

# NEWSTRING

## Ta' Qali Tenants Organisation holds General Meeting



The Ta' Qali Tenants Voluntary Organisation has met for its general meeting to discuss the matters that will put forward the Organisation and Ta' Qali as a Village.

The tenants recognize the immense improvements that Ta' Qali has undergone however the benefits of these improvements, apart from the aesthetics, are not being felt since the Village is not yet functional. Lack of adequate signage, functioning public convenience, closed up recreational areas are aspects that need to be seen to immediately to be able to start making use of the facilities in the Village and start welcoming tourists.

The Village works have now been ongoing for 14 months and since the start of works business in Ta' Qali has been very bad. Unfortunately the over 20 establishments that were open for business during this period, who had to remain open in order to retain their employees, suffered greatly during this time

period. Now, months after works on the common areas are ready and Ta' Qali has been officially inaugurated, tenants expect the disruption to be brought to a bare minimum. The Crafts Village should be gearing up for business as usual.

It is understandable that because works on the individual plots are still ongoing there is a level of inconvenience that is to be expected, the situation has however now become untenable. A collective effort needs to be put in place to carry out the necessary 'final' touches and start to target tourists aggressively to get activity back into the village. If Ta' Qali remains in the state it is, tenants will have no incentive to fast track and finish off their works.

Whilst thanking the Authorities for their hard work in actioning the project, GRTU calls on them to move onto the next stage and facilitate the impetus that is necessary to get the Ta' Qali Crafts Village on its feet.



# Artificial Intelligence (AI) that applies for Micro and Small Businesses

GRTU has this month held a session targeting specifically pharmacies and operators in the pharmaceutical sector in order to introduce artificial intelligence as a technological step they should start thinking about and applying in their own business.

Artificial Intelligence sounds like a mouthful and rocket science, but, in reality it is the next logical tech step. AI, in short, is a technology that without knowing we are already using probably without realising.

The most common daily uses of AI today are, for example, the automatic spam filters, home and online virtual assistance such as Alexa and Google Assistant, Google Translate, automatic recommendations for online shopping, videos and music, predictive search and social media newsfeed content selection. These are used by billions of consumers on a daily basis.

From a business perspective its application is already widespread. How you may ask?

## Chatbots

Convenience is a prime selling point in any business today. Chatbots allow for a 24hour support service during which one can book or adjust appointments, confirm product availability or otherwise, confirm sales, etc...

## Appointment functions

Many businesses that have appointment functions spend too much time booking, changing, cancelling rebooking. Automatic integration within a website can give facilitated access to clients. Voice technology services today have been developed to an extent that they can make calls, set appointments and change them to a client's need without the client noticing that it is speaking to AI and not a human being.

## Use of data

Data today is a very important resource. Businesses making use of data are today managing to cater better for the client's needs by ordering in a timely manner, be informed which clients would be interested in certain products more than others, targeted marketing etc...

## Deliveries

This might sound like a long shot but the system is already present even in Malta. Deliveries by drones has started. This kind of delivery is the answer to a number of obstacles that are impeding deliveries from businesses.

If you want to learn more about AI and its application in your business, do not hesitate in contacting GRTU.

# National Artificial Intelligence (AI) Strategy - make your voice heard!

The **Parliamentary Secretary for Financial Services, Digital Economy and Innovation** has commissioned the **Malta AI Taskforce** to develop a **National Artificial Intelligence (AI) Strategy**.

As part of this exercise, the Taskforce's **Private Sector Adoption Workgroup** is conducting a survey to gauge awareness and help determine the policy measures needed to support all types of local companies in the roll out of the national strategy.

We invite you to participate in this 3 minute survey by clicking on **Private Sector (English)** or **Settur Privat (Maltese)** – this will give you the opportunity to put forward your views and hence influence the current national strategy setting exercise.

All your responses will remain completely anonymous and confidential and any information collected will be strictly used only within the remit of this study.

## 15 years of Malta in the EU

Earlier last month, stakeholders met up with Hon. Minister Helena Dalli during a MEUSAC Core Group meeting, to discuss the highlights of Malta's performance since joining the European Union.

GRTU Malta Chamber of SMEs believes that Maltese businesses gained a lot from the Single Market, as it expanded their opportunity to grow.

The following are the points raised by GRTU for Malta to benefit more out of EU membership.

### Online Shopping

- Through online shopping, markets have become even more competitive which is a positive aspect to the single market;
- However, most of the money circulating have left Maltese borders and transferred abroad. We must ensure that Maltese SMEs are given the right tools to be able to compete with that.

Our challenge is to see what we could do remove the remaining barriers in order to

remain competitive.

### Unfair Competition

- Since the amalgamation of Malta with the EU, Maltese businesses suffered from unfair competition.
- Market surveillance systems are effective on the ground and the many loopholes through payment of taxation should be avoided. (SISA - Tax)

### The Future of SMEs

During the next legislature, we hope that the next European Commission continues to strengthen the Single Market, especially from the services aspect.

It is important that the EU does not use a 'one size fits all' mechanism; as in countries like Malta, it has the ability to cripple businesses.

Commission need to ensure all products sold on the EU market are EU compliant, to ensure consumer trust and safety.



## **GRTU says no to quotas or corrective mechanisms and yes to the real measures!**

GRTU as the national business organisation representing the interest of SMEs has participated in the consultation exercise - 'Gender Balance in Parliament Reform' that seeks to make changes to the composition of our Parliament.

GRTU welcomes the consultation paper and the policy initiative that is being taken. GRTU acknowledges that serious effort and commitment is required in order to overcome the remaining hurdles and obstacles that are holding, not just women, but valid individuals of any gender that cannot participate in politics with the aim of becoming MPs because being an MP with the current conditions is today very difficult.

There are a number of radical changes, proposed in the same consultation document, that must be further strengthened and exhausted before one considers making changes to our constitution to change the composition of our most important democratic institution – Parliament, on the basis of gender.

The gender corrective mechanism is not what

females or anyone else interested in politics needs. What is needed is a real chance to make this opportunity a reality. Current conditions for MPs force them to dedicate their life to politics and setting aside full-time career aspirations and their families. This is the real hurdle keeping not just women but all valid individuals that want to choose to be active and present in their families and pursue a career that will help them not to struggle financially. It is inhumane to ask from our MPs to stay at work because their pay at Parliament just cannot sustain them, then, after work hours, be an MP and dedicate him/herself to politics and then also be an active parent.

GRTU CEO Abigail Mamo said that 'This problem affects women mostly because traditionally they are the primary care givers and that is a reality. Therefore, choosing a life where they have to be most of the time away from their family is of course harder. What will the gender corrective mechanism fix in this regard? The answer is statistics and ranking. This will only result in one less reason to pursue and eradicate the obstacles that are keeping women away from Parliament,



because on paper gender balance would have been achieved, cosmetically. That is not the advancement we women or our society deserves'.

As the consultation document itself outlines MPs should have the opportunity to pursue their political career full time. Their remuneration should reflect their responsibility and, being our decision makers, they should have their own secretariat and researchers to support their work. Those that are parents should be able to have time for their kids and family and therefore the hours of Parliament must reflect this and child minding support introduced. These are the radical changes that will make a difference on how many women feature on our ballot sheet.

The problem is not the voter. The gender corrective mechanism will be applied to correct voters' choice when the voter is not really biased against women. Statistics show amply that voters vote for women. In the last general election voters voted for women in almost the same proportion they voted for men. 19% of all men on the ballot paper and 14% of all women on the ballot paper were elected. If one had to look into greater detail in the numbers, the discrepancy is less than 5%. The situation is markedly different with the members for the European Parliament elections. In the last two EP elections the voter choice for women surpass greatly the choice of males; by 20% in the latest EP election. Where is this big discrepancy that will necessitate doctoring the composition of our parliament?

We need to do more to attract women to be candidates and this is done if women can consider this as a viable option. The consultation document even puts incentives for parties to carry projects to bring more women on our ballot sheets through financial incentives, another very innovative and radical proposal.

One must also consider how the quota or gender corrective mechanism will impact the perception of women, especially those women elected through the system. GRTU CEO Abigail Mamo added that 'there is nothing more demeaning than being the token female. I work in what was traditionally a male dominated environment that today has changed a lot in this sense. I am in my position based on merit and have had to prove myself like anyone occupying such positions. I cannot imagine what it would have been like for me personally to be placed in my position just for being female. Apart from feeling ridiculed I would have had a tough time proving my worth and changing people's perception of me that I am not just female but also worthy in occupying my position. I am no exception, I am only proof that the society we live in has changed and women are not prejudiced as they used to be in the past'.

On a final note GRTU believes that now that we have reached a state of progress where individuals can even choose not to associate with any gender and real effort is being put to treat everyone equally, basing a corrective mechanism on gender sets our country a good number of steps back, not forward.





## EXPO Dubai 2020

The theme chosen for the Expo 2020 is '**Connecting Minds, Creating the Future**'. This theme was chosen because they are seeking to stimulate and spur creativity, innovation and collaboration between the 192 participating countries.

The Expo will be held from **20 October 2020 to 10 April 2021**

GRTU is organising a delegation made up of SMEs interested in exploring opportunities in doing business with Dubai at a subsidised participation rate. **If you are interested in forming part of this delegation, Kindly register your interest by clicking [here](#).**



## Qatar Airways operating in Malta

Earlier this month, Qatar Airways started operating in Malta. During the Summer months, the company shall operate a daily flight to Doha, shifting to four times a week during the Winter months. This is a great opportunity for tourism, as it further diversifies our tourism sector, as well as provides better connectivity to the Eastern side of the world.

GRTU welcomes this news and hopes that Maltese Businesses can benefit from the opportunity this brings our market.

# EU Council Recommendations for the Promotion of Business in Malta

In the last decade, Malta experienced a shift towards the services sector, with a strong focus on internationally oriented areas such as financial services, tourism and remote gaming.

The expansion of the services sector contributed to fuel economic growth and to develop a large surplus in the current account. At the same time, the increasing reliance on sectors that are considered vulnerable to financial integrity risks creates challenges to the governance framework, putting pressure on the supervisory and enforcement capacity. In particular, the size of the financial and the gaming sector, the efforts to attract cryptocurrency operators require an effective anti-money laundering enforcement.

The recent increase in the human and budgetary resources of the Financial Intelligence Analysis Unit as well as the enhancement of its procedures and processes are positive steps. Governance shortcomings, particularly in the fight against corruption, may also adversely affect the business environment and weigh negatively on investment.

The insurance sector is exposed to risks of passive supervision, where cooperation between domestic and external supervisors is essential. Additionally, the complexity of insurance business models and products with an increased interest for establishing and expanding specialised insurance vehicles, calls for stricter supervision.

The proportion of innovative enterprises is still lagging behind. Research and innovation performance need to be strengthened by smart specialisation so that this may contribute to growth in productivity. Malta has not yet set up the formulation of a coherent, comprehensive

and long-term competitiveness strategy for moving the domestic economy up the value chain. Given Malta's specialisation in fast-growing services and its aspirations for block chain technology, it is critical to invest even more in administrative and supervisory capacity. In addition, increasing Malta's innovation performance will require further investments in intangible assets including research and development, addressing skills deficits and gaps and facilitating science-business links, all within more effective governance of the research and innovation system.

The employment rate in Malta, now above EU average, is still increasing. A special emphasis in this regard could benefit people with disabilities. The gender employment gap remains the largest in the EU and women's participation in the labour market declines strongly from their mid-thirties, largely due to caring responsibilities. The increasing reliance on foreign labour to address the labour and skills shortages creates social and sustainability challenges. Policy initiatives in the areas of labour market, skills and social inclusion could benefit from better monitoring and evaluation.

Malta needs to promote the shift towards a more sustainable and resource-efficient. Further investments across sectors are needed in the short term in order to meet the 2020 national renewable energy and energy efficiency targets. Research and development funding or support measures should be implemented to develop new/improved technologies addressing environment and climate change.

For more information, please click [here](#).



# Revisions in Government Opening Hours for a Better Service to Businesses and Better Public Convenience

## Identity Malta Agency

In response to the growing demand for all of Identity Malta's services, the Agency is revisiting its existing procedures and opening hours.



The current system used at the Expatriates Unit will no longer be in place but instead a new front desk has now been opened. The Expatriates Unit will be receiving applications from Monday to Friday between 07:30am and 11:30am, and resume processing afterwards. Identity Malta officials will be attending to the needs of all those queuing during that window period.

Furthermore, as from Monday 1st July 2019, the Central Visa Unit will be accepting general queries and the submission of applications from Monday to Friday between 08:00am and 02:00pm.

GRTU would also like to inform you that you can avoid the queues at Identity Malta and submit your applications for still-abroad employees. Identity Malta officials are present at Business First - Government's one-stop-shop for business - for your convenience every Wednesday between 08.30am and 13.00pm.

## Customs Department

Following yesterday's announcement by the Customs Department that, as part of the Department's ongoing initiatives, aimed towards the implementation of working hours for better public convenience, the Special Procedures Unit (former Customs Economic Procedures Unit) and the Verification Unit will be assisting the public daily between 0730 hrs and 1530 hrs during the summer half-days period, more Customs employees have agreed to participate in this trade facilitation scheme.



Therefore, the Customs Department announces that Customs employees stationed at the:

- Customs Warehousing Unit;
- Central Transit Office;
- Alcohol Beverages Unit;
- Energy Products Unit; and
- Excise Rebates Processing Unit,

During the summer half-days period will be also assisting the public daily between 07:30 hrs and 15:30 hrs.





# Malta's fight against Single Use Plastic!

The aim of this strategy is to reduce the consumption of single-use plastic products (SUPS). According to ERA, increasing both the quality and quantities of single-use plastic waste collected for recycling will ensure the protection of the environment & human health from plastic pollution.

## **Proposed policy instruments**

The ERA has proposed several schemes which could be implemented to reduce waste in Malta. This can be done through measures like improving product design, restricting the placement on the market and markings on products to inform customers about the most appropriate disposal option. Incentives for customers through voluntary schemes are also options.

## **Targeted Products**

The targeted products include plastic carrier bags, beverage containers, disposable cutlery and plates, beverage straws etc.

## **Sustainable Alternatives**

However, several economically feasible alternatives are already available on the market, and a measure is included for these products. Strategy identifies examples of alternatives such as refillable cups, wooden

cutlery, reusable straws, textile carrier bags etc...

## **Economic Instruments**

Measures that include not distributing plastic carriers for free at the point of sale, and instead providing benefits for customers who take reusable containers when purchasing food or drinks are also said to have a large impact, and have a deadline of 2022.

## **Marking and Product Design**

Products like sanitary items, wet wipes, cups for beverages etc. will bear a legible marking to inform customers on the most appropriate disposal options.

## **Fishing Gear**

By 2022, the ERA aims to restrict the use of polystyrene, and consequently substitute it with re-usable plastic floats of any other sustainable material.

Also, by 2024 the EPR Scheme is to be established for fishing gear containing plastic placed on the market.

For more information, kindly email [julia.aquilina@grtu.eu](mailto:julia.aquilina@grtu.eu)

# GRTU Calendar of Events

EVENT	DATE	TIME	LOCATION	REGISTRATION
F-Gases	11th July	15:00	GRTU Offices	Click <a href="#">here</a>
Business Enhance Scheme	17th July	13:00	Business First	Click <a href="#">here</a>
EU Funds Workshop: The Practical Approach	18th July	14:00	GRTU Offices	Click <a href="#">here</a>
Stay Tuned to our Newsletter for more Events!				

## Attn Operators working with cooling and refrigeration equipment

An information session is being organised on **F-Gases** and the regulatory and surveillance aspects of the regulation.

The main points on the agenda will be applications for quotas, the reporting dates as established by the regulation and the bans set for the year 2020 and 2022. The market surveillance directorate will also brief stakeholders on their activities.

This regulation effects:

- importers/exporters of refrigerants
- operators of equipment containing F-gases
- undertakings carrying out installation, servicing, maintenance, repair or decommissioning of equipment containing F-gases.



This session will be held **Thursday 11th July 2019** at **15:00** and will be held at GRTU's offices. Should you wish to attend, register [here](#) or call GRTU on 21232881.

Contact GRTU Malta Chamber of SMEs on **21232881 / 3** or e-mail [admin@grtu.eu](mailto:admin@grtu.eu)