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*Lehen l-inizjattiva privata*

# GRTU Malta Chamber of SMEs January to December 2017

**Annual Report – Highlights of the year 2017**

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## Improving conditions at a national level for businesses

### i. Lifting restrictions on shop opening hours

Following a survey GRTU had conducted with members, it became clear that times had changed and that the majority of its members no longer wanted restriction on shop opening hours. GRTU therefore was the main entity backing the government and pushing for this reform to take place. The changes in fact came into force a good number of months following the consultation, however to GRTU's disappointment there were still a number of restrictions in place such as having to choose one day of rest and otherwise still having to pay the Eur 700 fee to open 7 days a week.

This was mostly burdensome on smaller businesses who could not afford to pay such a hefty amount and monitoring such a system would be in reality impossible, leading to unfair competition. GRTU lobbied heavily to have the remaining restrictions lifted. GRTU argued that without such a change there was only marginal improvement from the previous law, that the government misguided businesses and their representatives and that the changes made so far still fell short of meeting consumer demands. During the period of negotiations GRTU also secured an exemption for businesses from paying the Eur 700 fee until the issue was resolved.

GRTU's proposal to lift the remaining restriction was at the end accepted following much representation.

### ii. Finding a solution to Excise Tax

Over the last few years the government has chosen to widen the range of goods that fall under this tax regime in order to increase its revenue. Even though most of the increases were marginal in terms of amounts, they resulted in heavy bureaucracy on enterprises and an added burden to those that complied with the law as opposed to free riders.

GRTU has and is still campaigning for the total removal of the excise tax extension that has as yet not been justified by this government. Various avenues in terms of lobbying have been explored during

the last year and this included multiple meetings with the Minister and Permanent Secretary of Finance, also involving representatives of specific sectors, multiple media statements and initiating a declaration signed by enterprises against the excise tax and stating how harmful this is to their business.

GRTU has also carried out fieldwork to understand exactly how the process works and alleviate both the bureaucratic burden on enterprise and the imbalance through unfair competition. This exercise resulted in changes in the requirements of the declaration, giving enterprises importing excisable goods from Europe once again the chance to clear their goods immediately upon arrival in Malta and ample time to submit the declaration following this. This brought the different channels of importation when it comes to the customs administration of excisable goods much closer to each other.

GRTU is currently working on longer operational hours at customs, something that has already started being implemented as well as introducing electronic transactions.

### iii. Local Enforcement System Reform

Money spent on fines had become an increasing concern for businesses. The inevitability of having to consider a substantial amount of costs, emanating from contraventions, as necessary and inevitable running costs, given the Maltese's road's infrastructure, had reached unprecedented highs.

This issue resulted in several meetings with a vast number of sectors, especially enterprises having a direct concern in transport issues, meeting with Ministers, Transport Malta and LESA.

Two important GRTU proposals were taken up and implemented. Firstly that local enforcement officers would no longer be privately employed but government employed to limit the direct interest in giving contraventions. GRTU argued that enforcement cannot be driven by the need to collect funds but rather towards understanding, educating and ultimately improving the situation. The goal is not to issue more fines, but to provide a better service to the community.

Another GRTU proposal implemented was the introduction of a warning ticket system for a number of contraventions. GRTU argued that not all road illegalities should be treated in the same manner and warnings should first be issued where there is no health and safety concern. GRTU also argued that local enforcement should be strongly based on education.

iv. Malta Development Bank

Originally a GRTU proposal put forward directly to the Prime Minister during an MCESD meeting, this year we witnessed the setting up of the Malta Development Bank. This followed an exercise in which GRTU was a main participant that proved that there is a market failure in access to finance in Malta and a development bank was needed in order to address this.

The Development Bank will in fact not function as a normal bank but it will be filling in the gap and helping banks give finance where they are finding shortfalls. Through the MDB therefore, business loans that are deemed too risky for one reason or another by the banks would be financed through the help of the MDB.

This is another step in the right direction in GRTU's quest to increase access to finance for businesses. GRTU was also successful in having its President confirmed as one of the Directors of the Bank, in representation of Maltese businesses. The GRTU President will be ensuring that tangible improvements are felt on the ground.

v. Unfair competition

Once again during 2017 GRTU worked very hard to instigate government to tackle unfair competition coming by sea from Sicily. This year important progress was achieved.

GRTU's proposal to establish a task force on the matter was taken up and this task force started functioning in 2017. GRTU has however questioned the effectiveness of the work of this task force

on numerous occasions and changes in how investigations and enforcement are carried out had to be made. The effect on the ground started to be felt.

GRTU's proposal to take the scanner down to where the catamaran berths was also taken up and implemented. This system is gradually improving the situation on the ground with the customs department having more visibility of what is coming into Malta and being able to carry out spot checks to confirm if what has been declared is correct.

#### vi. Human Resources Crises

Over the last years human resources proved to be amongst the biggest challenges facing enterprises. Lack of skilled and available human resources provided to be one of the biggest constraints that led to many enterprises not being able to expand and limitation of operation. It also led to inflation of wages because of poaching and the businesses that paid most attracted the necessary human resources even though this did not equate to increase in skills.

At the same time Malta has been experiencing the lowest unemployment rate, meaning there remained very little, if any at all, Maltese that were available and ready to work. Employees from other European countries were attracted to higher paying member states and non-EU Nationals were very difficult to engage due to a very bureaucratic administrative process.

GRTU has suggested a number of improvements to make it easier to employ non-EU nationals and in fact the process has been greatly reduced in terms of time and become a bit more simplified. Sourcing third country nationals was however still very difficult and GRTU suggested that in order to help enterprises and guarantee a certain level of safety, third country nationals should be sourced directly through the national employment agency.

This proposal was at first shot down but soon after it was accepted and implementation has started in 2017.

## New Sectors

During 2017 GRTU was successful in attracting and servicing 2 new sectors within GRTU:

i. Panel Beaters and Repairers

GRTU has carried out substantial work with this sector. From four enterprise owners within this sector turning to GRTU for help in view of developments that had occurred, GRTU today represents over a 100 of these enterprises and within it has also welcomed the Collision and Repairers Association, with which it has worked hand in hand for the last year.

GRTU has so far been successful in addressing the main urgent issue that was causing harm to many enterprises in the sector. Panel beaters and repairers were being forced into an additional certification system that they did not agree to or sign up for at their own expense. The certification equaled a cost that would run up to over a Eur 1000 per year, over a period of four year.

Thanks to the support provided by GRTU, through the assistance of the lawyers, the MCCA and the CRA, the repairers managed to hold their ground and reverse what was being imposed on them. This entailed a lot of work and going through the official channels of the MCCA and assisting it in its investigation by presenting arguments and evidence.

The MCCA eventually issued a winning interim order on insurances to stop implementing the QVR as mandatory, stop marketing it in a way as to place those not having the certification in a bad light and inform all their clients that there will be no distinction in payment between clients that choose a QVR repairer and those that choose a non-QVR repairer.

Due to this issue the work of many repairers had been stalled and/or becoming difficult. Today work has resumed back to normal. GRTU will continue collaborating with different stakeholders to continue addressing the other issues that are till today negatively affecting the sector.

ii. Childcare Centers

Childcare Centers had approached GRTU with a number of issues affecting their sector, the main one however being the expiry of their existing contract with the government. Within GRTU today there is incorporated the Childcare Center Providers Association.

Operators in this sector complained that the rate given to them required updating as costs had increased drastically and operating certain aspects of the job was becoming unsustainable.

Following discussions, the government decided it would carry out a study to guide it in the negotiations on the price for the service. Meanwhile GRTU negotiated a temporary agreement that saw a marginal increase in price and also secured a backdated review in price once the new agreement is closed and the new prices are agreed.

GRTU is currently negotiating the new agreement together with the representatives of the sector. The government is committed to close the new agreement within the first week of February 2018.



## EU Funding

GRTU has once again during the year 2017 closed a number of EU funded projects and also paved the way for opportunities for next year. EU funds are a very important source of income for the organization and GRTU is aiming to continue working hard to reap the full benefits from what is available.

### i. Europe Direct

GRTU has successfully closed the last of the five years for which it had acquired the project. Through the Eur 20,000 a year of Europe Direct funds GRTU was able to diversify in the stakeholder it targets, increase its reach, carry out numerous activities and network with other organization and institutions.

Amongst the Europe Direct activities was the running of an information centre, the issuance of a newsletter, maintaining a website and social media platform and the organization of activities.

### ii. East Invest

GRTU has successfully closed a two year East Invest project. GRTU's project, in partnership with EVEA and BUEE, was part of a bigger EU wide project organized through our social partner Brussels representatives.

East Invest is an EU-funded project that began in September 2014 within the EU4Business framework. The general aim of East Invest 2 was to facilitate the development of a competitive private sector in Eastern Partnership countries and encourage economic cooperation between them and the 28 EU Member States. The Eastern Partnership countries are Armenia, Azerbaijan, Belarus, Georgia, Moldova and Ukraine.

The project consisted of a number of exchanges to share experience and learn from the partner organization. The project gave the organization an income of around Eur 23,000.

iii. SMEs: Tuning the art of representation (STAR)

GRTU has applied and won an ESF project. We are currently in discussions with the Managing Authority to agree on some of the budget lines and activities of the project.

Through this project, for which we have originally requested €259,805, we would like to strengthen the capacity of GRTU Malta Chamber of SMEs as a stakeholder through investment in its human resources with a view to make the organisation a more effective and visible social partner.

This investment includes an intensive training for some of our administrative staff and Council members in the area of public relations, including training in how to handle the media, upkeep of effective social media platforms and improved communication channels. Through this part of the project we aim to equip our staff with the tools to be better able to attract media and stakeholder attention, better manage TV and radio interviews, panels of discussion as well as be better able to prepare effective public statements which reach the intended target audience appropriately.

In another part of the proposed project, we aim to provide our staff with a comprehensive course on the essentials of financial services. This will make it possible for our organisation to start providing the necessary guidance that members request on financial services. In addition, we aim to visit an employer's organisation in the UK which already provides services in the area of financial services in order to consider the delivery of similar services by GRTU in the future.

As part of the project, we will commission a study aimed at providing a thorough understanding of the state of the MCESD as compared to the aspirations of stakeholders. This soul-searching exercise, we aim, is to be deepened further through a special focused meeting of the MCESD.

Finally, through the project we propose to take GRTU and social dialogue in Malta forward. This will be done through a study on the organisation itself and how it is perceived, meeting employer's organisations in another EU member states, drawing up a medium-term PR strategy and embarking on an awareness campaign to showcase GRTU and promote social debate.

## Events

### i. UEAPME AGM

During 2017 GRTU was proud to host the UEAPME Board of Administration and General Assembly on the 1<sup>st</sup> and 2<sup>nd</sup> of June. This two day event required great logistical organization; it however gave GRTU the opportunity to play a central role during the meetings as well as work closer with the UEAPME administration and its members.

The two day event was very successful and well attended by UEAPME members. GRTU gave an overview of the organisation and the projects it is working on. UEAPME delegates were also addressed by the President of Malta and GRTU held a number of private meetings with the UEAPME administration during the course of the two days.

### ii. GRTU Annual Conference

Driving innovation to Maltese SMEs was the aim of this year's GRTU Annual Conference. The event was held on the 10<sup>th</sup> of October as part of Malta's SME Week celebrations and saw the attendance of over 200 enterprise owners.

The title of this year's event was 'Let's Evolve – Growth through Innovation'. During the opening speech Mr. Paul Abela mentioned the need for business to embrace innovation. Although a lot of businesses are acknowledging that Innovation is important for their business growth, many still have not managed to embrace it.

Parliamentary Secretary for Financial Services, Digital Economy and Innovation, Hon Silvio Schembri stated that 'as mentioned in the budget speech, the Maltese Government will be investing in a blockchain hub to help startups that use this technology, it will also be investing in MITA's blockchain lab and in the coming months training programs will be launched to train workers within the public

service to familiarize with this new technology. All this to strengthen Malta's ecosystem and boost innovation'.

Through a survey conducted by GRTU it was noted that businesses still find it difficult to apply for funding directed at innovation. Although the majority of local businesses are interested in such funding mechanisms, there is still a considerable amount of persons who have not heard of such funding opportunities.

Participants were motivated to open their doors to innovation and use it as an answer to conquer challenges. With the ever changing economy, consumer demands, increasing competition and technology advancements, innovation in business is inevitable for businesses to continue succeeding and maintain their relevance on the market.

The conference explored innovation through four main themes to complement the needs of businesses. The conference explored online opportunities and eCommerce, developing ideas and doing it with the proper preparation, access to finance from the traditional to the alternative means and also private sector innovative solutions.

Ms. Nancy Caruana Permanent Secretary at the Ministry of Economy, Investment and Small Businesses closed this event saying that the Ministry is keen on helping local talent and reward those who are determined to make it work. There are specialized Malta Enterprise schemes and government is also working on increasing the number of start-up facilities through the development of a specialized campus.

## Updating the organisation

As an organisation of 70 years old, GRTU has witnessed history being made. It has seen the nature of the private sector in Malta change and industrial relations change. The organization has naturally also had to change and adapt with time. The organisation's functions and activities are however not satisfactorily reflected in a proper manner. During 2017 the organization has embarked on a mission of updating and reinventing itself.

### i. GRTU Statute

The Statute has been revised in order to update it in legal terms, to address a number of shortcomings experienced in practice and give the organization functions that reflect its current operation.

### ii. Image of the organisation

Through the ESF project submitted in 2017 GRTU will seek to re-invest its image in order to freshen up the organization clarify what it stands for and change it in a way that it does not lose its identity but it becomes more attractive and relevant to its target audience.

## New Ventures

### i. Business First

GRTU has emphasized year on year the importance of a well-functioning one-stop-shop for SMEs. The establishment of Business First was the first concrete step in this direction. The first version of Business First still however failed to meet expectations since the entity lacked the energy and dynamic a one-stop-shop needs to attract and effectively service businesses.

Through discussions with the government it was agreed that GRTU and the government would re-establish Business First jointly and work in this sense has started in 2017. GRTU officials are on the Business First board and a number of important changes have already been implemented.

The entity is now housed in a separate and independent premises in Mriehel. The entity is also revisiting the way the service is given and quality controls are being introduced to monitor effectively. A training programme has been launched with weekly training being given on a diverse number of subjects that are interesting for enterprise owners.

### ii. MaltaEnergy Ltd

Another joint venture between GRTU and the government (Water Services Corporation) that will consist of the allocation of land for private sector investment – a PV farm. This PV farm will provide work to a good number of enterprises in this sector, it will constitute an investment in the land itself through upkeep and regeneration and it will help Malta reach its EU 2020 targets.

One of the biggest challenges Malta, like many other countries, faces today is the security of energy supply. Unlike other countries Malta however has very scarce resources and this puts our country in an even more precarious situation to overcome this challenge. It is however also true that the country, its residents and enterprises, cannot afford not to have an aggressive and constant energy policy that increases Malta's independence when it comes to energy supply and drives down energy

prices for users. In addition Malta is also under pressure to reach the EU 2020 targets for energy generated from renewable energy.

So far progress has been slow in terms of project implementation, mainly due to the general election and change in Minister. Initial teething problems have however now been addressed and work to initiate the project has started in 2017 and will continue in 2018.

## Important Positive Sectorial Developments

GRTU represents a multitude of sectors and with each of these sectors it works on a vast number of issues as the need arises. Every year however there are a few of these sectors that stand out in terms of progress and success.

### i. Milk distributors

Starting from a very negative relationship with the company they depend on for their livelihood, milk distributors have come a long way during the last year. Through GRTU's intervention relations have improved and a healthy channel of communication is now in place where both sides give attention to each other's needs and they treat each other with respect. Through improved relations work is now smoother and the parties are pulling the same end of the rope.

Discussions on the new agreement are currently well underway and the agreement is expected to be closed and agreed by the end of February. A number of improved conditions appear to have been secured so far including a longer contract term, improved rates as well as other improved conditions for the milk distributors

### ii. Ta' Qali Crafts Village Tenants

During 2017 GRTU has become the official representative of this sector and has worked close to these operators to help them become organized. GRTU has helped the operators set up the Ta' Qali Tenants Association Voluntary Organisation and we have also maintained an open channel of communication with MIP. The operators have been given the opportunity to choose between a grant and a loan to help them carry out the required works, this was another very beneficial development for the sector.



The involvement of the tenants is important. First and foremost because the work on their properties needs to be carried out in tandem with the general work on infrastructure. Secondly also because they are the heart and soul of the crafts village and they should feel ownership for the project and provide the necessary input for the project to meet their needs.

By end 2017 works at the village by a private contractor had already started and whilst there are still numerous teething problems it is very positive that works are now advancing. Talks have also started on the branding and marketing of Ta' Qali once the project nears its end. The project is planned to be concluded by the end of 2018.

For the duration of the project and after, GRTU and the Committee will also be working on improving the standards of the goods sold within the village. We want to revive crafts and we want to encourage all operators to work on their own productions and, at least, partially sell their own genuine Maltese crafts. This will not be an easy task because many have had to stop production because they were losing too much money out of producing and the poor state of the crafts village has stretched their efforts to unsustainable levels. With the right fiscal incentives, a marketing campaign and the drastic improvement of the village, GRTU is positive that the production of genuine crafts will slowly increase.

### iii. Pharmacies

2018 was a very busy year for the Pharmaceutical section of the GRTU. Our pharmacies started implementing the Medicines Home Delivery Scheme, to those deemed to need such a service. Although GRTU encourages Active Aging, where it is important that our elderly visit the pharmacy themselves to be thoroughly reviewed by our pharmacists, yet we have been made aware of a section of the population, mostly elderly but also people with special needs, who have been abandoned in their homes and who lead a lonely and difficult existence. Besides delivering medicines and medical advice, our members have also in some cases gone the extra mile, if not further, in ensuring that other needs these people may have are met.

GRTU is a full partner, along with the Government and the Chamber of Pharmacists, in the Pharmacy of your Choice scheme. This scheme "invented" by the GRTU and the Chamber of Pharmacists, is the

only Public Private Partnership that is actually successful. POYC is a huge logistical organisation that distributes medicines to the value of 15 Million Euro annually. It goes without saying that our members give an excellent service, something that even the Government Auditors themselves rate very highly. The committee of management of this scheme meets every two weeks, sometimes more frequently.

GRTU is also a founding member of the MAMVO, The Malta Medicines Verification Organisation. This foundation has been set up to implement the EU's Falsified Medicines Directive. This Directive addresses the huge problem of counterfeit medicines, whereby criminal organisations, sometimes very sophisticated, attempt to introduce into the EU supply chain, perfect copies in packaging and blistering, of known and expensive medicines. Frequently the pills contained in these copies contain nothing but starch dust, but some have been found to contain rat poison. Soon every pharmacy, wholesaler, and importer will have the electronic means of verifying every pack of medicines sold or dispensed in the Maltese health system. This requires a huge IT and logistics setup and will be fully funded by the importers of medicines. However, GRTU has obtained funding from the Government to ensure that our members do not suffer any financial burden in implementing their obligations under this directive.

The section has had frequent meetings on health topics with the new Parliamentary Secretary Deo Debattista, Minister Chris Fearne, the Medicines Authority. Thank goes to the President of the Section, Mr Mario Debono, the members of the committee, Miss Claire Shoemake and Mr Jojo Grima, as the section has grown this year and has attracted new members and is one of the most active and large sections in GRTU today.

## General Election

The general election gives an organization like GRTU an additional window of opportunity to lobby in the interest of its members. The 2017 general election brought with it a number of successes for GRTU as numerous proposals presented by the organization have been incorporated in the PL electoral manifesto.

GRTU has itself presented its proposals in the form of an electoral manifesto for SMEs. Below are the proposals that have been included to various degrees. The following have been included almost exactly as proposed by GRTU:

- a) Strengthening the Small Business Act by strengthening its legal status and ensuring that its principles are legally enforceable.
- b) Reforming MFSA fines to decrease financial burden on businesses when they comply in time with what is requested by the regulator.
- c) Strengthening controls in ports and areas of entry of merchandise, within the parameters of EU regulation, to ensure a level playing field and fair competition, particularly for imports taking place by sea.
- d) Increasing investment and upkeep in local commercial centres and encourage the creation of foundations that can take direct initiative in this regard.
- e) Contribute towards a national campaign that promotes buying locally produced goods and local sales with the aim of helping Maltese products. Incentivise the creation of a quality mark for Maltese products.
- f) Consider the creation of a Foundation together with social partners that would be aimed to help enterprises at an early stage of their financial struggles and bankruptcy.
- g) Creation of a specific fund to incentivize local research and innovation projects.
- h) Unemployment benefits and paid leave to parents of children that are hit by rare diseases extended to self-employed.
- i) Calls for PPPs to parking facilities
- j) Wide consultation to introduce an Accountability Charter for all public servants to improve the public sector.

- k) Updating rent laws to give greater strength to the tenant who has invested and created a goodwill through legal protection and also a mandatory financial compensation.

## Boards and Committees where GRTU was represented in 2017

- JobsPlus
- Building Industry Consultative Council
- Business First
- Central Business District Foundation
- CVA
- Employment Relations Board
- Enterprise Consultative Council
- ETC Intermediate Body Steering Committee
- ETC Stakeholders Meeting
- EuroCommerce Board
- EuroCommerce Social Affairs Committee
- European Economic and Social Committee
- Gozo Regional Committee
- JobsPlus
- Joint Stakeholder Working Committee
- MCESD (Malta Council for Social and Economic Development)
- Malta Development Bank
- Malta Enterprise Board
- Malta EU Steering and Action Committee
- Malta Maritime Forum
- Malta Trade Fair Committee
- Maternity Leave Board of Trustees
- Monitoring Committee for Structural Funds
- Monitoring Committee for Hal Mula Industrial Estate
- Occupational Health and Safety Authority Board
- Retail Price Index
- Tourism Zones Committee
- Traffic Management Committee
- UEAPME
- Valletta Live Foundation - Governors' Board

## **GRTU NewSTRING**

GRTU has once again this year continued to deliver news to its members at the end of each month through its electronic newsletter with what we deem is the most valuable information for businesses. Around 10 newsletters were issued this year and the last issue in 2017.

Each newsletter contains the latest information on what GRTU has been doing during that particular week, important developments for business that occurred at national and EU level as well as notices of important meetings and events. The newsletter is also utilized by the private sector for advertising purposes at a cost.

## **Surveys**

- Innovation: Is it what you think it is?
- Black Friday Sales survey
- End of year and Festive season sales survey 2017

# GRTU Council Meetings Attendance 2017

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	27 <sup>th</sup> JAN 2017	9 <sup>th</sup> FEB 2017	9 <sup>th</sup> MAR 2017	6 <sup>th</sup> APR 2017	4 <sup>th</sup> MAY 2017	8 <sup>th</sup> JUN 2017	6 <sup>th</sup> JUL 2017	7 <sup>th</sup> SEPT 2017	9 <sup>th</sup> OCT 2017	2 <sup>nd</sup> NOV 2017	15 <sup>th</sup> DEC 2017	P	E
Abela Paul	P	P	P	P	P	P	E	P	P	P	P	10	1
Azzopardi Emanuel	P	E	P	P	P	P	P	P	P	E	E	8	3
Bezzina Matthew	P	E	P	P	E	P	P	P	E	E	P	7	4
Camilleri Sergio	P	P	P	E	P	P	E	E	E	E	E	5	6
Cutajar Patrick	E	P	E	P	E	P	P	E	E	E	E	4	7
Debono Mario	P	E	P	P	P	E	P	P	E	P	P	8	3
Fenech Azzopardi Therese	P	P	E	P	P	E	E	E	P	P	E	6	5
Fenech Alfred	P	E	P	E	E	E	E	P	E	E	E	3	8
Fenech Philip	P	P	P	P	P	P	P	P	P	P	P	11	0
Galea Michael	E	P	P	E	P	P	P	P	P	P	E	8	3
Galea Stephen	P	E	P	E	E	E	P	E	P	E	E	4	7
Gauci Noel	P	P	P	E	P	P	P	P	P	P	P	10	1
Haber Joan	P	P	P	P	P	P	P	P	P	P	P	11	0
Mizzi Marcel	P	P	P	E	P	P	P	P	P	P	P	10	1
Vassallo Christian	P	E	P	P	P	E	P	E	P	E	E	6	5
Vella Salvu	P	P	P	E	P	P	P	E	E	P	E	7	4
Zammit Carmel	P	E	E	E	E	E	P	E	E	P	E	3	8
Zerafa Joseph	P	P	P	E	E	P	P	E	P	P	P	8	3

P- Present

E- Excused