

INVEST IN MALTA



"The island nation welcomes international investors with a wide array of business and investment opportunities, including new citizenship and residency by investment programs, plus a digital nomad residence permit."



Strategically located at the crossroads of Europe, North Africa and the Middle-East, The Republic of Malta, a full EU member since 2004, offers unique combination of advantages to the international investors and individuals looking for opportunities for relocation, investment and business outside their home country. Over the years, the archipelago has successfully positioned itself as a premier family wealth, corporate and financial services jurisdiction.



European Union

Malta has civil liberties at heart making foreigners and expats moving to Malta immediately feel right at home. With a population of just under 500,000, 20% of residents are foreign born.



A Welcoming Nation

Aside from being an EU Member, Malta is an integral part of Schengen and the eurozone and a member of the Commonwealth.



A Bilingual Country

Malta has two official languages: Maltese and English - which is the language of choice for doing business. Both languages are equally spoken by the local population in daily life.



Connectivity

With excellent air and sea connections, Malta is only a few hours away from any major cities in Europe, North Africa or the Middle East. Flight times : UK-3h, Tunis-1h, Dubai-7h.



ICT Infrastructure

With a strong broadband infrastructure including numerous free public wi-fi hotspots and 5G coverage nationwide, communicating virtually has never been easier.



Safety

Malta is ranked as the safest place in Europe and the second in the World, thanks to its negligible crime rate.



Stability

Malta has been a democratic country since its independence from the UK in 1964, with a strong history of Government, political, and social stability, creating a positive impact on the country's quality of life and economic prospects.



Education

Malta offers a wide a choice of state and private educational institutions from primary to university level. Based on the British model, Malta's educational system is very highly regarded internationally.



Lifestyle

With 300 days of sunshine per year, hot dry summers and mild winters, Malta has one of the most attractive climates in the World. Island life offers an abundance of activities inland, or in the Mediterranean crystal-clear waters. The country hosts a wide diversity of events all year round, combined with vibrant nightlife and an extensive choice in terms of gastronomic experiences from typical Maltese to Michelin-star restaurants.



Healthcare

Malta's medical health system is one of the best ranked in the World. Public and private hospitals along local clinics are located all around the archipelago.

Discover the latest trends and investment opportunities in Malta, with special participation of :



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A LEADING STATE ATTRACTING TOP-NOTCH TALENTS AND CAPITAL FROM ALL AROUND THE WORLD

Gifted with its warm and sunny climate all year round, its unique mediterranean landscapes and crystal-clear waters, combined with numerous cultural and historical sites, Malta has long earned its reputation as a premium touristic destination. However, the country is more recently being recognized as a first-choice destination for FDI, business and relocation by high-net-worth Individuals and investors, entrepreneurs, digital nomads and foreign professionals whom are increasingly attracted by the country's booming economy and opportunities, strategic location and high connectivity, in addition to its pleasant quality of life and stable and safe environment.

Located right in the heart of the Mediterranean, at the crossroads between Europe, the Middle East and North Africa, Malta is the European Union's smallest member state. Famous for its 7000-year History, the country has emerged as one of the most remarkable stories of the Eurozone. Recognized for its pro-business attitude, state-of-the-art infrastructure, and modest costs of doing business, it has become the go-to country for growth-minded entrepreneurs and multinational companies.

Malta's strong economic performance has been lauded in multiple occasions by various international entities such as the European Commission, the International Monetary Fund and credit rating agencies.

The country's economy is well balanced and predominantly export-oriented. The major indicators namely, gross domestic product, labor market developments, industrial production and trade, all indicate growth: the Central Bank of Malta is projecting a GDP growth of 5.2% in 2022 and a similar trend in the three coming years and the country's labor market is showing the fastest employment growth rates amongst all the EU28 members, increasing at a steady rate of over 4%.

Aware of its limitations in terms of size, with a population of just over 443,400 people, the country keeps fuelling its innovative economy with new talents and capital by actively welcoming foreign professionals, businesses, and investments. The country has created new citizenship and residency by investment programs, in addition to one of the most sought-after digital nomad residence permits, offering favorable conditions for non-EU nationals to relocate to the European island and settle in smoothly.

As an FDI location, the Maltese Government and Business Community have a medium to long-term vision and are currently focusing on higher value-added type of investments, digital innovation, financial services, climate action and energy, aviation and maritime, health and pharmaceutical industry, education or tourism and culture. The

archipelago's strong and consistent growth is leading the country to becoming the destination of choice for a number of multinational companies seeking to relocate their operations or looking for an ideal market within the EU and the Mediterranean area.

The country's main strengths lie in its efficient and qualified workforce, and the flexibility and proximity of the Government and institutional decision makers, the use of English as a business and official language, an attractive legal and fiscal framework for international companies and investors, as well as low operating costs.

Thanks to its internationally recognized educational system offering a wide variety of faculties and research institutes for both local and foreign students, and its solid medical sector, ranked by the World Health Organization has one of the top performing health systems in the World, Malta is also an ideal destination for foreign families willing to relocate to a safe and well connected European country, or even retirees willing to enjoy island lifestyle in the middle of the Mediterranean.



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MORE DISCOVERIES FOR MORE IMPRESSIONS



Those who come to Malta for the first time are pleasantly surprised by the richness and variety of its tourist offers. The country has a very bright and original character, ensuring an unforgettable experience to each visitor. Malta is literally saturated with history, and its architecture is striking at first sight. The local temples are older than Stonehenge and the Egyptian pyramids. Cultural life abounds with theatrical performances, concerts and art exhibitions. An equally active program awaits lovers of the deep sea - the purest waters of the Mediterranean Sea are ideal for a quiet beach holiday, as well as for diving and all kinds of water sports. Local gastronomic delights will surprise foodies with new tastes and aromas.

Malta strikes with its beauty. Its charm lies in its rocky coves and steep cliffs, but also in its sandy beaches. About a third of the territory is arable land and consists of terraces carved into the slopes of the hills for the cultivation of crops. These moist soils, overgrown with a variety of plants and wildflowers, are home to many species of birds.

The territory is divided into three main islands: Malta, the largest and most developed one, followed by Gozo and Comino : easily accessible by ferry from the main island and easy to explore in a day due to their small size, they will surprise you with their local charm and authenticity.

Visit craftsmen's workshops, practice active sports, embark on a boat trip, get acquainted with local wines - this is just a small list of what the archipelago offers its visitors.

Once you embark on your own trip to Malta, you will find that the country has much more to offer than meets the eye.

CONNECTING TO THE EAST

Interview with
Carlo Micallef, CEO of Malta
Tourism Authority



The Middle Eastern markets have allowed the travel and tourism industry in Malta to truly diversify and strengthen its geographical mix of inbound tourism from one which was predominantly European to one which is constantly evolving into a truly global mix of nationalities. In turn, this has allowed the tourism offer to adapt to a more varied and international offer, with the Islands adopting a more cosmopolitan approach and lifestyle.

Air connectivity with the Middle East is vital for tourism in Malta not only because of the potential of attracting tourists from the region itself, but also because it links Malta to so many other destinations in the Far East including Japan, Australia, China and South Korea via Dubai as a major airport hub.

Following the difficult times the world has faced as a result of a global pandemic, Malta is back on track and fast on the road to recovery, with expectations to reach pre-Covid levels of tourism in the short term. There is an increase in appetite for travel from the Middle East, with established markets including the UAE steadily progressing, whilst emerging markets such as Saudi Arabia providing fertile ground for new business opportunities in travel.

Moving forward, and specifically for the UAE, we have maintained our marketing and promotional efforts in the region, and have likewise invested in educational platforms for travel agency training. We have also kept Malta's visibility on the market and are constantly forging strategic relationships with industry partners including airlines, OTAs and TA networks. We have also strengthened our diplomatic ties in the UAE, with an Ambassador in Abu Dhabi who is very active on all levels, including travel and tourism.

Tourism is a people's industry, and undoubtedly, the impact of physical events can never be replaced by virtual ones. The Malta Tourism Authority is once again participating in the 'Middle East Travel Caravan Roadshow' this year, to consolidate business relations with the main tourism stakeholders, particularly in Dubai and Riyadh. This is a wonderful platform for us to personally meet the key industry players.





Malta has joined its European peers in seeing an influx of digital nomads, as remote working becomes more and more mainstream. As employers acknowledge the pros, value and productivity of a remote or hybrid workforce, individuals with itchy feet are looking beyond their borders to combine work, travel and leisure into an extended workaction. Gone are the days of the 9 to 5 job in an office. With increased connectivity and a willingness to enjoy a workation lifestyle, more and more persons are embracing the concept of remote work and are exploring the best countries from which to do this.

THE MALTA NOMAD RESIDENCE PERMIT

Through the launch of the Nomad Residence Permit last year, Malta is now open to TCN remote workers and offers eligible nomads a temporary one-year permit. This positions Malta as an agile country that is fast in responding to international trends and one that is keen on building on its reputation as a multi-cultural melting pot.

Malta is not new to digital nomads and there already is an established large group of nomads hailing from EU countries. These join a significantly large community of expats who moved to Malta over the years, primarily to work with i-gaming companies as Malta became a hub for online betting – an industry that now contributes significantly to the country's gross domestic product.

These individuals do not need permits as they enjoy freedom of movement across Schengen. The Nomad Residence Permit extends the possibility of working remotely from Malta and joining the expat community also to third country nationals.

ATTRACTING HIGH-QUALITY APPLICANTS

The majority of applicants hail from the UK and the US. Applicants have an average age of 37 and are predominantly male. Most applicants are employed and self-employed, tailed by freelancers. Popular sectors are IT, management and marketing but other sectors are also represented, with the common element being that the work can be done remotely.

"With a significant average income of €78,000

and applicants who overwhelming have a degree, Malta is attracting quality applicants who are able to contribute to the local economy via lifestyle consumption," said Charles Mizzi, Chief Executive Officer of Residency Malta.

"This was our strategy from day one – to entice good quality nomads to can give a significant contribution via medium to long-term tourism. At the same time, the country is attracting new ideas, skills and talent. Digital nomads have a reputation for also being entrepreneurs, being mostly relatively young or young at heart, adventurous, and willing to launch their ideas in new markets."

"This scheme requires a relatively small effort while gaining value from the lifestyle that digital nomads lead." Indeed nomads will rent property or check into AirBnBs, use public transport and cabs, eat and drink, spend money on entertainment and in restaurants and explore cultural and heritage sites."

MALTA'S ATTRACTIONS

It is easy to see why Malta is attracting this type of digital worker. Malta is strategically located in the middle of the Mediterranean, a stone's throw away from Europe and North Africa. With a multitude of air and sea links, the island nation state is well connected.

Malta has exceptionally good weather – with 300 days of sunshine a year, it's a digital nomad's dream. The island's small size means one can work in the morning and head to the beach in the afternoon to meet friends for a swim and evening drinks.

English is an official language, making communication very easy. And with 5G nationwide and over 400 public wifi spots, one is always well connected even from the remotest of spots. The Island is also home to numerous co-working and co-living hubs that serve as meeting points for the nomad community. Also important to note is its world-class hospitals and clinics that provide excellent care and that have excelled in the mitigation of the Covid pandemic.

Malta enjoys a vibrant night life and a calendar jam-packed with cultural events. It is also an

open air museum and a culture buff's oasis. With an intricate history that dates back to neolithic times and host to various conquerors including the Knights of St John, the country boasts numerous military fortifications, palazzos, baroque churches, war architecture from the British period, museums and other rich gems.

"Our story is still unfolding and the numbers are expected to grow exponentially," continued Charles Mizzi.

ABOUT THE NOMAD RESIDENCE PERMIT

To be eligible applicants must be non-EU individuals having an annual income of €32,400. They should work for an employer registered abroad, conduct business activities for a company registered abroad (eg partner or shareholder) or offer freelance or consulting services to clients abroad.

Moreover, applicants must have a valid travel document and health insurance cover. They must also provide proof of address and pass a background verification check.

The permit is granted for a maximum of one year, which may be renewed if the beneficiary remains eligible. Immediate family members may also be eligible.

For more information visit <https://nomad.residencymalta.gov.mt/>

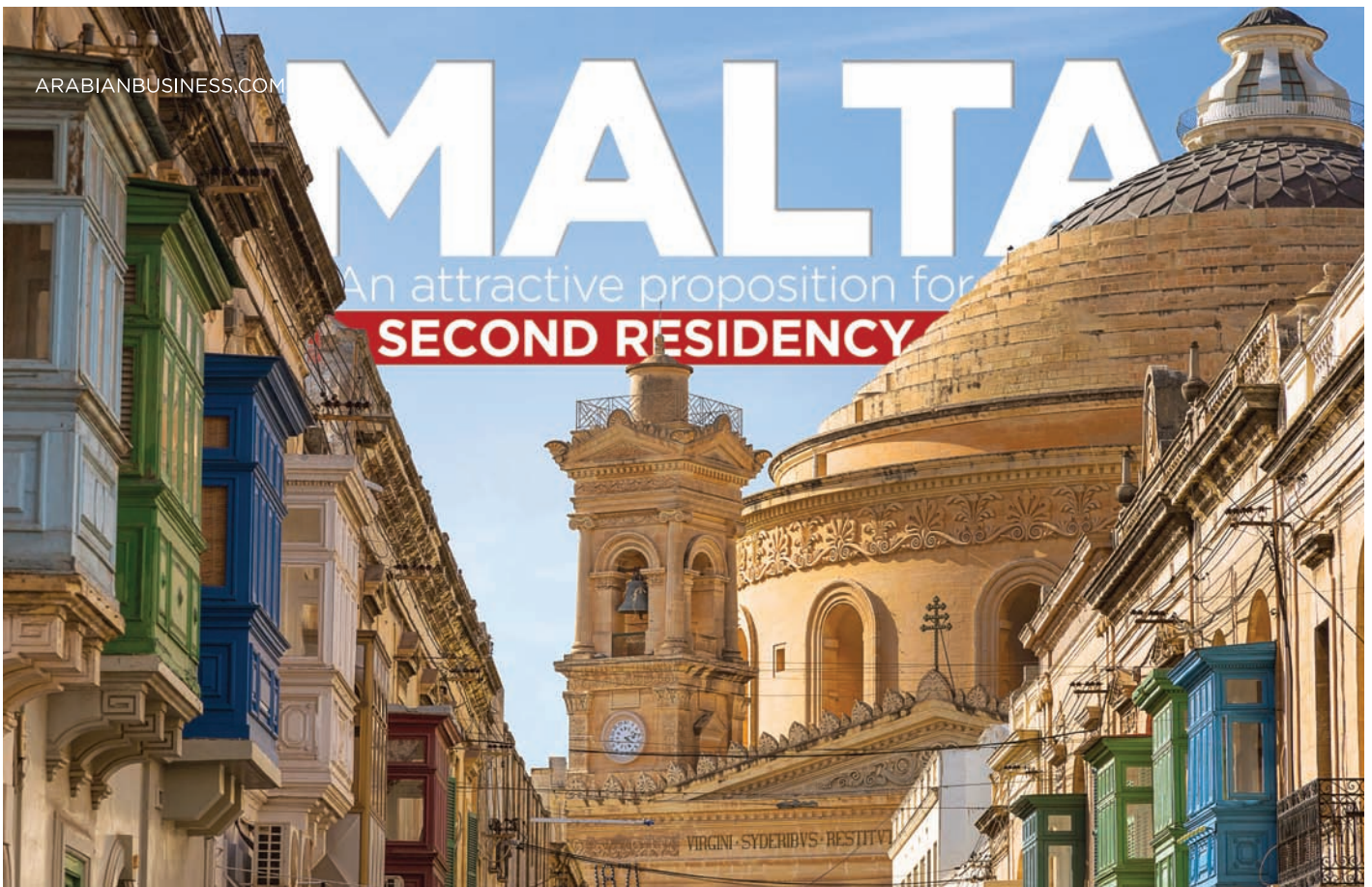


Charles Mizzi Chief Executive Officer of Residency Malta

MALTA

An attractive proposition for

SECOND RESIDENCY



There has never been a time when considering economic mobility was more justified. In the context of the pandemic, where movement across continents, countries and borders has been seriously stifled, many individuals and families across the world are considering their future options, both in terms of quality of life and family wealth.

Malta: an attractive proposition

Malta is one of the safest countries in the world, with a negligible crime rate. This should attract families who would like to spend their time in an environment where they feel safe.

Malta's health care rose to the occasion and boasts an excellent performance when handling the rise of Covid cases. The country registered impressive vaccination stats dominating the EU tables. Health authorities gave daily public briefings from and introduced general restrictions that helped mitigate the spread. It is no wonder Malta ranks among the top for its health institutions.

Living in Malta could be considered as much easier than in other countries. The Maltese are a hospitable and welcoming people. A large expat community has ensured a multi-cultural ambience over the years. With English being an official language, people find it easy to communicate. The level of education is high with a large selection of both public and private

schools. The 400-year-old University of Malta offers a wide variety of faculties and research institutes for both local and foreign students.

Investors and entrepreneurs look for jurisdictions with strong economies, high regulation, government support and marked demand. Malta has all these elements while constantly garnering positive ratings from credit agencies and topping the EU charts for economic growth. Flourishing industries include aviation, maritime, film, financial services, fintech, hospitality and knowledge industry.

The cherry on the cake is the country's mild climate with 300 days of sunshine a year and the proximity of things being a small Island state.

The Malta Permanent Residence Programme (MPRP)

The MPRP is a property-based residency-by-investment programme that gives beneficiaries the right to stay, settle and reside permanently in Malta. With options to purchase or lease property, and make a direct contribution to government, up to four generations may apply, making family relocation a possibility.

Applicants must also make a donation to a local registered Non-Governmental Organisation. Managed by Residency Malta Agency, applicants must go through a four-tier due diligence exercise that ensures that only fit-and-proper individuals and families are

given Maltese residence status. Applications are required to be submitted via a licensed agent, who will act on their behalf.

Malta's residency programme places itself among the most popular European programmes. The MPRP gives exceptional value for money. At a very competitive financial outlay, it offers permanent residency from day one, visa-free access across 26 Schengen countries, the possibility of property lease, and family relocation possibilities in a strong jurisdiction with lucrative business opportunities.

Residency Malta is also planning to launch a Startup Residence Programme that gives third country nationals who are entrepreneurs to use Malta as a launch base for their startup businesses. The Agency is committed to expand its propositions and offer new migratory pathways that are beneficial to both investors and the country.

More information about the MPRP may be found at residencymalta.gov.mt



RESIDENCY MALTA
A G E N C Y

RELY ON LICENSED AGENTS

Whether seeking a fresh start for themselves and their families in a safe and stable country, or exploring new business ventures, applicants can rely on the expertise of a list of Licensed Agents ready to ensure the fastest and smoothest possible processing of applications, within the respect of the strictest due diligence.



Roderick Cutajar,
CEO of immVest

"Providing effective immigration by investment solutions is our core business and competence. We do this with the greatest integrity and responsibility. Building long healthy relationships with customers and partners alike is the order of the day at immVest."



Dr Russell Attard Baldacchino,
Founder and Licensed Agent

"Our proven success in delivering residence & citizenship solutions to our clients and their loved ones makes us the only team that you will need in Malta."



Henno Kotze,
Director - Dixcart
Management Malta Ltd

"We focus on getting to know families, extended families and businesses and believe this is the key to great relationships."

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Dixcart is an independent Group that has been in existence for 50 years. We have 10 offices in 9 different jurisdictions, including an iconic office in Malta.

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MALTA CONTINUES TO ATTRACT OUTSTANDING INDIVIDUALS AND FAMILIES FOR RELOCATION



Joseph Mizzi, CEO of Community Malta Agency



Malta is considered a safe and secure country, attracting the interest of several families to call home. With a friendly, hospitable, and English-speaking population, Malta boasts excellent educational facilities, all factors that contribute richly to the pull-factor of the island.

The Maltese economy has diversified well in the high-end manufacturing and services industry, as it has grown in popularity with tourists, while nurturing a veritable hub for the ICT and gaming industries. Most certainly, the Government's growth-friendly measures, coupled with its sound fiscal policy, have transpired into a thriving economy which is expected to continue to grow.

Community Malta Agency was established for the purpose of amalgamating all processes related to citizenship into a one-stop-shop. The centralisation of such functions serves to be conducive to better efficiency and effectiveness of the management of the relative processes.

"In order to welcome international investors and families with a long-term vision, the granting of Maltese citizenship by naturalisation for exceptional services by direct investment is made possible on the basis of investment as established by national law by means of ad hoc Regulations. In this regard, a greater balance is achieved between the grant of such an important right as citizenship and those conditions related to investment and residence that regulate the relative process," explains Joseph Mizzi, CEO of Community Malta Agency.

Indeed, the conditions related to the acquisition of Maltese citizenship on the basis of investment are based on rigorous due diligence processes which give credibility to such an exceptional avenue of the grant of Maltese citizenship and its inherent prestige.

"Malta wants to attract exceptional individuals, of net worth, who possess the resources to satisfy the

financial requirements listed in the eligibility criteria, and most importantly who are of good character. Applicants are vetted through a rigid due diligence process, however, citizenship would not be granted unless residence requirements and property conditions are satisfied together with the relative contributions effected."

A revised framework governing the possibility for the grant of citizenship under this avenue provides for a two-stage application process. Basically, first, the applicants would have to apply for eligibility, whereby following a rigid due diligence process, the Minister responsible for citizenship matters would authorise them to apply for naturalisation. At the second stage, the eligible applicant would submit an application for naturalisation. The applicant would be approved if residence, acquisition of property and financial requirements are satisfied.

In this regard, they need to satisfy a three-year residence condition if a contribution fee of €600,000 is made by the main applicant or, by exception, a one-year residence condition whereby the contribution would be €750,000. A contribution of €50,000 would have to be made in respect of each dependant.

Moreover, applicants are required to purchase, an immovable residential property in Malta valued at no less than €700,000 or lease a residential immovable property in Malta for a minimum annual rent of €16,000.

Applicants are also required to donate, prior to the issue of the certificate of naturalisation, a minimum of €10,000 to a registered philanthropic, cultural, sport, scientific, animal welfare or artistic non-governmental organisation or society.

Following the approval of this request, they would have to satisfy such requirements within six months of their notification of approval in order to be granted the relative certificate of citizenship.



Promethean Corporate Services is, a Malta based, full-service commercial law firm specialising in international tax and legal consultancy. Dr Jonathan De Giovanni, the company's CEO, is an Accredited Agent authorised to manage applications under the Citizenship and Immigration Programmes. He has successfully obtained citizenship for numerous high-net-worth clients and their families, and can assist you to become a citizen of Malta and the EU.

For further customised information and consultancy, contact:

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MALTA PROGRAMMES AVAILABLE:

Acquisition of Citizenship for Exceptional Services by Direct Investment (CISDI)

Confers Malta (EU) Citizenship on successful Main Applicants, and their eligible family members under the application - subject to meeting the necessary criteria and effecting the various investment and contribution requirements.

The Malta Permanent Residence Programme (MPRP)

Confers the right of permanent residency in Malta to Third-Country Nationals (TCNs), and their eligible family members under the application - subject to meeting the necessary criteria and effecting the various investment and contribution requirements.

The Global Residence Programme

Confers the right of Malta residence along with 15% tax rate on income remitted from outside of Malta and 0% tax rate on capital gains remitted from outside of Malta - to TCNs, and their eligible family members under the application - subject to meeting the necessary criteria and a minimum €15,000 tax requirement.

Nomad Residence Programme

The Nomad Residence Permit enables holders to retain their current employment based in another country whilst legally residing in Malta. The Permit is open to individuals who can work remotely and independent of location, using telecommunications technologies.

All programmes are subject to meeting the necessary criteria and effecting the various investment and contribution requirements.



A boutique professional services firm offering a bespoke, focused and professional service in connection with Maltese Citizenship by Naturalisation for Exceptional Services by Direct Investment and Malta's Residence Programmes.

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TALK TO THE EXPERTS

Foreign investors willing to acquire the Maltese Citizenship by naturalisation for exceptional services can find support from a wide number of professionals, specialised law and audit firms, who are licensed by Community Malta Agency and through whom applications shall be submitted. These accredited agents are ready to assist applicants throughout the whole process and beyond.



Ryan Darmanin, Managing Director – Latitude Consultancy Malta

"As the first licensed firm in Malta to have two Middle Eastern families receive their Maltese Citizenship approvals, we have the experience to ensure the highest chances of success for our clients."



Christina Xuereb, Founder, CS Advisory

"We are committed to provide a Bespoke professional immigration service for Global Citizens and their families to secure citizenship and permanent residence in Malta."



Geraldine Noel, Director, Acumum Legal and Advisory

"Malta provides various residency, citizenship and business opportunities within a competitive European tax environment."

Republic of Malta Citizenship for Exceptional Services & Permanent Residence Programme

Whichever programme is best for you, Acumum a licensed accredited agent of the Maltese Government can assist.



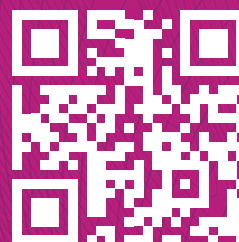
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DEMAND FOR HIGH-VALUE PROPERTIES ON THE RISE

With an increasing demand for rental and a steady capital appreciation, Malta is one of the best locations for profitable long-term property investment.

The growth of niche industries such as gaming, pharmaceuticals, back-end office operations, financial services and blockchain industry, is attracting increasing numbers of expats setting on the archipelago every year, leading to a strong surge in demand for rental properties. Local demand also factors in with many breaking tradition and opting to rent out. This is a widespread trend amongst the younger generation who prefer to rent out before purchasing their own property, as well as for single parents and separation scenarios.

The demand for high-value and quality property has led to the development of a number of lifestyle developments providing a mixture of luxury apartments, commercial outlets and leisure amenities. Many of

these are in premium, urban locations offering unobstructed sea views, or in quiet but well-connected areas.

Heritage-led projects are also available by integrating historic buildings and areas within regeneration schemes to create unique environments in which people enjoy living and working.

The country's buoyant economy and the influx of foreign capital also fuel the demand for commercial spaces and spur the construction of new office blocks and the modernisation of older ones.

The property sector has been booming for the past decades with very high appreciation rates. The current return on rental income is estimated between 3.5% to 6% per annum and capital appreciation can peak at 25% in a year, making the country one of the most profitable places to invest at the moment.



FINDING THE PERFECT PROPERTY THAT BEST SUITS THE NEXT BIG PROJECT

Malta's Commercial Real Estate scenery offers many opportunities for companies willing to set up operations in the country.

Mr Mohsin Majid, CEO of Malta Properties Company p.l.c. (MPC) sees the aftermaths of COVID-19 as an opportunity for growth.

"We are certainly seeing a push towards office life again, with companies making sure their operations are equipped with the best facilities that keep their teams happy and maximise output. Employees find that a flexible arrangement provides them with the much-missed human interaction, which facilitates teamwork and makes the work experience all the more enjoyable." Mr. Majid explains.

MPC specialises in investing in commercial properties, where demand is growing in Malta, as the country continues to attract more residents, value added industries, as well as high end visitors.

"There is demand for higher quality properties in Malta. Tenants are looking for recently refurbished offices properties with good amenities.

The same goes for the hospitality sector, where there is a need for greater supply at the high end" Mr. Majid explains.

In fact, in Malta a number of high-end projects have either been launched recently, or are in the final stages of development, ready to be launched in the near future.

"Malta has a compelling value proposition for investors based upon its strong macro-economic foundations, growing population, familiar language and legal system, attractive tax environment and high quality of living. All of this combined with strength in key sectors of the economy, the Mediterranean Island is punching above its weight. Many investors are keen to look at Malta for their next venture, and we are only too pleased to help them find the perfect property to operate from" Mr. Majid concludes.



Mohsin Majid

CEO of Malta Properties Company plc



Elaine Meli
Prestige Property Advisor

I have studied and graduated in Marketing Communications and Business Management in the UK and France.

I have worked in the sales local sphere for the past 20 years. My main focus and specialization is Luxury Real Estate in Malta and Investment Property. I pride myself of keeping excellent Customer Relationships and understanding clients needs to be able to deliver what they expect and more. I have a very solid network of partners whilst also forming an integral part of a licensed immigration and relocation team with particular specialization and knowledge on residence to citizenship programs and permanent residence programs. I am part of Alliance which is one Malta's big 3 in Real Estate.

Contact me for all your property needs :

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ALLIANCE

"Real estate cannot be lost or stolen, nor can it be carried away. It is about the safest investment in the world."

Franklin D. Roosevelt

FINANCEMALTA : A FRIENDLY HAND FORWARD

FinanceMalta Chair George Vella discusses his vision for the organisation, having taken the helm in August of this year.

“Malta has a very strong Mediterranean dimension, which is evident in its history, language and practically all aspects of daily life. Being both a member of the European Union, yet a ‘stones’ throw away’ from North Africa and the Middle East, Malta has always strived to understand the ways of other cultures, without imposing our own. This trait has proven extremely useful in building bridges with our surrounding neighbours and beyond – a fertile ground for a strong economy, and a financial services industry which has grown from strength to strength over the past three decades,” Mr Vella explains.

“Currently our sector contributes 12% to the national economy and I believe that we can do much better – even double this figure, as we continue to identify opportunities which might be overlooked by others.” Mr Vella continues. “Certain areas of operation might be considered too small by larger jurisdictions, but for Malta, they make a relative difference. At FinanceMalta, as the promotional body representing the sector, we are constantly on the lookout for opportunities for growth and new businesses. Contemporarily, we make it a point to showcase the skills and capabilities of our players, who are known to punch way above their weight.”

“Innovation when it comes to legislation remains a top priority on our list.” Mr Vella explains. “We know how important it is for businesses to have a sound environment that understands their needs. Our excellent professionals have fine-tuned this skill over the years and proven time and time again to be capable of providing a sterling service to the most exigent of players”

FinanceMalta has also over the past years set its eyes on the digital realm, ‘weaponising’ its online presence, not only to keep players abreast with its goings on, but also actively generate business. “Through our digital transformation, we are seeing very interesting results and are only too keen to continue exploring ways of reaching out to potential partners through new channels,” Mr Vella declares.

Looking ahead, Mr Vella is very positive about the future of the financial services sector in Malta.

“Our island is perfectly placed, geographically but also politically, to facilitate cooperation between the European Union, North Africa, and the Gulf region. Our experience doing business in these regions is testament to our capability of creating the ideal ecosystems that are conducive to investment and growth.”



George Vella, FinanceMalta Chairman

“Ultimately, we are in the business of creating connections, bringing people together to find mutually rewarding opportunities. It is not all about the documentation – as important that may be, it’s really about the hand-shake.”

International investors can trust the expertise of Finance Malta’s reputable members for a wide range of services.



Joseph Camilleri, Executive Head, BOV Fund Services Ltd

“As leaders in the market, BOV Fund Services prides itself to be at the forefront for the provision of a full suite of fund administration solutions, within a cost competitive and business friendly environment. No pretences, no nonsense, just flexible and practical solutions.”



Peter Griffiths, Managing and Tax Director, Griffiths + Associates Ltd

“Our company’s mission – to provide quality financial services, keeping clients’ needs at the centre of our ethos; and going the extra mile to effectively assist them in fulfilling their business needs.”



BOV Fund Services
your one-stop fund services shop in Malta

Your Trusted Financial Advisor in Malta



Griffiths + Associates

Certified Accountants & Tax Consultants



GriffithsAssoc.com

BOV Fund Services Limited, Malta’s top fund administrator, provides highly competitive, cost efficient turnkey fund set-up solutions. Other services provided to fund managers and fund structures cover a comprehensive range of fund administration services including fund accounting, shareholder registry services, regulatory reporting and corporate services amongst others.

Other ancillary services include a full package of back office services that enable our clients to comply with international regulations as well as best market practices.

Our extensive experience also covers the provision of fund redomiciliation services from offshore jurisdictions to Malta, the handling of cross border mergers of UCITS funds, as well as the passporting of alternative and retail funds from Malta to other EU markets.

BOV FUND SERVICES

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BOV Fund Services Limited is recognised to provide fund administration services and licensed to provide company services by the Malta Financial Services Authority.

BOV FUND SERVICES

EDUCATION: MALTA CONTINUES TO INVEST IN ITS HUMAN RESOURCE

Malta offers a unique opportunity for investment in Education, building on decades of success in the sector.

Malta's educational system has a long, deep-rooted history, yet it is constantly updated and modernised to best respond to the small country's modern-day 21st century needs. Minister of Education the Honourable Dr Clifton Grima himself has no qualms declaring, "the moment we stop evolving, that's when we are done for!"

Malta's educational system has successfully equipped the country with the required human resources, that enabled it to develop and grow its economy by leaps and bounds in a few short decades.

A look at Malta's current educational curriculum, and courses on offer in the various educational institutes, quickly showcases numerous subjects which up till a few years ago, would have been unheard of. "Artificial Intelligence, the Metaverse, Information Technology and numerous other subjects are at the forefront of Malta's educational offering. I feel comfortable saying that we excel on these subjects, as we make sure that our students are equipped with the best gear to fulfil their aspirations. Moreso, it is equally important for our students to find fruitful employment in their field of study once they put their graduations behind them – something which we are proud to say, we have been successful in as well".

Malta has also successfully attracted a number of international educational institutions to its shores, who continue to choose the Mediterranean island to operate from. "We are proud to host a number of private Universities and educational institutes, who in turn are very successful in attracting international students who choose Malta for their studies" Minister Grima says. Malta also has a thriving English Language teaching industry which attracts thousands of students from all over the globe every year. Typically visiting on a

two-week course, the full-immersion experience combines formal English language lessons with a full leisure programme, that provides a complete taste of what Malta has to offer.

Our international guests, whether they will be taking a short English language course, or a course at the University of Malta or the Malta College for Arts, Science and Technology, all enjoy the unique product that is Malta – the smallest EU country situated in the Mediterranean crystal blue sea, just a stone's throw away from north Africa. We are proud to offer a safe environment for our students, with fine entertainment establishments, a bi-lingual population where communication is second nature and a stable social and economic outlook" Dr Grima explains.



Dr Clifton Grima, Minister of Education

"We are not in the business of generating tomorrow's workforce, but to help create full-rounded individuals who are upstanding members of society, capable of picking up the required skillsets, that give them the desired quality of life"



DOMAIN ACADEMY

EXCELLENCE FROM REGISTRATION TO GRADUATION AND BEYOND

Choosing the right educational institution is vital when it comes to furthering your studies. Domain Academy will be your guide throughout your study journey and will be there to open doors and new opportunities in your future.

Domain Academy, the first licenced higher education institution in Malta, first opened its doors to students of all ages back in 1995. Our vision then was to provide training services for students looking to pursue their education. Since then we have expanded our portfolio by including academic programmes ranging from foundation through to Master's degrees, English courses, internships and training opportunities.

We now are one of the most reputable educational institutions in Malta with over 1000 students 65% being international, offering courses in Business Management, Human Resources / Finance / Marketing / Information Technology / Computer Science/ Health & Social Care and Linguistics.

We strongly believe in the importance of diversity, open-mindedness and international exchanges to keep at the forefront of excellence.

For many years our school has been partnered with several top universities namely The University of Derby and UK awarding bodies Pearson & Qualifi. Recently we've developed close affiliations with the UAE through a progression partnership agreement with Nest Academy & Britts Imperial College, whose visions and missions in education align perfectly with ours and guarantee excellent quality education for students.

Visit our website and contact us for more information :

www.da.edu.mt

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Email: info@domaingroup.com.mt



A WORK-BASED LEARNING PHILOSOPHY OPENING UP TO THE WORLD

Over the years, Malta has shown its strong commitment to education through continuous investment, but equally importantly, the country has been very active in attracting foreign talents through international partnerships with foreign universities and exchanges of students and teachers.

"The Malta College of Arts, Science and Technology (MCAST) is very active in attracting international students to its education and training programmes. Almost 18% of our student population are international students coming from all corners of the world." Explains Professor Joachim James Calleja, Principal and CEO of MCAST. Many of our international students chose MCAST because our language of instruction is English. With over 190 full-time and 300 part-time programmes at all levels of Malta Qualifications Framework, MCAST offers learning and training to everyone.



Professor **Joachim James Calleja**
Principal and CEO of MCAST

When it comes to international students, MCAST takes a very special care to ensure that all foreign students will feel at ease and fully integrated.

"A special office caters for the needs of our international students and plans are in hand to build a special residence on campus to host all international students." Says Prof Calleja "Personnel in the MCAST Gateway to Industry are ready to assist every enquiry on our programmes. One can access their web

portal <https://shortcourses.mcast.edu.mt/> which contains all information on our short courses and how to apply or ask questions. For the full-time courses one can also access the main website of MCAST www.mcast.edu.mt where all information is available. In addition, the Guidance and Counselling Services of the College offer professional career information to all students enquiring about MCAST programmes as well as job opportunities in Malta"

MCAST is embarking on expanding its strong network in the Far East to the Middle East and GCC countries.

"We warmly welcome any opportunity to introduce the huge potential of MCAST to Middle Eastern and GCC countries and we look forward to continue welcoming students from this part of the world and share our expertise and programmes with similar institutions in this region of the world." Explains Prof Calleja.

When asked why international students should choose Malta and MCAST for their studies abroad, Prof Calleja, expresses his enthusiasm.

"MCAST offers more than just education and training. Its work-based learning philosophy puts students in touch with industry through apprenticeship programmes of high quality. Our online learning and face-to-face learning is easy to follow. Furthermore, the College offers qualifications which are referenced to the European Qualifications Framework and recognised all over the world. Enrolling as an MCAST student implies opening your career prospects in every country in the world. Access our web portals and start a new chapter in your life.

Visit our web portals. Call us and ask questions about the programmes at MCAST and career opportunities in Malta." he concludes.

MCAST Gateway to Industry

(MG2i is the commercial arm for Malta College of Arts, Science and Technology)

MG2i assists companies' needs with constant upskilling and continuous professional development, by building tailor-made courses for existing employees to fit your organisations' specific requirements. MG2i trains work forces from all over the world through our network of international partners.

Our team provides a diverse range of educational management services, ranging from on the job, overseas and in-house training, or at one of our campuses in Malta and Gozo.

Studying at MCAST gives access to internationally recognised high-quality degrees and training programmes that are in line with the European Qualifications Framework.

The College equips students and trainees with the skills that global employers need, through a broad array of undergraduate, postgraduate and bespoke programmes. Students are provided

with the practical skills and knowledge required for competitiveness of the international job market.

Our courses are delivered by academic experts and industry leaders, who help candidates succeed in their careers by equipping them with the knowledge, skills and capabilities required by their chosen industry.

Every year, MCAST provides training opportunities to over 6,500 full-time students. New programmes are constantly being added to our list of courses to give students options to choose from. We have the right training programme for anyone determined to advance in their career.

For more information about our programmes, contact our team on:
mg2i.international@mcast.edu.mt

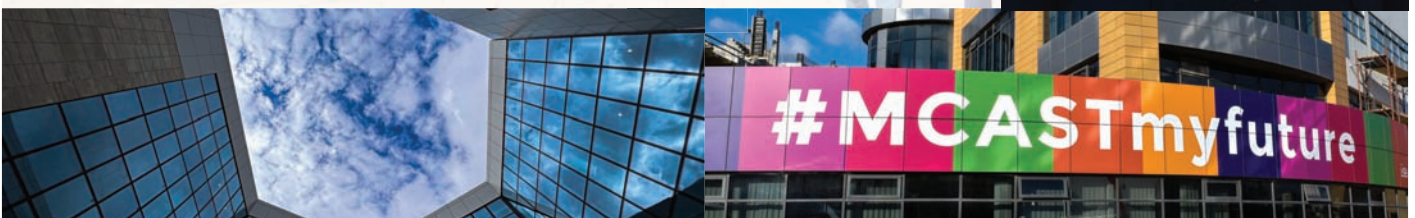


MCAST

MG2i



Stephen Vella, Deputy Principal -
Business Development and
Communications



Maritime Malta - Ship and Yacht Registration

The Malta maritime register boasts a long tradition and experience in the registration of ships and yachts and is one of the largest shipping registries in the world and is ranked no. 1 among superyacht registrations. The Malta flag is set up within a robust regulatory framework. Malta's excellent geographic location as a maritime hub and the wide range of services being offered on or from Malta serve to make it a one-stop-shop for vessel owners.

Malta, a member of several international treaties and conventions which guarantee its compliance with very high technical standards in shipping. For yachts, both the Commercial Yacht Code and the Passenger Yacht Code provide legal certainty to owners in terms of the technical setup of their yacht. Maltese ships receive favourable treatment in major ports around the world.

Malta - An Aviation Hub

The Malta aviation registry is well-respected, backed up by a sound legal framework and a broad network of service providers across the industry. Malta's accession to the Cape Town Convention on International Interests in Mobile Equipment and its Aircraft Protocol has bolstered the value that registration in Malta brings to an aircraft owner and financiers alike by providing a system to register interests in the craft, including mortgages.

The Malta aviation framework presents highly attractive fiscal opportunities and competitive registration fees and operational costs.



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Our services include: Registration, transfer, deletion of ship, yacht or aircraft • Tax structuring • Registration, amendment, transfer and discharge of security rights • Chartering and lease agreements • Purchase and sale transactions • Servicing, maintenance and repair agreements • Registry searches • Coordination of financing transactions • Assistance with enforcement of claims"

**Head of Maritime & Aviation
Dr. Geraldine Spiteri (Advocate)**

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BENEFITS - Malta Flagged Vessel

- Registration - Private or commercial yacht, or merchant ship
- Registration under construction
- No trading restrictions
- No restrictions on nationality or residency of owners and crew
- Registration under a bareboat charter with foreign flag
- Registration of mortgages as priority claim
- Tonnage Tax - Option to pay annual tonnage tax
- Wide recognition around the world

BENEFITS - Malta Aircraft Registration

- Flexible registration requirements
- Recognition of fractional ownership
- Registration of irrevocable deregistration and special powers of attorney granted as security over the aircraft and parts
- Accelerated depreciation rates - aircraft and engines
- 0% tax on income from ownership, leasing or operation of aircraft for the international transport of passengers or cargo, is deemed to arise outside Malta
- No withholding tax on lease payments made by Maltese lessors to non-residents in respect of aircraft operated in the international transport of passengers or goods
- 0% withholding tax
- Favourable VAT treatment of finance leases and operating leases
- Operating leases - shorter depreciation periods
- VAT exemption on commercial aircraft supply
- VAT exemption on the supply of equipment used by aircraft or supplies of services
- Investment tax credits - repair, improvement or maintenance of aircraft or equipment
- No import duty payable

Maritime & Yachting

- Private & Commercial Registration & Management
- Coordination - Shipping Agents, Technical & other Advisers
- Commercial, Tax & Mortgage Advice
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- Oil & Gas
- Infrastructure
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Mario Borg, CEO of Gozo Regional Development Authority

“Gozo has a very particular fabric in terms of environment, economy, culture and lifestyle.

So far, the island has managed to retain its distinctive features and I believe that this uniqueness could be the key to Gozo’s long-term economic development”

GOZO

More than a sister island.

Despite its smaller size and lower population, the island of Gozo is not relying on its “big sister” Malta in order to sustain its development. The local Government has taken several initiatives to encourage growth and fulfil the island’s full potential, providing numerous opportunities for business whilst preserving a high level of quality of life to its residents.

In this context, the Gozo Regional Development Authority (GRDA) was launched in September 2020 with 2 main goals: taking an active part in the policy formulation and facilitating the execution of projects and initiatives and more importantly, ensuring that the development of the region respects the long-term sustainable needs of Gozo and its inhabitants.

“Some activities do not make sense for Gozo, either for the island and its population, or for the potential business itself” continues Mr Borg. “Projects requiring huge amounts of land and/or workforce for example, would not find the level of resources they need, and at the same time, would not match the interest of Gozitans nor our vision and development strategy.”

GRDA has a strong focus on attracting and developing businesses that can benefit from the island’s particular realities such as its geographical insularity, sheer size, and low population.

“Gozo offers the same financial attractiveness as Malta, but it does offer more given its own specific features,” says Mario Borg. “As a small, closed environment, Gozo is an ideal “test bed” for companies interested in testing a product or service before upscaling and launching in a bigger market.

We are also welcoming growing numbers of digital nomads, artists, freelancers, or entrepreneurs who can work remotely using technology and digital connectivity and appreciate the tranquility and rural settings that Gozo can offer. Additionally, we are a very popular destination for adult English language students: our schools here offer programs that cater specifically for older students and professional willing learn in a relaxed atmosphere.” he follows.

With rates being 20-30% cheaper than on the main island Malta, Gozo is increasingly attracting foreigners to acquire properties. The destination is a base of choice for foreign families or retirees willing to enjoy the expat lifestyle in a safe environment.

As tourism remains the main economic driver of the island, hotels and restaurants have been flourishing, but always keeping in mind the need to preserve the rural and natural features of the island allowing Gozo to be part of the top 100 sustainable destinations in the World.

With the introduction of Stewards Health Care and London’s Queen Mary University, Gozo is also turning into a medical centre of excellence and attracting medical tourism.

GRDA has put in place a Regional Development Strategy, based on 8 main priorities, namely: Gozo Special Planning and Sustainable Urban Development, Infrastructure and Accessibility, Economic and Talent Development, New Economy, Sustainable Tourism, Social Development, Rural Development and Eco-Gozo, and finally, Culture, Heritage and Arts. This last pillar is also linked to Gozo’s bid to be the European Capital of Culture 2031.



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