory obligations and focus on delivering value to their members and communities.

"I believe the sector has significant potential, particularly in emerging areas such as the green economy, renewable energy, social enterprise, agriculture, housing and the care sector. Cooperatives provide a business model that combines economic sustainability with social responsibility, making them well suited to address many of today's economic and societal challenges," she says.

The MBR will continue to work closely with the Co-Operatives Board and other stakeholders to build a modern regulatory environment that encourages the formation of new cooperatives, supports innovation and good governance, and



keeps the model attractive to future generations of entrepreneurs.

Digital transformation has become a defining theme of the MBR's work in recent years, but Dr Spiteri Lucas is careful to point out that it is about far more than merely introducing new technology.

"Digital transformation is not simply about introducing new technology, but about rethinking how public services are designed and delivered. One of the biggest challenges has been ensuring that innovation is implemented without compromising security, legal certainty or the integrity of the Register. As a regulator, we must strike the right balance between delivering seamless digital services and maintaining the highest standards of compliance, transparency and data protection," she states.

Equally demanding, she adds, has been the task of managing organisational change:

"Successful digital transformation depends not only on technology but also on investing in people, developing new skills and fostering a culture that embraces continuous improvement and innovation. Equally important is working closely with stakeholders to ensure that new digital services genuinely address the needs of businesses and professional users."

The results of this approach are already visible. Initiatives such as the BAROS online portal, the Qualified Electronic Signature (QES), API services and the Malta Business Wallet have driven a marked increase in digital activity.

The MBR's 2025 Annual Report recorded an unprecedented 282,575 corporate documents processed through the BAROS platform during the year, an increase of more than 80,000 documents on the previous year.

Looking ahead, Dr Spiteri Lucas says, businesses can expect further integration between government entities, greater automation of regulatory processes, wider use of secure digital identity solutions, enhanced data-sharing capabilities through the once-only principle and the continued development of intelligent digital services.

The MBR is also exploring the responsible use of artificial intelligence to improve service delivery, strengthen regulatory effectiveness and provide businesses with faster, more personalised support.

"Our vision is clear: to continue building a modern, resilient and digitally advanced Registry that delivers efficient, secure and user-centric services while supporting Malta's competitiveness as an international business jurisdiction of choice," she says.

International collaboration has become an increasingly important dimension of the MBR's work as Malta assumes a more prominent role within global registry networks.

Corporate registries today operate in an increasingly interconnected environment, where cross-border cooperation is fundamental to promoting transparency, combating financial crime, facilitating investment and supporting economic growth.

Hosting the European Business Registers Association (EBRA) Annual Conference in Malta last May was an important milestone in the island's growing international profile.

Through active participation in bodies such as EBRA and the Corporate Registers Forum (CRF), Dr Spiteri Lucas says that the Registry contributes to the development of best practice while keeping Malta aligned with evolving international standards.

"Our vision is clear: to continue building a modern, resilient and digitally advanced Registry that delivers efficient, secure and user-centric services while supporting Malta's competitiveness as an international business jurisdiction of choice."

"These engagements provide valuable opportunities to exchange knowledge, share expertise and collaborate on common challenges such as digital transformation, beneficial ownership, interoperability, cybersecurity and regulatory innovation. They also allow Malta to contribute effectively in shaping international discussion rather than simply adapting to them," she says.

An active international presence reinforces Malta's reputation as a credible, transparent and well-regulated jurisdiction.

Investors and businesses seek certainty, efficiency and strong governance when selecting a jurisdiction, and this commitment to international cooperation demonstrates that Malta continues to uphold the highest regulatory standards while embracing innovation.

For the local business community, these efforts translate into tangible benefits. Businesses operate within a regulatory framework that reflects internationally recognised best practices, enjoys greater cross-border recognition and supports more efficient digital services.

"As we strengthen partnerships with our international counterparts, we are better positioned to introduce innovative solutions that simplify compliance, facilitate cross-border business activity and enhance the overall ease of doing business," she explains.

Dr Spiteri Lucas is equally keen to highlight the human dimension, pointing to continued investment in professional development, employee wellbeing and organisational resilience as essential ingredients of successful digital transformation.

She highlights the forthcoming Business Portal as a flagship project - a single, integrated gateway that will provide businesses with streamlined access to Government-to-Business services. Phase I is on track to launch in December 2026.

"By bringing together business information, applications and interactions with participating government entities within one centralised platform, the Portal will simplify processes, improve accessibility and deliver a more seamless digital experience," she says.

At the same time, the MBR remains committed to maintaining the highest standards of corporate governance and regulatory oversight, ensuring Malta's legal and operational framework stays aligned with evolving European and international requirements around anti-money laundering, beneficial ownership, corporate sustainability and digital identity, while remaining practical and proportionate for businesses on the ground.

The MBR is also strengthening collaboration with national and international partners to develop integrated solutions that reduce duplication and support a more connected business ecosystem.

"Ultimately, our objective is to position the MBR as a trusted, innovative and internationally recognised regulator; one that protects the integrity of Malta's corporate environment while making it easier for businesses to establish, operate and grow. By combining robust regulation with modern digital services, we are helping to create a business ecosystem that is transparent, resilient, competitive and prepared for the future," Dr Spiteri Lucas concludes.

"I learnt the hard way that leadership is about inspiring those around you and mentoring them to perform better, rather than constantly pushing. You learn to take the focus off yourself and realise that your ability to structural delegation is critical."



LOGISTICS PEOPLE YOU CAN COUNT ON THE VISION BEHIND EUROBRIDGE

Taking the helm at EuroBridge aged just 22, David Abela became one of Malta's youngest Managing Directors. Twenty-six years later, he leads a logistics operation employing more than 50 people, with operations extending beyond Malta into Milan.

His journey, however, began with a steep learning curve.

"I was young, immature, inexperienced, and overly confident for my age," David admits. "Reality soon put me in my place."

He describes his first three years in business as brutal, but also formative. Along the way, informal mentors became an important influence.

"I was open about my difficulties, so there were people ready to guide me. I listened and grew. The older I got, the humbler I became about my capabilities. I realised that I'm not good at everything and need help."

That lesson became particularly clear after years of excessive working hours eventually took a physical toll.

"I used to work up to 14 hours a day, which isn't sustainable. We might manage it for a couple of days or weeks, but after a few years of doing that, my body gave way."

Leadership Through People

The experience transformed David's understanding of leadership.

"I learnt the hard way that leadership is about inspiring those around you and mentoring them to perform better, rather than constantly pushing. You learn to take the focus off yourself and realise that your ability to structural delegation is critical."

Today, delegation remains central to his leadership philosophy.

David Abela

Director, EuroBridge Shipping Services Ltd

"You must employ the right people, then keep up with them. Let them be free to do their work, while supporting them with a clear company vision, purpose and culture."

Regular communication, collaboration and innovation, he believes, allow the organisation to continue pushing industry boundaries.

This approach has become increasingly important as EuroBridge has grown and David's own role has evolved from hands-on operational management towards strategy and business development.

Building EuroBridge

Established in 1995 as a freight forwarder specialising in the Italy-Malta route, EuroBridge has evolved into a comprehensive logistics provider moving cargo internationally.

The company operates more than 60 trailers and its own warehousing facilities.

As EuroBridge grew six- or sevenfold over a decade, we needed to keep up with the volumes.

"I invested in assets and in my people to guarantee service quality and maintain control. We're not at the mercy of external suppliers."

Internationally, however, the strategy is different.

"We subcontract everything abroad. Malta is a small country with few providers, so it makes more sense to invest in assets here. Overseas, if a supplier can't deliver, we can easily find an alternative."

Restructuring For Growth

EuroBridge's rapid expansion – averaging approximately 20 to 30 per cent annually for more than a decade – required David to continually reconsider the organisation's structure.

International expansion brought another organisational challenge following the opening of EuroBridge's operation in Italy.

"We opened a branch in Italy, so I appointed a Head of Operations to oversee operations in both Malta and Milan.

"While I'm available to mentor and inspire the team, delegating day-to-day tasks gives me more time to focus on business development."

One area he continues to oversee closely is finance.

"I know where we're competitive and understand what the business needs, so I'm best placed to make the company's financial decisions."

Investing In Infrastructure

The company's growth led to another major investment in 2025. EuroBridge established their Head Quarters in central Qormi.

The headquarters accommodates administration and long-term warehousing, while fast-moving cargo is handled from a state-of-the-art facility approximately 500 metres away.

Technology connects these facilities with EuroBridge's Milan operation in real time.

"Thanks to advances in technology, it's like working under one roof, with communication and updates happening in real time."

Growth By The Numbers

EuroBridge's expansion is reflected in its financial performance. We keep on growing year after year with great percentages.

In 2026, we aim to maintain that pace, targeting to reach new heights.

Breaking New Ground In Customs

One of David's most significant projects and remarkable personal and nationwide achievement has been almost a decade in the making.

Through EuroBridge's Authorised Economic Operator (AEO) certification, the company has pursued the ability to unload goods arriving from non-EU countries directly at its own warehouse rather than through the traditional customs-controlled area.

For David, the implications extend beyond EuroBridge.

"The customs control area is in Hal Far, but processing customs through our new central location means we can be extremely efficient in deliveries and workflow."

He also sees wider environmental benefits. Recent investments include four electric forklifts and vehicles for the company.

This customs breakthrough is pivot in reducing traffic and pollution on our roads. This is a game changer for both the industry and Malta.

The Digital Eurobridge

Digital transformation represents another major pillar of David's strategy.

Although EuroBridge has operated paperless for more than a decade, its investment in a new IT system is intended to take automation and customer visibility considerably further.

"We want to be the first fully digitalised company in our sector. Above all, digitalisation will ensure we stay efficient. Efficiency is key. It's what makes or breaks a company."

David believes that greater investment in efficiency across the sector could strengthen Malta's international logistics position.

"Malta could be an important logistics hub in Europe, but many don't recognise its potential. Investing in better systems and efficiency is a hugely underestimated opportunity."

Be Braver

After more than 25 years in business, David's message to Malta's business community centres on entrepreneurship, investment and courage.

"Be braver – less of a businessperson and more of an entrepreneur. Invest in something beyond property that can make a difference to your company, your life, your family and your community."

With bravery, collaboration and efficiency, anything is possible.

Quick-Fire

with David Abela

How well do you sleep at night?

When not suffering from hay fever – eight out of 10.

On average, how many hours do you sleep?

Seven.

What's the first thing you do most mornings?

Have coffee made by my beautiful wife.

Early bird or night owl?

Early bird.

Do you work weekends?

A strict cut-off – my mental health is important.

If you weren't in logistics, what would you do?

Something in tourism or finance.

Property, stocks and shares, or crypto?
I invest in myself!

How frequently do you use ChatGPT or similar AI tools?

Six out of 10.

PA, research assistant or sounding board?
PA or sounding board.

The perfect age to retire?

When your body tells you to.

One important item on your bucket list?

There's nothing on my bucket list but living a full life.

Most important meal of the day?

Dinner with my family.

Favourite food?

My wife's tuna and spinach pie.

Coffee or tea?

Coffee, always.

What do you never leave home without?

My wallet and mobile.

How do you switch off after a long day?

A shot of single malt Scotch whisky.

TRANSPORT INDUSTRY IN MALTA

THE BUSINESS CASE FOR ESG



In Malta, almost nothing moves without transport. People commute, tourists arrive, goods cross our ports, businesses receive supplies and products leave our shores.

Transport is one of the essential arteries of our economy - and its future competitiveness will depend increasingly on how effectively the sector responds to environmental, social and governance expectations.

ESG is increasingly shaping how businesses operate, invest and manage risk.

For Malta's transport industry, the implications are particularly practical: fuel consumption, vehicle emissions, road safety, employee welfare, regulatory compliance and data protection are all part of the ESG conversation.

For transport operators, especially in our small-scale economy, the challenge is to translate these expectations into measures that are commercially realistic while delivering long-term value.

Why is this relevant to the transport sector in Malta when whatever we need on this island relies on transport and is therefore a forever prospering industry?

The truth is that transport being essential does not necessarily mean the sector will automatically prosper. In fact, that is precisely why ESG matters: the industry has to evolve to remain competitive.

We cannot forget our role as an international logistics hub, which is a big contribution of our transport sector operations.

The sector must continue modernise, embrace innovation, the digital transformation and move forward so as to keep abreast with international elements, offering quality service which the international clientele look for.

Fuel consumption, vehicle emissions, maintenance practices and transport-related waste all have a direct environmental and financial impact. However, ESG does not only mean an immediate transition to an entirely electric fleet.

Environment, Social and Governance elements of the transport industry, perhaps the most notable one would be environment, but let's not forget the remaining pillars.

They all interlink through transversal themes, such as the digital transformation, innovation and data management.

Practical measures can begin with better fleet management, digital route planning, reduced vehicle idling, regular vehicle maintenance and improved fuel efficiency.

Where commercially viable, businesses can also consider hybrid or electric vehicles and the installation of energy-efficient equipment at offices, garages and depots.

ENVIRONMENT

Reduce the footprint of every journey

- **Optimise your fleet** - use route planning, reduce idling and improve fuel efficiency.
- **Modernise progressively** - consider hybrid, electric and other lower-emission options where viable.
- **Maintain for efficiency** - keep vehicles serviced, safe and operating at optimum performance.
- **Manage waste responsibly** - properly handle tyres, batteries, oils, filters and other vehicle waste.
- **Measure and reduce energy use** - across vehicles, offices, garages and depots.

SOCIAL

Put People at the Centre of Transport

- **Protect your people** - prioritise driver welfare, fair conditions, training and workplace safety.
- **Make safety non-negotiable** - strengthen driver training, vehicle inspections and emergency procedures.
- **Build an inclusive workforce** - provide equal opportunities regardless of nationality or background.
- **Support your community** - work with local suppliers, employees and communities.
- **Put customers first** - provide safe, accessible, fair and responsible services.

GOVERNANCE

Make Responsible Business the Standard

- **Stay compliant** - keep licences, permits, certifications and vehicle records up to date.
- **Lead with integrity** - maintain transparent finances, fair pricing and strong anti-bribery practices.
- **Protect your data** - secure customer, payment, booking and GPS information.
- **Be accountable** - establish clear procedures for incidents, complaints and environmental events.
- **Set the standard** - adopt a practical code of conduct and use ESG information to guide decisions.

The big picture must shift; this does not mean moving away from profitability or commercial success; rather, it means recognising that long-term commercial performance is increasingly connected to environmental responsibility, social impact and good governance.

We are at a point where the environmental and social impacts are calling for attention, and governance must rise to the occasion.

Managing a business is not only about financial success, but it is increasingly including ESG matters.

Managing your people, adapting to innovative and transparent governance approaches and adapting to greener practices, can differentiate your company in an increasingly competitive market and strengthen your reputation for quality and responsibility.

Companies that understand their environmental footprint can identify opportunities to reduce fuel and energy costs. Businesses that invest in employees and safety can strengthen retention and reduce disruption.

Strong governance can help prevent costly compliance failures, protect company reputation and build confidence among customers, partners and financial institutions.

ESG is therefore about ethics and corporate social responsibility, as well as competitiveness. While ESG could lead to better financial profits, the notion also leads to better environmental and social profits.

Both the academic and industrial spheres are increasingly recognising these efforts coming from companies who are the drivers of change, enablers within their sectors, and lead by example.

Leadership and governance play a significant role in this transformation which calls for radical changes, fast decisions, and continuous investments.

ESG broadens the definition of business value. Financial performance remains essential, but com-

panies are increasingly expected to create value for their employees, customers, communities and the environment alongside their shareholders.

ESG should not be viewed solely as a compliance exercise. For transport companies, it can become a tool for improving operational efficiency, risk management and competitiveness.

At the same time, the transition is not without challenges.

Smaller transport businesses may have limited access to capital, technology, specialist expertise and the personnel required to collect and manage ESG information. The cost of replacing vehicles, installing charging infrastructure or implementing new systems can also be significant.

ESG for a small Maltese transport operator should not mean replicating the sustainability structure of a multinational corporation. It should mean identifying the company's most material impacts and taking practical, measurable steps to improve them.

Transport is not simply a supporting industry; it is an essential enabler of Malta's economic activity, tourism and international connectivity.

Because transport underpins so many other sectors, progress within the industry has the potential to create a multiplier effect across the wider economy.

More efficient fleets, safer working practices, stronger governance and greater use of technology can influence the businesses, communities and supply chains that depend on transport every day.

The role of government, and major stakeholders and policy makers speaks loudly.

Pulling the rope in the same direction, also in light of Malta Vision 2050 as we aim to progress towards a nation embracing change while harbouring our identity. Part of which is our maritime history.

FROM ESG PRINCIPLES TO BUSINESS ACTION

IDENTIFY

What are our most material impacts?



PRIORITISE

Where can we make the greatest difference?



ACT

What practical measures can we implement?



MEASURE

Can we demonstrate progress?



IMPROVE

How do we continuously adapt?

"ESG is therefore about ethics and corporate social responsibility, as well as competitiveness. While ESG could lead to better financial profits, the notion also leads to better environmental and social profits."





THE MALTA CHAMBER HOSTS THE 137TH EUROCHAMBRES GENERAL ASSEMBLY

The Malta Chamber's hosting of the 137th Eurochambres General Assembly delivered tangible value to the local business community by strengthening Malta's voice within the European business network and facilitating direct dialogue with key stakeholders.

The engagement between the Eurochambres delegation, The Malta Chamber Council, and the Malta Business Bureau created a platform for knowledge exchange, enabling Maltese businesses to better understand EU-level priorities while showcasing the realities and challenges of operating in a small island economy.

The event also elevated Malta's profile as an active contributor to Europe's competitiveness agenda, reinforcing its role in shaping practical, business-focused policy discussions.

Key interventions - particularly on the need for clearer and more workable implementation of mechanisms such as CBAM - ensured that the concerns of Maltese enterprises are heard at European level.

Additionally, high-level networking opportunities, including the official dinner hosted under the auspices of the President of Malta, strengthened relationships that can translate into future collaborations, investment prospects, and more effective representation of Maltese business interests within the EU framework.









PWC MALTA RENEWS GOLD SPONSORSHIP AGREEMENT WITH THE MALTA CHAMBER



PwC Malta has renewed its Gold Sponsorship Agreement with The Malta Chamber of Commerce, Enterprise and Industry, reaffirming a long-standing partnership dedicated to supporting Malta's business community and contributing to the country's economic development.

The renewed agreement will continue to focus on a number of strategic priorities that are central to the competitiveness and resilience of Maltese businesses.

These include facilitating access to national and European Union funding opportunities, advancing digitalisation across industries, addressing developments within the commercial property market, and supporting dialogue on workforce-related matters.

As the partnership's principal areas of focus, The Malta Chamber and PwC Malta will collaborate on initiatives that help businesses identify and maximise funding opportunities, accelerate digital transformation, and navigate trends affecting the commercial property sector.

In addition, the partnership will address workforce-related challenges, recognising the importance of talent, skills, and labour market policies in sustaining economic growth.

Commenting on the renewal, William Spiteri Bailey, President of The Malta Chamber, said that the re-confirmation of the Gold Sponsorship Agreement with PwC Malta reflects a shared commitment to strengthening Malta's business ecosystem through meaningful collaboration.

"PwC Malta has consistently demonstrated its expertise and leadership across key areas that matter to our members and the wider economy. Together, we will continue to champion initiatives that support innovation, unlock funding opportunities, promote digital transformation, and address the evolving needs of businesses operating in an increasingly competitive environment," he highlighted.

Lucienne Pace Ross, Territory Senior Partner at PwC Malta, shared her thoughts on the importance of this collaboration, explaining how it reflects the work the firm is doing in relation to funding, digitisation, the property market, and workforce.

"Through our collaboration with The Malta Chamber, we're renewing our commitment to share our knowledge in key areas vital for sustainable business growth. This includes funding opportunities, embracing responsible digital change, and addressing shifts in the property market and workforce needs. By joining forces, we can guide businesses through change confidently, bolster resilience, and drive lasting value for Malta's economy," she explained.

PwC Malta has been a valued strategic partner of The Malta Chamber, actively contributing its expertise to discussions and initiatives that help shape a more competitive, innovative, and sustainable business environment.

The renewed agreement further reinforces both organisations' commitment to fostering informed dialogue, supporting policy development, and delivering practical value to businesses across Malta.

THE MALTA CHAMBER LAUNCHES 'THE MALTA CHAMBER DIGITALISATION WORKSHOPS'

A practical six-part series helping businesses harness AI, automation and digital technologies for sustainable growth.

The Malta Chamber of Commerce, Enterprise and Industry is launching 'The Malta Chamber Digitalisation Workshops', a new six-part workshop series designed to help Maltese businesses understand, adopt and benefit from the latest digital technologies.

Running between 10 September and 29 October 2026, the workshops will provide business owners, directors and senior decision-makers with practical knowledge and real-world strategies to embrace digital transformation with confidence.

As businesses face increasing pressure to innovate, improve productivity and remain competitive, The Malta Chamber Digitalisation Workshops will cut through the hype surrounding digital technologies and focus on what really matters: how automation, data, artificial intelligence, cybersecurity and digital transformation can deliver measurable business value.

Rather than focusing on theory or technical jargon, every workshop has been developed to provide practical insights, live examples and actionable takeaways that participants can apply immediately within their own organisations.

President of The Malta Chamber William Spiteri Bailey said, "Digitalisation is no longer optional. It drives competitiveness, strengthens business adaptability and supports sustainable growth. Through The Malta Chamber Digitalisation Workshops, we want to equip businesses with the knowledge and confidence to embrace new technologies, make informed investment decisions and unlock new opportunities for innovation and growth."

The Malta Chamber Digitalisation Workshops Programme

WORKSHOP 1 | 10 September 2026

Beyond the Buzzwords: Automation, IoT and AI Explained (All Sectors)

Discover the differences between automation, the Internet of Things (IoT), intelligent operations and artificial intelligence, and learn how these technologies work together to improve efficiency, reduce operational costs and provide greater visibility across business operations.

WORKSHOP 2 | 16 September 2026

The Intelligent Factory: Turning Manufacturing Data into Better Decisions (Manufacturing Companies)

Learn how manufacturing businesses can transform operational data into actionable insights to improve production planning, forecast demand, identify trends and increase efficiency.

WORKSHOP 3 | 22 September 2026

Predict What's Next: Smarter Data for Retail and Distribution (Importers, Distributors and Retailers)

Explore how predictive analytics can support better stock planning, improve customer retention, optimise marketing performance and identify new commercial opportunities.

WORKSHOP 4 | 6 October 2026

AI That Delivers: Growth, Innovation and Better Customer Experiences (All Sectors)

Discover how generative AI, machine learning, AI agents and conversational technologies can drive business growth, improve customer engagement and create operational efficiencies.

Scan to
learn more
and register for
the workshops at
The Malta Chamber



WORKSHOP 5 | 19 October 2026

Transform Smarter: A Practical Roadmap for Digital Growth (All Sectors)

Understand how to build a successful digital transformation strategy through ERP integration, software solutions, branding, web and mobile technologies, and user experience.

WORKSHOP 6 | 29 October 2026

Securing the Future: Cybersecurity, Cloud and Responsible AI (All Sectors)

Learn how to build secure digital businesses by understanding cybersecurity, cloud technologies, responsible AI and the governance needed to manage digital risks.

The workshops are open to businesses across all sectors, with specialised sessions dedicated to manufacturing and to importers, distributors and retailers.

By launching The Malta Chamber Digitalisation Workshops, The Malta Chamber continues to support the business community in building the knowledge, skills and confidence needed to thrive in an increasingly digital economy.



THE MALTA CHAMBER DIGITALISATION WORKSHOPS PRACTICAL & HANDS-ON LEARNING



10/09/2026 | WORKSHOP 1 | Target Audience: All Sectors

**Beyond the Buzzwords:
Automation, IoT & AI Explained**



16/09/2026 | WORKSHOP 2 | Target Audience: Manufacturing

**The Intelligent Factory: Turning Manufacturing
Data into Better Decisions**



22/09/2026 | WORKSHOP 3 | Target Audience: Importers, Distributors & Retailers

**Predict What's Next: Smarter Data for
Retail & Distribution**



06/10/2026 | WORKSHOP 4 | Target Audience: All Sectors

**AI That Delivers: Growth, Innovation &
Better Customer Experiences**



19/10/2026 | WORKSHOP 5 | Target Audience: All Sectors

**Transform Smarter: A Practical Roadmap for
Digital Growth**



29/10/2025 | WORKSHOP 6 | Target Audience: All Sectors

**Securing the Future: Cybersecurity, Cloud
& Responsible AI**



Chris Scicluna (Group COO), Andrea Kis (Audit Director), Sam Spiridonov (Partner and Head of Audit), Edward Bugeja (Audit Director), Mark Attard (Partner and CEO).

"Our ability to develop strong audit leaders from within is central to our operating model. It ensures continuity in quality, strengthens client relationships, and enables us to respond effectively to evolving regulatory and market expectations."

BDO MALTA STRENGTHENS AUDIT LEADERSHIP TO REINFORCE QUALITY, CAPABILITY AND LONG-TERM CONTINUITY

BDO Malta has strengthened its audit leadership team through the appointment of Andrea Kis and Edward Bugeja as Audit Directors, reinforcing its continued investment in audit quality, technical excellence and sustainable capacity building.

The appointments further consolidate the firm's audit leadership structure led by Partner and Head of Audit Sam Spiridonov, strengthening BDO Malta's position as a leading audit and assurance practice operating in an increasingly complex regulatory and reporting environment.

Together, Sam Spiridonov, Andrea Kis and Edward Bugeja form an integrated leadership team responsible for delivering consistently high-quality audit services across a broad portfolio of local and international clients.

Leadership anchored in technical depth and execution

Sam Spiridonov leads the audit service line at BDO Malta, overseeing technical standards across audit engagements and representing the firm within the wider BDO network on IFRS and audit quality matters.

Andrea Kis, who joined BDO Malta in 2008, has led the firm's Audit Quality function, including oversight of its System of Quality Management.

In her role as Audit Director, she transitions into a more direct engagement delivery capacity while continuing to support audit quality and consistency across the practice.

Edward Bugeja brings extensive experience in statutory audit and financial reporting across regulated sectors, including banking, funds and investment services.

Since joining BDO Malta in 2019, he has progressed through the audit function, leading engagements across SMEs, listed entities and reg-

ulated financial institutions, with responsibility for consistent application of audit methodology and quality standards a wide range of engagements.

Strengthening continuity and internal capability

Commenting on the appointments, CEO and Partner Mark Attard said, "Our audit leadership team reflects the depth and capability that clients expect from BDO Malta. Sam, Andrea and Edward each bring strong technical expertise and leadership experience and together ensure we continue to deliver audit services defined by quality, consistency and trust in an increasingly complex environment."

He added, "Our ability to develop strong audit leaders from within is central to our operating model. It ensures continuity in quality, strengthens client relationships, and enables us to respond effectively to evolving regulatory and market expectations."

Sam Spiridonov commented, "Andrea and Edward bring complementary strengths that reinforce our audit leadership structure and support our ability to deliver consistently high-quality audit services across all engagements. Our focus remains on developing talent from within and ensuring continuity in leadership. This approach strengthens technical capability and supports the long-term relationships we build with our clients."

International reach with local expertise

With more than 48 years of presence in Malta, BDO Malta remains one of the country's lead-

ing audit, tax and advisory firms, serving clients across financial services, gaming, crypto, aviation, online retail, manufacturing and other regulated industries.

As part of the BDO International network, the firm operates across more than 870 offices in over 160 countries and territories, combining global scale with strong local insight.

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CELEBRATING

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2026

YEARS IN BUSINESS



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"By streamlining logistics and working directly with Maltese growers, we built a reliable pipeline that delivers fresh, locally grown fruit and vegetables into our stores every day."



BRINGING MORE VALUE TO MALTA OUR JOURNEY WITH LOCAL NETWORKS



Owen Micallef, Director, Lidl Malta

During our conference, 'Lidl: Bringing More Value to Malta's Economy and Society', close to a year ago in November 2025, we spoke about our growth on the Maltese islands as a leading retailer. We discussed what this means from a sustainability perspective and from a market leadership standpoint.

As we look to the future, we cannot forget our roots and our community - a principle that applies to everything we do. Over the past months, we have continued building on that strategic vision, investing in creating direct, reliable access to our store shelves for local producers.

Our journey is anchored in real, long-term partnerships.

Today, Lidl Malta collaborates proudly with over 30 local suppliers across key food sectors - ranging from fresh produce and bakery items, to dairy and livestock.

By providing consistent, predictable demand, we proudly play our part in supporting the long-term viability of Malta's agricultural and production sectors.

A clear blueprint for this approach took shape through our direct partnership with the Farmers Central Cooperative Society Ltd (FCCS Ltd).

By streamlining logistics and working directly with Maltese growers, we built a reliable pipeline that delivers fresh, locally grown fruit and vegetables into our stores every day.

This collaboration demonstrated how a modern retail network can provide island farmers with a stable, long-term commercial platform.

Building on that foundation, September marked another meaningful step forward in our commitment to local networks.

We have launched a new, permanent range of 100% Maltese pre-packaged fresh pork across all 12 Lidl stores in Malta and Gozo.

Working alongside the Koperattiva Ta' Min Irabbi l-Majjal Ltd (K.I.M. Ltd) and the public slaughterhouse (Il-Biċċerija), and with the support of the Malta Food Agency, this collaboration enabled local pig breeders to establish specialised pre-packaging capabilities to meet strict retail quality and safety standards.

Featuring six essential household cuts - Maltese sausage, pork medallions, pork collar, pork mince, pork belly, and pork chops - this initiative introduces local livestock into a modern retail format. It represents an important milestone in our broader ambition to continuously diversify our shelves with more locally produced goods.

Operating on an island brings unique supply chain realities, making strong local partnerships essential.

For us, this means working side by side with local cooperatives - investing together in modern packaging and hygiene standards, helping keep economic value within the community, and ensuring our customers enjoy fresh Maltese produce and meat at affordable prices.

We recognise that building strong domestic production capabilities on an island is a gradual, collaborative process.

Real, long-term growth happens step by step, and Lidl Malta remains fully committed to walking this path alongside our local partners - adapting together, supporting local capacity, and investing in a sustainable future for Maltese agriculture.

From all our diverse work units across the archipelago, Lidl Malta remains deeply rooted in the communities it serves. By pairing international retail experience with genuine local collaboration, we will continue delivering real, lasting value to Malta's economy and society.



(From the left) Edmund and Simon Gatt Baldacchino.



The completion of Speising 70 in Vienna's Hietzing District.

A CENTURY IN MOTION

As United Group marks 100 years, its focus is not on standing still. From mobility and automotive to property investment in Malta and Vienna, the Group is building its next chapter around established experience, enduring partnerships and new opportunities.

A hundred years can change almost everything about a business.

Markets emerge, industries transform and customer expectations move on. For United Group, the journey from a transport company founded in 1926 to a diversified organisation operating across mobility, automotive and property has involved more than simply adding new areas of activity.

It has involved recognising when the Group's existing strengths could be applied in new ways and across new areas of business.

Today, the Group's anniversary sits alongside a busy period of investment and development. Its attention is focused on strengthening existing operations, growing its presence in selected markets and preparing its businesses for the changes already reshaping the sectors in which it operates.

From Mobility to the Future of Automotive

Mobility has been part of United Group's story for decades, but it is far from a business rooted only in the past.

The Group's relationship with Hertz began in 1961, as Malta's tourism industry gathered momentum and demand for self-drive transport grew.

More than six decades later, the business continues to offer both vehicle rental and leasing, serving leisure and corporate customers in a market transformed by evolving travel habits and rising expectations around convenience.

Its longevity is also a reflection of something United Group values deeply: relationships that are built to last. International principals, business partners, suppliers and customers have all played a role in the

Group's development, often through collaborations maintained over many years.

That same outlook is visible in automotive. Through its involvement in Motors Inc., United Group is continuing to develop its presence in a sector entering a period of significant change.

New vehicle technologies, digital customer journeys and the shift towards more sustainable mobility are changing how people buy, use and think about vehicles. For the Group, this makes continued investment in expertise, partnerships and customer experience increasingly important.

Property Ambitions at Home and Abroad

Property has become another major area shaping United Group's next phase.

In Malta, its leadership role within the Pendergards consortium remains one of the Group's most significant investments.

The development demanded confidence, patience and a long-term view, eventually becoming one of the country's most recognised mixed-use destinations.

The experience gained through large-scale development in Malta has also supported the Group's move into Vienna.

Its growing Austrian portfolio represents not only a geographical expansion, but has also brought exposure to a different market, new local partnerships and further experience in identifying and delivering property opportunities internationally.

Austria is expected to remain part of the Group's direction, with future opportunities considered selectively and in line with its capabilities.

As Edmund Gatt Baldacchino, CEO, and Simon Gatt Baldacchino, COO, and Executive Directors of United Group, explain:

"Our focus remains on maintaining a strong presence in the sectors in which we have built our expertise, while remaining open to opportunities to expand into new areas with the potential to create sustainable, long-term value. Any new investment must be aligned with the Group's strategic objectives and values and make sense within our broader long-term vision. Whether in Malta or internationally, our approach is guided by a commitment to responsible growth, lasting value creation and building a strong foundation for the generations to come."

Building what Comes Next

Over the coming decade, United Group intends to continue strengthening its core businesses while remaining open to opportunities that support its long-term growth.

Its focus will include further developing its mobility, automotive and property activities, alongside the continued assessment of investment opportunities in Austria and other international markets.

There is also a growing role for the next generation. Their contribution will not be limited to protecting what already exists, but will involve bringing new perspectives to technology, sustainability, new markets and changing ways of doing business.

For United Group, the centenary offers a moment to acknowledge the distance travelled. Yet the businesses, investments and partnerships now taking shape make one thing clear: the more important story is what comes next.

100 YEARS



Unitedgroup
Est. 1926



GOVERNMENT OF MALTA
MINISTRY FOR AGRICULTURE,
FISHERIES AND ANIMAL RIGHTS

THE TRANSFORMATION OF MALTA'S PUBLIC ABATTOIR

Q&A with Stefan V. Cachia, Director General, Public Abattoir

The Public Abattoir has traditionally been viewed as a slaughterhouse. In recent years, however, it has increasingly been in the news, launching new initiatives, and diversifying. How has its role changed over recent years?

Indeed. Whilst the supply of locally sourced meat remains our core function, the Public Abattoir has undergone a significant transformation over the past few years.

We have evolved into a centre that not only supports livestock farmers, but also drives research, innovation, education, product development, sustainability and heritage preservation.

Today, our work extends well beyond our traditional processing. We are investing in modern processing facilities, supporting scientific research, developing new food products, assisting producers in accessing niche markets, and working closely with academic, cultural and industry partners.

In many respects, we have become a hub for innovation within Malta's livestock and meat-processing sector.

What would you consider the most important investments completed in recent years?

The last few years have seen one of the most intensive periods of investment in the history of the Public Abattoir.

Among the major projects completed are the new cutting and deboning facilities, the Mazzit processing plant, the vertical scalding system, improvements to our classification systems, blood harvesting and tripe cleaning facilities, a new experimental kitchen and micro-processing facility and extensive upgrades to our energy infrastructure.

We have also restored important heritage assets, such as the historic water tower, while continuing to modernise our production facilities.

These investments improve operational efficiency, animal welfare, food safety and product quality while simultaneously creating opportunities for diversification and innovation.

The Abattoir has become known for promoting traditional Maltese products. Why is this important?

Traditional products represent a unique opportunity to generate greater value from local livestock production whilst preserving an important part of our cultural heritage.

Over recent years, we have worked extensively on products such as mazzit, kirxa and crackling, whilst undertaking historical research into traditional Maltese meat products.

This work has helped transform materials that were once underutilised into premium products that can command higher market value.

Our aim is not only to preserve traditions but to adapt them to modern markets, creating new opportunities for farmers, processors and entrepreneurs.

Indeed, we have gone beyond the supply of such traditional products and, with the support of the Malta Chef Society, have developed new products such as mazzit croquettes, mazzit pate, mazzit muffins and tripe qassatat.

One initiative attracting considerable attention is the new Experimental Kitchen and Micro-Processing Facility. What is its purpose?

The Experimental Kitchen and Micro-Processing Facility forms part of our broader strategy



to stimulate research, innovation and value addition within Malta's food sector.

This facility will allow farmers, researchers, students, chefs and entrepreneurs to trial new products on a small scale before committing to larger commercial investments. It creates a bridge between an idea and market-ready production.

Ultimately, we hope it will encourage innovation in local food production, support small-scale enterprises and contribute to the development of new products derived from locally produced meat and agricultural resources.

The Public Abattoir has also become active in research. Could you tell us more about that?

Research is now one of the pillars of our long-term strategy.

We are collaborating with local and international institutions on a range of projects that cover meat science, product development, sustainability, waste reduction, food quality and agricultural innovation.

We have worked with the University of Malta, MCAST, international researchers and various sectoral organisations.

Research allows us to identify new opportunities for the livestock sector while ensuring that our operations are in line with emerging scientific and regulatory developments.

Sustainability appears to be another major focus. What projects are underway in this area?

Sustainability is central to everything we do.

We have adopted a circular economy approach that seeks to maximise the utilisation of every component of the animal.

Projects such as Ġilduża are investigating the transformation of hides into parchment and other valuable products, whilst Project RACE is looking at how animal by-products can be incorporated into construction materials.

We are also studying innovative approaches to wastewater treatment and water recycling, along with alternative ways of valorising animal by-products.

The objective is simple: minimise waste, maximise value and reduce environmental impact.



"Our aim is not only to preserve traditions but to adapt them to modern markets, creating new opportunities for farmers, processors and entrepreneurs."



What are the Public Abattoir's priorities for the coming years?

Our priorities are centred on innovation, sustainability and diversification.

We intend to continue expanding research and product-development activities and to complete the rollout of new facilities, including, in line with the government's goals for the next few years, a new processing facility for game birds such as quail.

We will also pursue additional PGI and quality certification initiatives; strengthen support for farmers and processors; and continue investing in environmental projects.

The overall goal is to ensure that the Public Abattoir remains a strategic asset for Malta's food security while simultaneously creating new economic opportunities throughout the livestock value chain.

If you had to summarise the Public Abattoir's vision in one sentence, what would it be?

Our vision is to transform the Public Abattoir into a modern centre of excellence for local meat production, one that supports farmers, promotes innovation, preserves heritage, reduces waste and creates sustainable value for Malta's agricultural and food sectors.

*Photography by:
Kian Bugeja, Omar Camilleri
and Clifton Fenech*





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THE MALTA CHAMBER AND ICT SOLUTIONS SIGN ALLIANCE AGREEMENT TO PROMOTE AI ADOPTION



The Malta Chamber of Commerce, Enterprise and Industry and ICT Solutions have signed an alliance agreement aimed at promoting the adoption and effective use of Artificial Intelligence (AI) among businesses in Malta.

Through this collaboration, both organisations will work together to raise awareness about the opportunities presented by AI technologies, while supporting businesses in understanding how AI can improve operational efficiency, innovation, and competitiveness.

As part of the agreement, a series of information sessions and knowledge-sharing events focused on AI adoption will be organised over the coming months. These sessions will provide practical insights, expert guidance, and real-world applications tailored to the needs of Malta's business community.

Speaking about the agreement, Dr Marthese Portelli, CEO of The Malta Chamber, highlighted that AI is rapidly becoming a key driver of business transformation across all sectors.

"Through this alliance with ICT Solutions, The Malta Chamber is committed to helping businesses better understand and embrace AI technologies in a practical and responsible manner.

By creating opportunities for discussion, learning, and collaboration, we aim to support companies in strengthening their competitiveness and preparing for the future," she noted.

"AI is moving from boardroom conversation to everyday business reality, and our role at ICT Solutions is to make that transition practical and tangible for Maltese organisations. Through this alliance with The Malta Chamber, we want to ensure that businesses of every size — and across every sector — have access to the hands-on guidance, sector-specific use cases, and trusted expertise they need to turn AI from a concept into measurable outcomes," said Lincoln Grima, Chief Commercial Officer at ICT Solutions.

This alliance agreement reflects the shared commitment of both organisations to support digital transformation and innovation across Malta's business landscape.



GASANMAMO INSURANCE OPENS THE DOORS TO ITS NEW HEAD OFFICE

For the best part of five decades, GasanMamo Insurance ran its business out of a cluster of buildings in Gżira, some of them dating back to the 1970s.

It is a setup familiar to a lot of long-standing Maltese companies: separate structures joined together over the years, each with its own quirks, none of them quite designed for how a modern insurer works.

Managing Director Julian Mamo says the decision to leave was not sudden.

“The move has been planned for some time,” he says. The dated layout, and the compromises that come with joining buildings together, had made the space increasingly inefficient. At some point, patching things up stopped making sense. We soon determined that the best option would be a fresh start.”

The company took its time choosing the right site and building before committing to the move, settling on Mill Street in Ħal Qormi.

The redesign was carried out by Mattermake Architects & Interiors, the design firm GasanMamo brought in to shape the new office.

The vision was to create a workspace that also felt welcoming for staff and visitors, and that idea shaped everything from the layout to the finer details of the finish.

Beyond a Fresh Coat of Paint

What has changed goes well beyond a fresh coat of paint.

The new Head Office is open plan, built around multiple meeting rooms, pods for online calls, and a canteen that has turned into an informal gathering spot, somewhere staff go for a coffee or lunch rather than eating at their desks.





Mamo says the layout has brought people physically closer together, so GasanMamo now feels like one team rather than a set of departments working side by side.

The open layout has an everyday benefit too: people who might never have worked near each other can now end up at the same table over coffee. For Mamo, that mixing is exactly the point of the new office.

A Building That Says Something

The brief, he says, was never just about the square metres.

GasanMamo wanted a building that said something about who the company is: a firm with a long history and a modern operation, one that keeps pace with current practice and technology.

“We’re not a stuffy old company,” Mamo says, “but a company that is approachable and friendly with clients, claimants and among ourselves, while totally committed to professionalism in all that we do.”

The idea was for that to be obvious from the first point of contact, whether that is a client walking in over a claim or a partner arriving for a meeting.

Mamo expects that professionalism to be the first thing visitors notice. “Things have been thought through to the smallest detail, and it shows,” he says. “It is a calm space where things get done.”

It’s a deliberate contrast, he adds, to the pace of life outside the building. Once inside, there’s a sense of calm that sits at the opposite end of the spectrum from Malta’s usual hustle and bustle.

Room To Grow

For staff, the reaction has matched the ambition behind the project. Mamo describes the energy across the team since the move as incredible, driven by a sense that the company has invested seriously in where people spend their working day.

For a company with a growing client base and a track record of expansion, the timing is not incidental.

Mamo sees the new Head Office as one part of that growth. As he puts it: “With our new Head Office we have set a high bar that will propel us forward, focused on delivering the best possible value to our growing client base.”

GasanMamo Insurance Ltd is authorised under the Insurance Business Act and regulated by the MFSA.

“We’re not a stuffy old company, but a company that is approachable and friendly with clients, claimants and among ourselves, while totally committed to professionalism in all that we do.”



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Joseph Falzon
Director at The Sleep Studio and StyleInteri



THE ART OF BETTER SLEEP

the *sleep*studio.

"We've been here for nearly 60 years, and we are here to grow with our customers, thanks to the experience and love we have for what we do."

Sleep is one of the most important foundations of our physical and mental wellbeing, yet the quality of our sleep is often influenced by far more than the mattress we sleep on.

From the support beneath us and the comfort of our pillow to the bed we choose, the lighting, linen, furniture and overall atmosphere of the room, every element contributes to the unique way that we experience sleep.

It is this personalised approach that lies at the heart of The Sleep Studio, the newly opened showroom in Valley Road, Birkirkara, launched by the Falzon family earlier this year.

Rather than simply selling mattresses or bedroom furniture, The Sleep Studio has been created around an important question: What does better sleep look and feel like for you?

The showroom offers tailored solutions, adapting to the client's personal taste and creating the ideal sleep environment which is just right for them.

Each bedroom setup has been carefully curated to work as a mood board, which allows customers to visualise how different elements can work together, while giving the Sleep Studio team the opportunity to understand each customer's requirements, lifestyle and personal taste.

At the centre of the experience is quality.

The Sleep Studio is home to Ennerev, Italy's mattress maker since 1956, alongside a curated selection of quality bedroom products and accessories.

The aim is to bring together trusted, certified quality with thoughtful design, creating bedrooms that are not only beautiful but genuinely suited to the people who use them.



Photography by Stephen Galea

“Putting the customer at the heart of what we do has always been extremely important to us. Whether it is The Sleep Studio or StyleInterni, we support our customers every step of the way, and we want them to know that we are here should they need our assistance long after we deliver and install.”

By focusing on the complete sleep experience, the team can take the time to understand what each customer really needs and create a seamless bedroom ecosystem where every component has a purpose.

The ultimate objective is to make the bedroom work as one.

Director Joseph Falzon explains that this is central to the company's vision.

“Our aim is for The Sleep Studio to become a one-stop-shop and a leader when it comes to bedrooms and sleep. We want to look at the bedroom as a complete experience, rather than individual products.”

That philosophy also extends beyond private homes.

The Sleep Studio is able to collaborate with the hospitality sector, working with hotels and other accommodation providers to help create better sleep experiences for their guests.

In an industry where comfort and the quality of a night's sleep can have a significant impact on the overall guest experience, the right combination can make a meaningful difference.

The Sleep Studio is the latest chapter in a furnishing story that has been developing in Malta for almost six decades.

The Falzon family are also behind StyleInterni, located on Old Railway Track in Santa Venera.

With a heritage of nearly 60 years in the furnishing sector, StyleInterni began by manufacturing furniture locally before developing, over the past 25 years, collaborations with renowned Italian designer brands across kitchens, living spaces, bedrooms and more.

For Joseph Falzon, however, experience is only valuable when it is placed at the service of the customer.

“Putting the customer at the heart of what we do has always been extremely important to us. Whether it is The Sleep Studio or StyleInterni, we support our customers every step of the way, and we want them to know that we are here should they need our assistance long after we deliver and install.”

After nearly 60 years in the industry, the Falzon family are continuing to build for the future, combining experience, trusted partnerships and a genuine passion for interiors and the way people live.

“We’ve been here for nearly 60 years, and we are here to grow with our customers, thanks to the experience and love we have for what we do.”

And now, with The Sleep Studio, that experience is being brought together with a singular focus: helping people sleep better.

THE MALTA CHAMBER HOSTS GENERAL ELECTION 2026 DEBATE



The Malta Chamber hosted the 'General Election 2026 Debate' on 25 May 2026 at its premises in Valletta, bringing together Malta's political leaders to discuss the country's future and key issues impacting the business community.

Prime Minister Robert Abela and Opposition Leader Alex Borg presented and debated their respective manifesto proposals during the event, which focused on economic development, innovation, and national priorities ahead of the upcoming general election.

The debate was moderated by Rachel Bondi Attard, who guided discussions on the challenges and opportunities facing Malta's economy and business sector.

Addressing attendees, William Spiteri Bailey, The Malta Chamber President, emphasised the importance of leadership and reform, stating, "This is the moment of courage. The moment of reform. The moment of transformative leadership. Malta has already shown that it is capable of being resilient. Now we must show that we are capable of building a stronger and more sustainable country for future generations."

The Malta Chamber CEO, Dr Marthese Portelli, also delivered a strong appeal to the country's political leaders, urging them to provide Malta with a clear national economic plan, prioritise productivity and innovation, invest in the skills of young people, and work towards making Malta synonymous with excellence, integrity, and reliability.





THE CASE FOR CORPORATE FINANCE REFORM IN MALTA

A pattern has emerged in Malta's corporate finance landscape that deserves closer attention. Across many sectors, businesses have come to rely on one another as a source of working capital.

Suppliers extend generous payment terms to commercial partners - sometimes stretching to 120 days, often interest-free, and rarely formalised in writing - and those partners extend similar arrangements down the chain.

Over time, this informal web of intra-company and inter-supplier credit has become a significant feature of how Maltese businesses finance their operations.

While not unique to Malta, the extent to which it has substituted formal bank lending is noteworthy.

These arrangements operate outside the regulated financial system, often without enforceable terms or early-warning mechanisms.

When the chain comes under pressure, the consequences can spread quickly.

This trend is a symptom of deeper structural issues in how Malta's financial ecosystem is designed and functions, and addressing it will require reform on a number of fronts.

Legislative Reform

Our laws governing security interests were designed for a simpler era.

We must build the legislative architecture for a 21st-century market: a unified, modern regime with a single searchable register, clear priority rules, and simplified enforcement procedures.

"We must build the legislative architecture for a 21st-century market: a unified, modern regime with a single searchable register, clear priority rules, and simplified enforcement procedures."

Reform should also address the misalignment between the regulatory treatment of collateral and its practical value, particularly in the case of intellectual property, which remains underutilised as a financing tool despite representing real value for many modern businesses.

Equally, the general hypothec deserves renewed legislative attention to make it genuinely attractive to international banks, which currently find it too uncertain to rely upon in cross-border transactions.

Judicial Reform

Enforcement timeframes must be addressed.

When enforcing security takes years rather than months, lenders respond rationally: they raise prices, retreat to conservative structures, and lend primarily to those they already know.

New businesses and those seeking sophisticated financing pay the price.

Specialised courts are now emerging - welcome progress, but not sufficient. Where the debt is undisputed and security is clear, we need summary procedures that allow enforcement without lengthy trials.

We should also encourage arbitration and mediation, supported by legislation that makes these mechanisms effective and enforceable.

Both Banks and Borrowers Must Evolve

Malta's banks have served our economy well. However, the persistent growth of intra-company lending signals that businesses are finding the formal banking system too rigid and too property-focused to meet their needs.

Products such as cash flow financing, project finance, and mezzanine structures - already well established in comparable European markets - represent a natural next step for Maltese businesses.

Yet banks cannot shoulder this alone. Access to sophisticated finance requires professional conduct from borrowers: stronger governance, timely financial reporting, and respect for loan covenants.

If Maltese businesses want modern corporate finance, they must meet the standards it demands.



Michael Buhagiar

Senior Associate, Camilleri Preziosi Advocates

An Ecosystem, Not a List of Problems

These pillars are not independent - they form an ecosystem.

Banks will not develop sophisticated products where enforcement is unpredictable. Borrowers will not invest in professionalism while cheap informal credit is freely available. Courts cannot function efficiently within an outdated legislative framework.

Piecemeal reform, as history has shown, will not move the needle.

A comprehensive, coordinated approach is needed - one that demands leadership from government, regulators, the judiciary, banks, and the private sector.

The good news is that Malta has the talent, institutional framework, and economic conditions to make this happen.

With the right collective commitment, there is every reason to believe we can build a modern corporate finance ecosystem - one that genuinely serves our businesses, attracts international capital, and supports sustainable economic growth.



Silvan Mifsud

Vice President, The Malta Chamber of Commerce, Enterprise and Industry

“Ultimately, the survey data gives direct insights as to why certain family business managed to scale up and achieve higher profits and why some family businesses scale-up and had stagnant or decreasing profits.”

GROWTH JUST FOR GROWTH?

THE 2026 FAMILY BUSINESS SURVEY

Family businesses are the backbone of Malta's economy, serving as vital engines of community employment, long-term wealth creation, and entrepreneurial heritage. Yet, managing a family business requires balancing complex dynamics aligning family relationships with commercial realities, passing leadership down through generations, and adapting to rapidly shifting economic environments.

Just like we did in 2022 and 2024, we also conducted an expanded family business survey between March to June 2026 to shed light on several family business critical dynamics.

The 2026 Family Business survey examined the core pillars driving modern family firms, uncovering where leaders focus their energy and where operational pressures build:

- **Corporate Governance & Oversight:** Evaluating board structures, informal decision-making habits, and the growing role of independent non-executive directors.
- **Strategic & Succession Planning:** Examining how families map out long-term strategic blueprints and prepare next-generation leadership.
- **Digital Transformation & AI:** Measuring how firms leverage technology, process automation, and artificial intelligence to address labour shortages.
- **Workforce & Labour Challenges:** Analysing strategies to recruit, upskill, and retain talent while managing rising wage bills.
- **Dispute Resolution & External Advisory:** Understanding how families handle conflicts and engage external experts to protect business continuity.

A central focus of this year's survey was assessing post-pandemic financial performance from 2022 to 2025.

While the local economy offered significant expansion opportunities, the findings reveal a distinct split in how family businesses performed. Nearly 37% of family businesses experienced an increase in turnover accompanied by lower profits.

These firms scaled their top-line revenues, but rising operational costs, especially due to higher labour expenses eroded bottom-line margins - a phenomenon known as profitless growth.

A further 18.2% of respondents managed to increase their turnover but recorded stagnant profits, reflecting a balancing act where increasing operational costs entirely absorbed revenue gains.

Conversely, 37% achieved simultaneous growth in both revenue and profitability, leveraging clear strategic planning and scale efficiencies to defend their margins.

Ultimately, the survey data gives direct insights as to why certain family business managed to scale up and achieve higher profits and why some family businesses scale-up and had stagnant or decreasing profits.

To unpack these results and explore practical solutions, a Family Business Conference will be held on 1st October 2026 at The Malta Chamber of Commerce, Enterprise and Industry.

Organised jointly by EMCS Advisory, The Malta Chamber and the Family Business Office, this landmark event will dive deep into the 2026 survey data.

Attendees will gain exclusive insights into cross-tabulated findings - exploring how strategic planning, independent boards, and digital transformation directly shield profit margins and ensure multi-generational success.

Whether you are a founder, a next-generation successor, a family business CEO or a board director, this conference offers an invaluable platform to gain practical blueprints, benchmark your enterprise against industry peers, and navigate the future with confidence.

Mark your calendar for 1st October 2026 and join the conversation at The Malta Chamber.

BRIDGING MALTA'S SKILLS GAP FOR A COMPETITIVE FUTURE



Malta, like much of the European Union, faces a critical challenge: persistent labour and skills shortages, particularly as the economy rapidly transitions towards green and digital industries.

The European Labour Authority's 2024 Report on labour shortages and surpluses highlights Malta as having the highest relative employment growth, yet it still accounts for 10 percent of all shortage instances among 29 countries.

This situation is exacerbated by a shrinking working-age population and rising demand for both highly skilled and technical roles, reflecting broader demographic and technological trends.

For the last few years, labour shortages have consistently been the top concern among local enterprises, with certain economic sectors affected more than others.

Moreover, beyond labour market shortages, there is a lack of the necessary skills for an economy increasingly based on digitalisation and sustainability.

Addressing these shortages is vital not only for Malta's current economic stability but also for its future competitiveness and resilience.

As technological advances reshape the workforce, opportunities are emerging across different economic sectors.

However, without proactive efforts to upskill the workforce and to actively include underrepresent-

ed groups, Malta risks falling behind, leaving vulnerable populations exposed to job displacement and social exclusion.

In order for this to be achieved, interventions and activities in silo will just be a drop in the ocean, and there needs to be a coordinated and holistic effort to address these challenges.

These principles formed the basis of a successful application submitted by The Malta Chamber, which secured an EU-funded grant under the ESF+ programme.

This initiative, titled Promoting Access To High-potential Work And Youth Skills (PATHWAYS), includes the National Skills Council and the Ministry for the Economy, Technology and Strategic Projects as partners.

It seeks to understand the current and future skills Malta needs and to raise awareness of them. By identifying skills gaps and promoting upskilling, the project aims to support both an inclusive labour market and national economic growth.



The three-year project will include a number of activities that provide a holistic approach to this ongoing challenge by delivering enhanced information and data on current economic challenges, future skills, and the barriers faced by disadvantaged groups.

This information is not only important for the successful completion of the project but will also provide policymakers with new evidence to guide them towards evidence-based policies.

Moreover, this initiative will include a number of opportunities for the private sector, public sector and civil society to discuss ongoing economic challenges, as well as social challenges that hinder access to the labour market or to quality work for certain groups.

This initiative is closely aligned with EU and national policies, including the European Pillar of Social Rights, the National Employment Policy 2021-2030, and the National Strategy for Poverty Reduction and Social Inclusion 2025-2035.

These frameworks call for active inclusion, equal opportunities, and investment in skills.

By working towards an inclusive and adaptable workforce, the project not only meets immediate labour market needs but also lays the foundations for a resilient, fair, and prosperous future economy.



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MALTA MUST ACT FAST ON DEEPPAKES AND GENDER BASED VIOLENCE

The Malta Chamber of Commerce, Enterprise and Industry organised a roundtable discussion on deepfake technologies and gender-based violence as part of its initiative, funded by the Commission on Gender-Based Violence and Domestic Violence through the 'Together We Empower - A Future without Violence' programme.

The roundtable addressed topics such as the State's positive obligation to protect, the challenges posed by misinformation, the gaps in current national legislation that do not properly address deepfakes, how easy it has become to create deepfakes, and the effects on victims, such as shame and self-blame.

"While Maltese law criminalises the dissemination of sexual content without consent, it does not yet adequately address the creation and dissemination of sexually generated deepfakes and the harm it creates to such victims."

It brought together key stakeholders from business, government, civil society, and technical fields to establish a structured, evidence-based platform for dialogue, promote national legislation on deepfakes, and encourage coordinated sectoral responses.

The event included presentations from Judge Lorraine Schembri Orland, Dr Antonio Ghio, Dr Sophie Nighintagle, Naja Bentzen and Rachel Bondi Attard who shed light on the realities of deepfakes.

Maltese Judge at the European Court of Human Rights, Lorraine Schembri Orland referred to a number of cases decided by the European Court of Human Rights, including *Opuz v. Turkey* (2009), *Valiulienė v. Lithuania* (2013), *Talpis v.*

Italy (2017), and *Volodina v. Russia* (2019), which provide jurisprudence on the State's positive obligation to protect.

Rachel Bondi Attard, Head of Media and Communication Strategist during her welcome speech said, "Technology is a continuation of centuries-old social attitudes in which women's bodies, images, and reputations have been treated as objects for public consumption, control, and judgement. Artificial intelligence did not invent the exploitation of women; it automated it."

Naja Bentzen, Disinformation Analyst and author of the policy brief 'Women in the age of AI-enabled disinformation', highlighted that women are facing growing pressures online - geopolitical and ideological backlashes against women's rights are further accelerated by generative AI-facilitated gendered disinformation.

However, this artificially enhanced resurfacing of misogynist tropes from the past is not inevitable: it can be tackled with well-balanced (tech) regulation, strengthened enforcement, and a whole-of-society approach to boosting information integrity and democratic resilience.

During the event, Dr Antonio Ghio, Partner at Fenech & Fenech Advocates, explained that while Maltese law criminalises the dissemination of sexual content without consent, it does not yet adequately address the creation and dissemination of sexually generated deepfakes and the harm it creates to such victims.

He said, "Other countries have amended their laws to address and criminalise such acts."

While it is important not to rush at the expense of a well-designed law, Malta urgently needs to address this issue, especially through the proper transposition of EU Directive 2025/1385 on combating violence against women and domestic violence, as well as looking at how other countries are amending their criminal laws to recognise such offences.

Dr Sophia Nightingale, Senior Lecturer in Psychology at Lancaster University, concluded the event by showing how the sophistication and accessibility of generative AI now allow almost anyone to create convincing fake images, audio, and video.

Nefarious uses of this technology to generate non-consensual intimate imagery are on the rise.

She said, "the impacts on those targeted can be devastating through the ongoing psychological, emotional, and physical harms caused."

Through this initiative, The Malta Chamber wanted to contribute to a meaningful discussion and collaboration among key national stakeholders on the challenge of deepfakes and gender-based violence.

Unfortunately, this technology is easily accessible, and the generation of deepfake sexualised images can have a profound effect on victims.

The invited guest speakers addressed both legal and social realities, and the event also provided attendees with the opportunity to learn about the latest studies on the subject.

This article has been funded by the Commission on Gender-Based Violence and Domestic Violence through the Together We Empower programme.



HSBC MALTA AND THE MALTA CHAMBER RENEW GOLD SPONSORSHIP AGREEMENT TO STRENGTHEN MALTA'S BUSINESS COMMUNITY

HSBC Malta and The Malta Chamber of Commerce, Enterprise and Industry have renewed their Gold Sponsorship Agreement, reaffirming a shared commitment to advancing Malta's business community through strategic collaboration, knowledge exchange, and the promotion of sustainable economic growth.

Welcoming the renewal, The Malta Chamber President William Spiteri Bailey said: "This agreement reflects a shared conviction that Malta's business community deserves access to the knowledge, connections, and insights needed to compete and thrive in an increasingly dynamic global economy.

HSBC Malta's international expertise and strong market presence make them a genuinely valued strategic partner, and we look forward to delivering initiatives that create real, tangible value for our members."

Geoffrey Fichte, Chief Executive Officer of HSBC Malta, said: "Our partnership with The Malta Chamber is one we hold in high regard. Malta's business community is ambitious, internationally connected, and increasingly sophisticated in its needs. This renewed agreement reflects our commitment to being a bank that actively supports that ambition, not just through financial services, but through access, insight, and opportunity."

The renewal of this Gold Sponsorship underlines the enduring relationship between The Malta Chamber and HSBC Malta, and both organisations' commitment to fostering innovation, resilience, and sustainable business growth across Malta.





Top Tips to Achieve the Best Sleep Ever

Great sleep doesn't need to be complicated. A simple, consistent approach is often the most effective. Once you've chosen a bed that offers the right support and comfort, focus on building a routine that feels natural and sustainable.

Start with a realistic sleep schedule you can maintain, a calming environment, and a pre-sleep routine that signals to your body it's time to rest. Consistency matters more than perfection.

Sleep quality is also shaped by what you sleep on. Natural materials such as wool, horsetail hair, cotton, and flax—carefully selected by Hästens—help regulate temperature and moisture, supporting a cooler, drier, and more breathable sleep environment.

Remember, sleep is personal. If you have a restless night, don't overthink it—simply reset and return to your routine the next day. Small habits like light exercise and morning sunlight can also make a meaningful difference.

Sleep well by keeping it simple, staying consistent, and letting your routine—and sleep environment—support you.



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Odette Vella
Director, MCCA

"From 31 July 2026, consumers who purchase goods after this date and choose repair as the remedy under the legal guarantee will benefit from an additional year of protection."

CONSUMER PROTECTION IN A CHANGING MARKETPLACE WHAT BUSINESSES NEED TO KNOW

As consumer expectations evolve and EU legislation strengthens consumer rights, businesses must stay informed about their obligations when selling products and services.

Keeping up with developments in areas such as the right to repair and new online sales requirements, is not only essential for legal compliance but also for building consumer trust, business credibility, and lasting customer loyalty.

Consumer protection legislation requires goods sold to consumers to conform to what was agreed and promised during the sales contract. Goods must match their description, have the qualities and characteristics normally expected of similar products, and be fit for their intended purpose.

Where goods include digital elements, such as smart devices, applications, or software-dependent equipment, they must also function as advertised and be compatible with related systems. Businesses must also provide any updates agreed upon at the time of sale to ensure continued functionality.

When a product fails to meet these requirements, consumers are entitled to a free remedy from the seller for up to two years from delivery.

The main remedies are repair, replacement, or refund.

While consumers may generally choose between repair and replacement, sellers may opt for the less costly solution where appropriate.

Remedies must be provided within a reasonable timeframe and without significant inconvenience to consumers. If repair or replacement proves impossible, consumers may be entitled to a partial or full refund.

A significant development in consumer rights is the implementation of the EU Right to Repair Directive.

From 31 July 2026, consumers who purchase goods after this date and choose repair as the remedy under the legal guarantee will benefit from an additional year of protection.

This means that a repaired product may be covered for up to three years in total.

The new rules also require manufacturers to offer repair services for specific product categories, even after the legal guarantee has expired.

Covered products include household appliances, such as washing machines, dryers, refrigerators, dishwashers, heaters, as well as televisions, smartphones, tablets, and certain battery-powered devices.

These new measures aim to encourage repair over replacement, reduce waste, and support a more circular economy.

Businesses should also understand the difference between the legal guarantee, which applies to all goods sold to consumers, and a voluntary commercial guarantee, which may provide additional benefits. However, a commercial guarantee cannot limit or replace consumers' statutory rights.

The growth of e-commerce has introduced additional obligations for online traders.

Businesses must provide clear and accurate information about their products, including descriptions, detailed specifications, contact details and information on the consumers' right of withdrawal. This right allows consumers to cancel eligible online purchases and obtain a refund.

From June 2026, online traders must also provide a clear and easily accessible withdrawal function through which consumers can cancel an online purchase. This cancellation process must be as straightforward as the purchasing process itself.

For businesses, these legal developments underline the importance of transparency, fair after-sales service, and consumer-centric practices.

In a competitive marketplace, complying with consumer protection laws should not be seen only as a legal obligation, but also as an opportunity to build stronger customer relationships.

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