

**SURVEY ON THE
CONTINUED EFFECTS OF
THE COVID-19 PANDEMIC
ON BUSINESS IN MALTA**

Conducted By Malta Chamber Of Smes



NUMBER OF RESPONDENTS

360



MARGIN OF ERROR

5%



TYPE

Online survey with unique tokens



RESPONDENTS

Businesses operating
in Malta



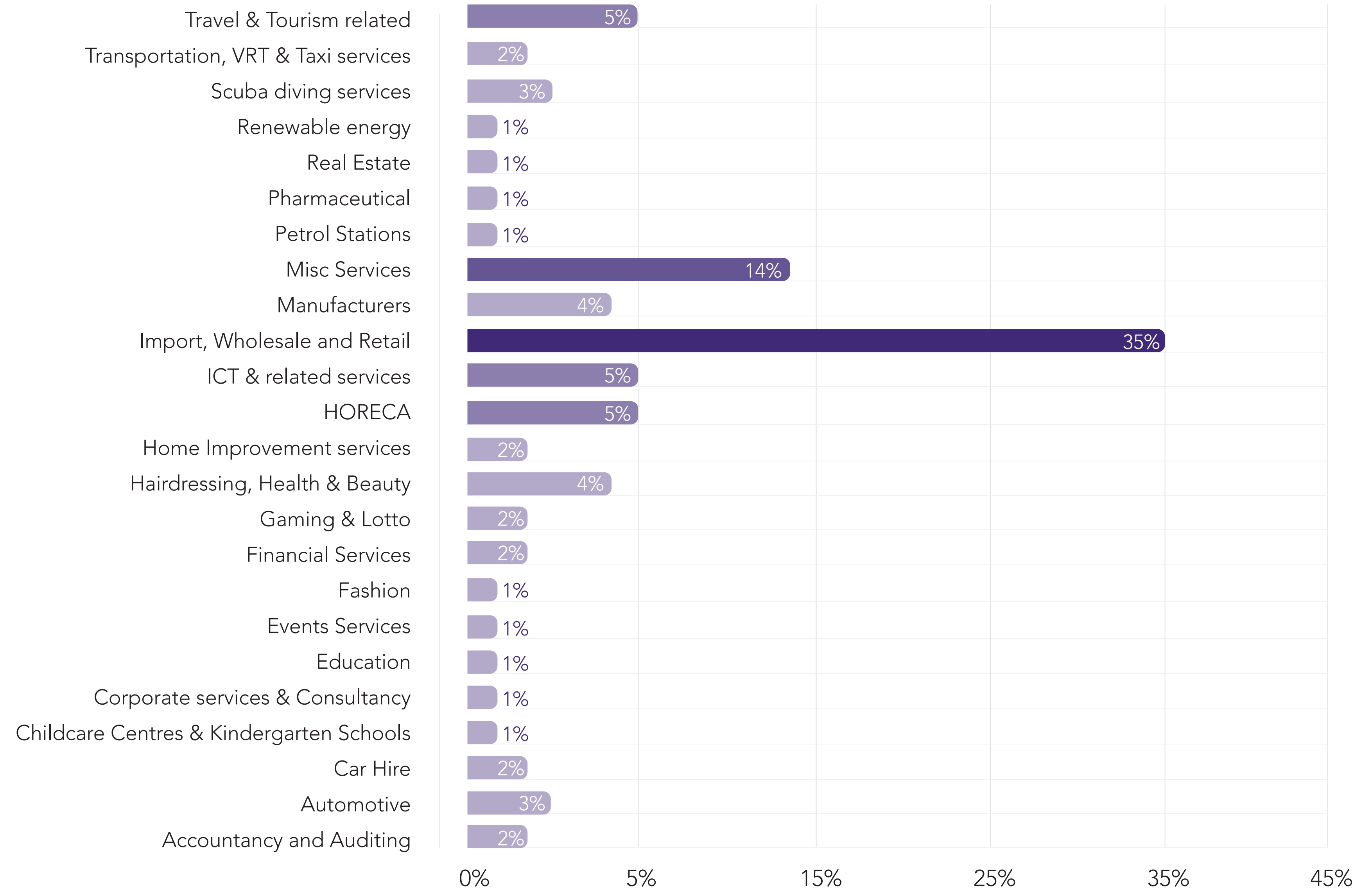
DATE

From 4th to 19th April 2020

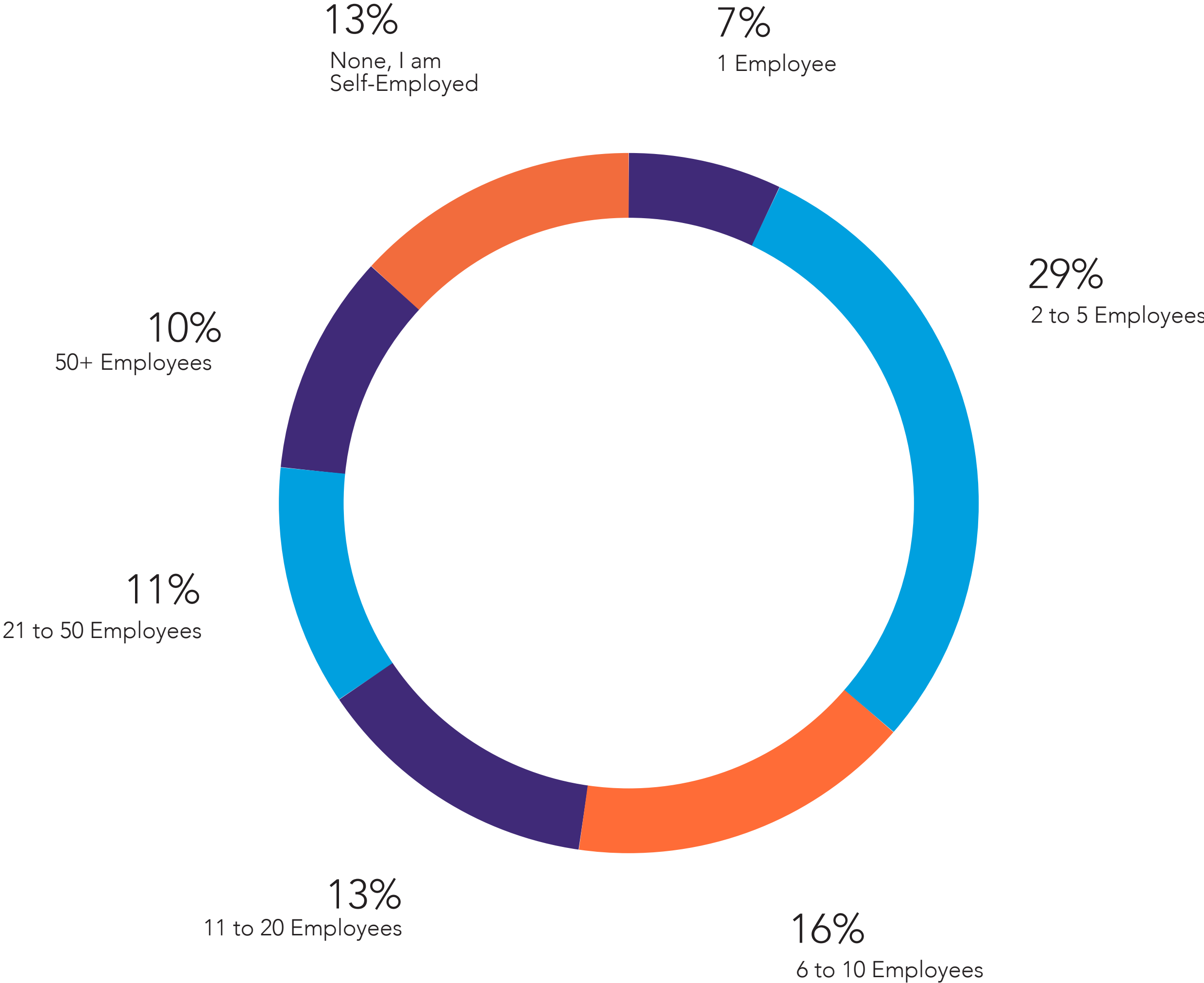
Generic Questions



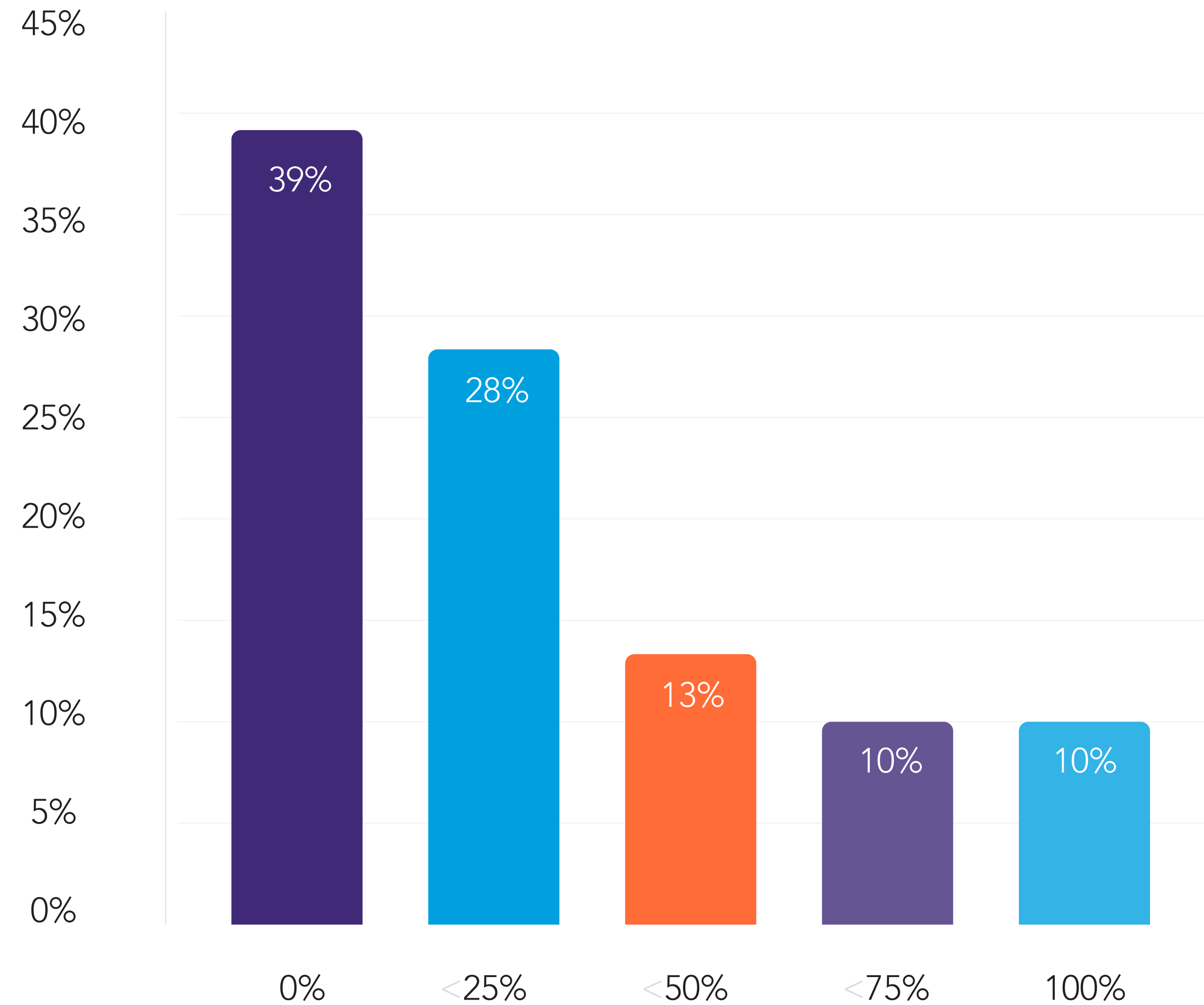
Business Sector



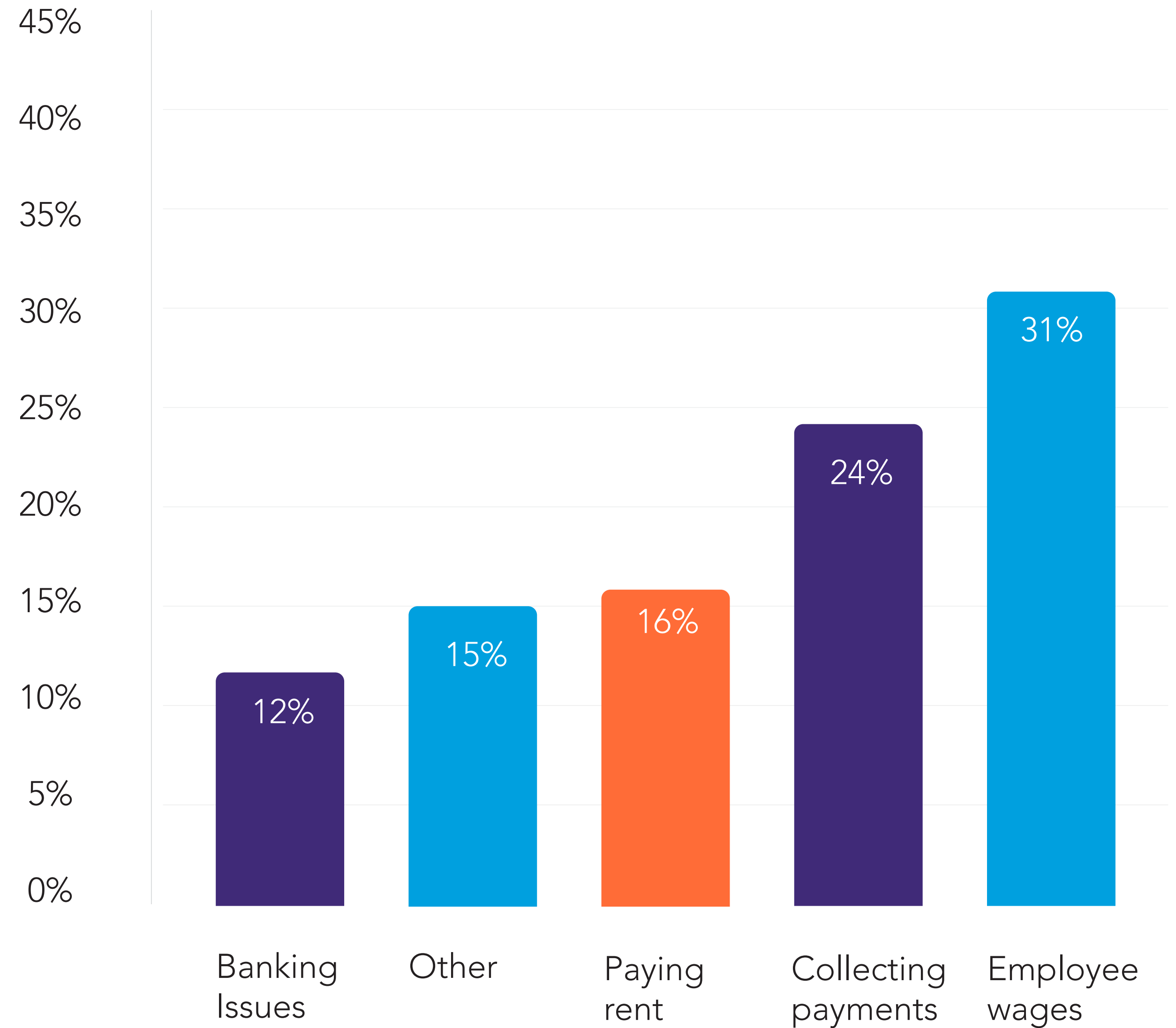
Number of Employees



What Percentage of Your Business is still Operational?



What are Your Business' Biggest Concerns in Terms of Financial Constraints?

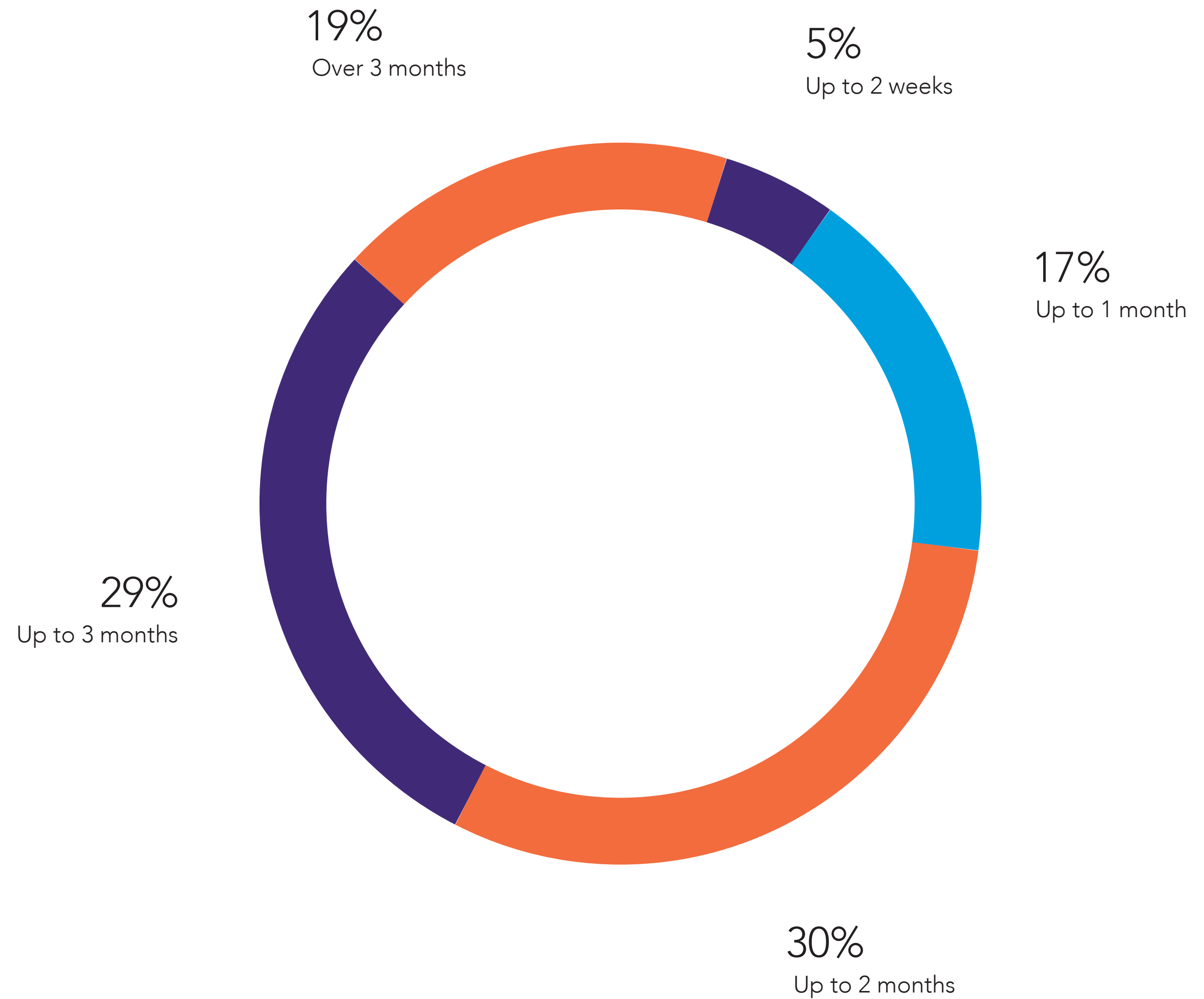




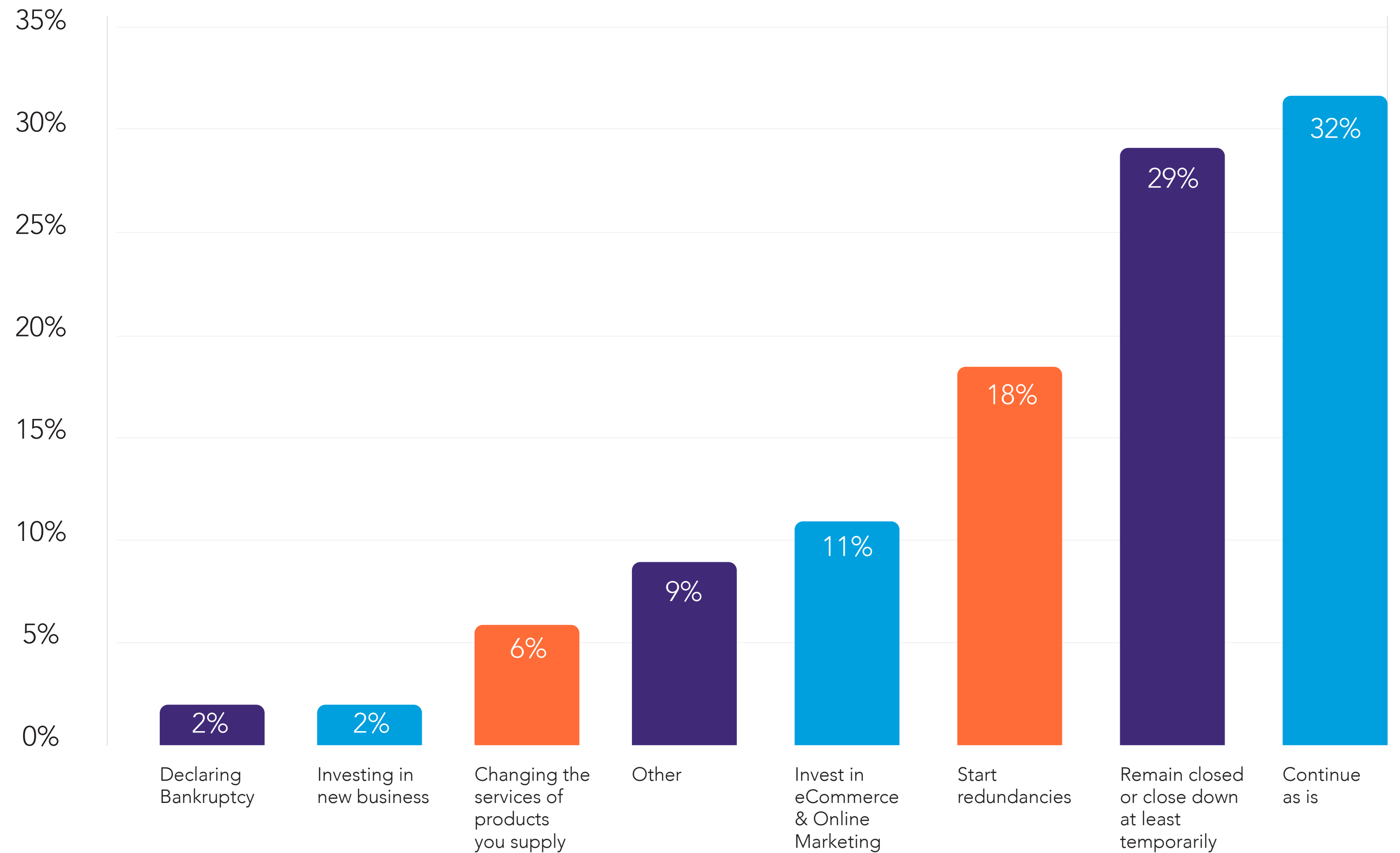
Other Concerns

- BUSINESS'S AND PERSONAL CASH FLOW
- SEVERE DROP IN SALES
- FUTURE CONTINUITY
- BEING OVER STOCKED
- SEASONAL STOCK ALREADY ORDERED
- STOCK WILL EXPIRE
- PAYING EXPENSES INCLUDING UTILITY AND COMMERCIAL VEHICLE COSTS
- SLOW GOVERNMENT WAGE SUPPLEMENT PAYMENT
- LOCAL AND FOREIGN SUPPLIER DUES
- DUES TO CREDITORS;

How long can Your Business Survive in the Current Situation?



What Business Decisions are you going to implement until the end of the month?



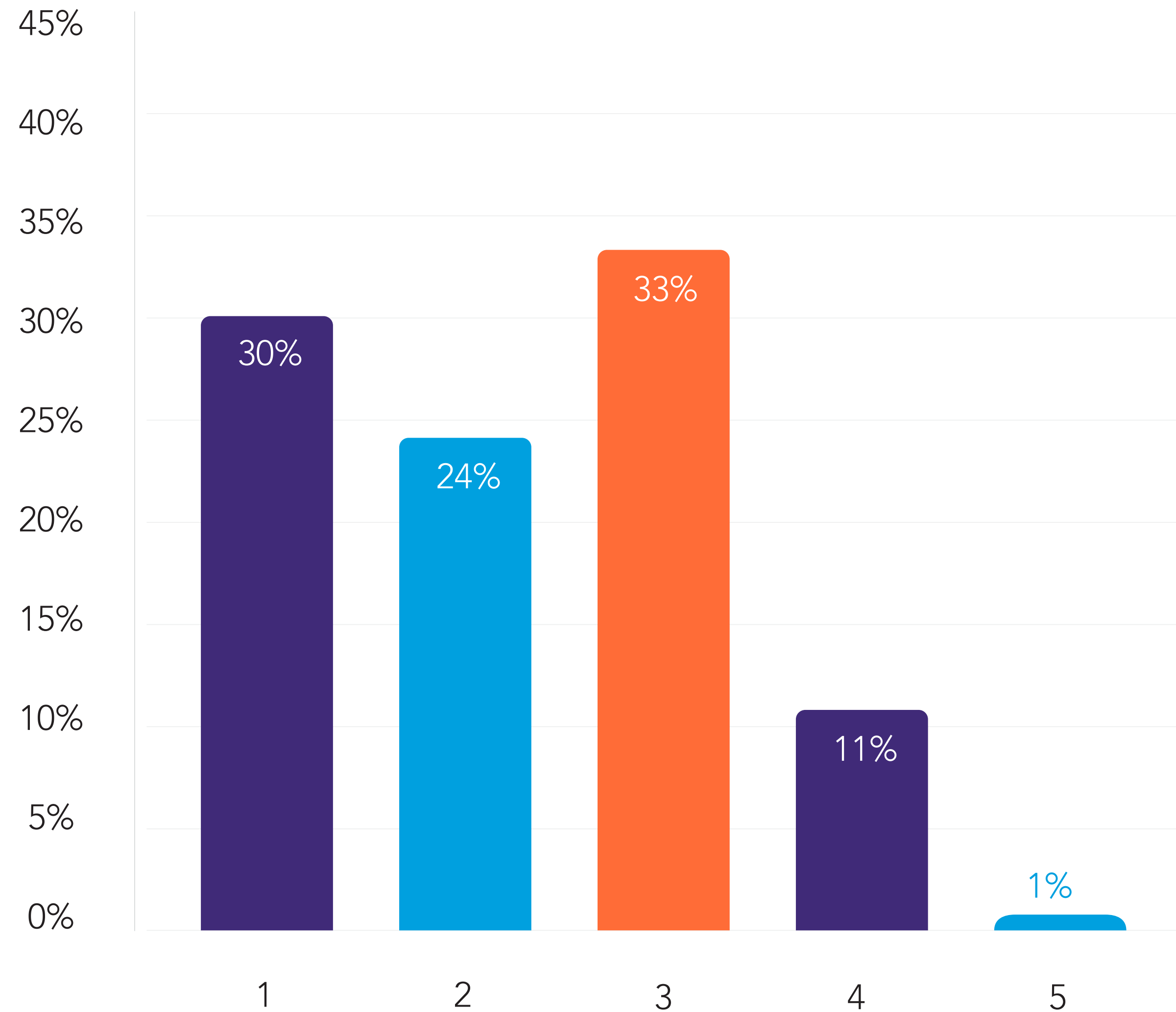


Other Concerns

- REDUCE WORKING DAYS OR HOURS
- DRASTICALLY LOWER COST OF HR
- STOP PAYMENTS
- MINIMIZE COSTS AS MUCH AS POSSIBLE
- ENFORCING CREDIT TERMS
- POSTPONE PLANNED NEW INVESTMENT

How would you rate the level of government support during the current time?

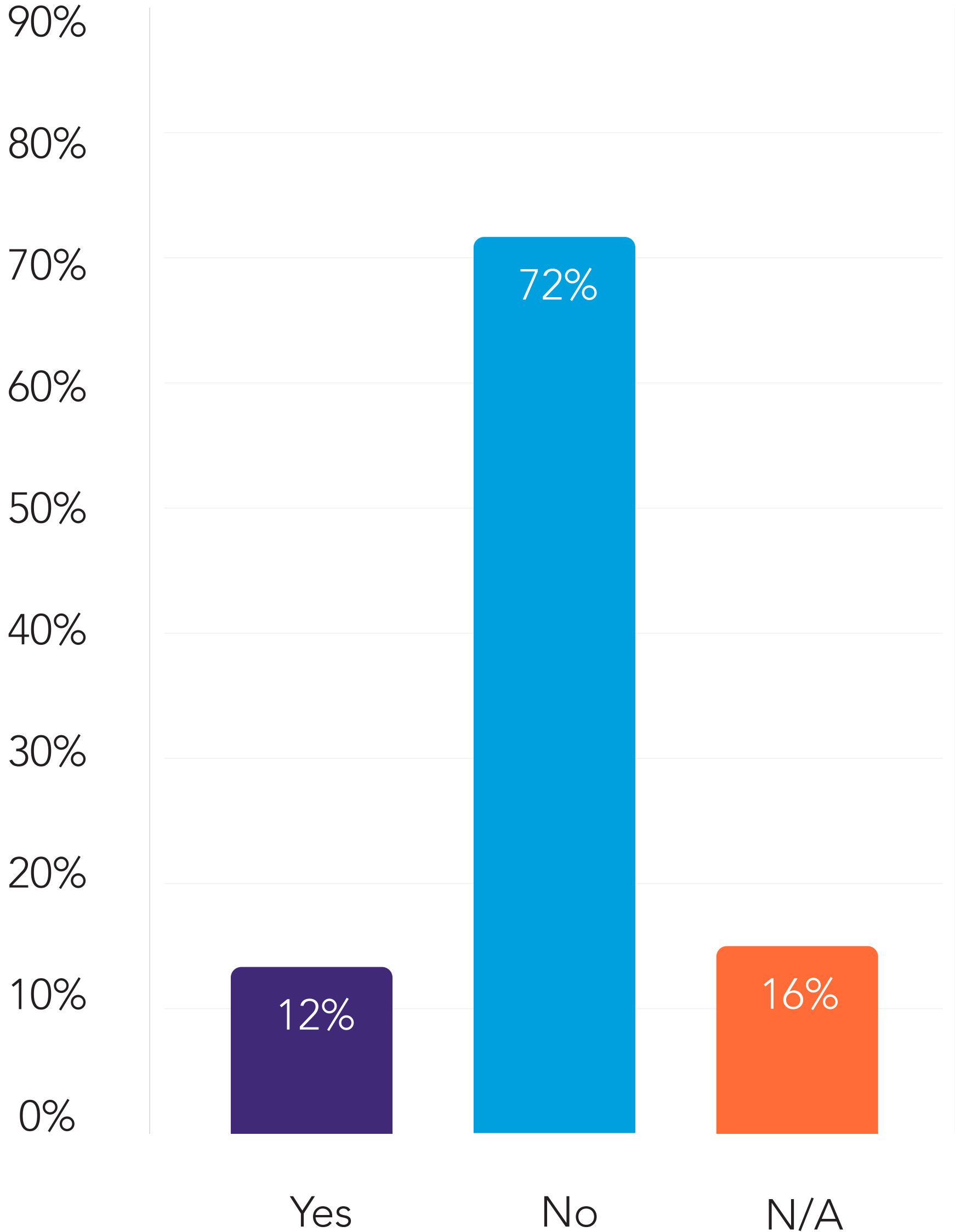
1 BEING LOWEST
5 BEING HIGHEST



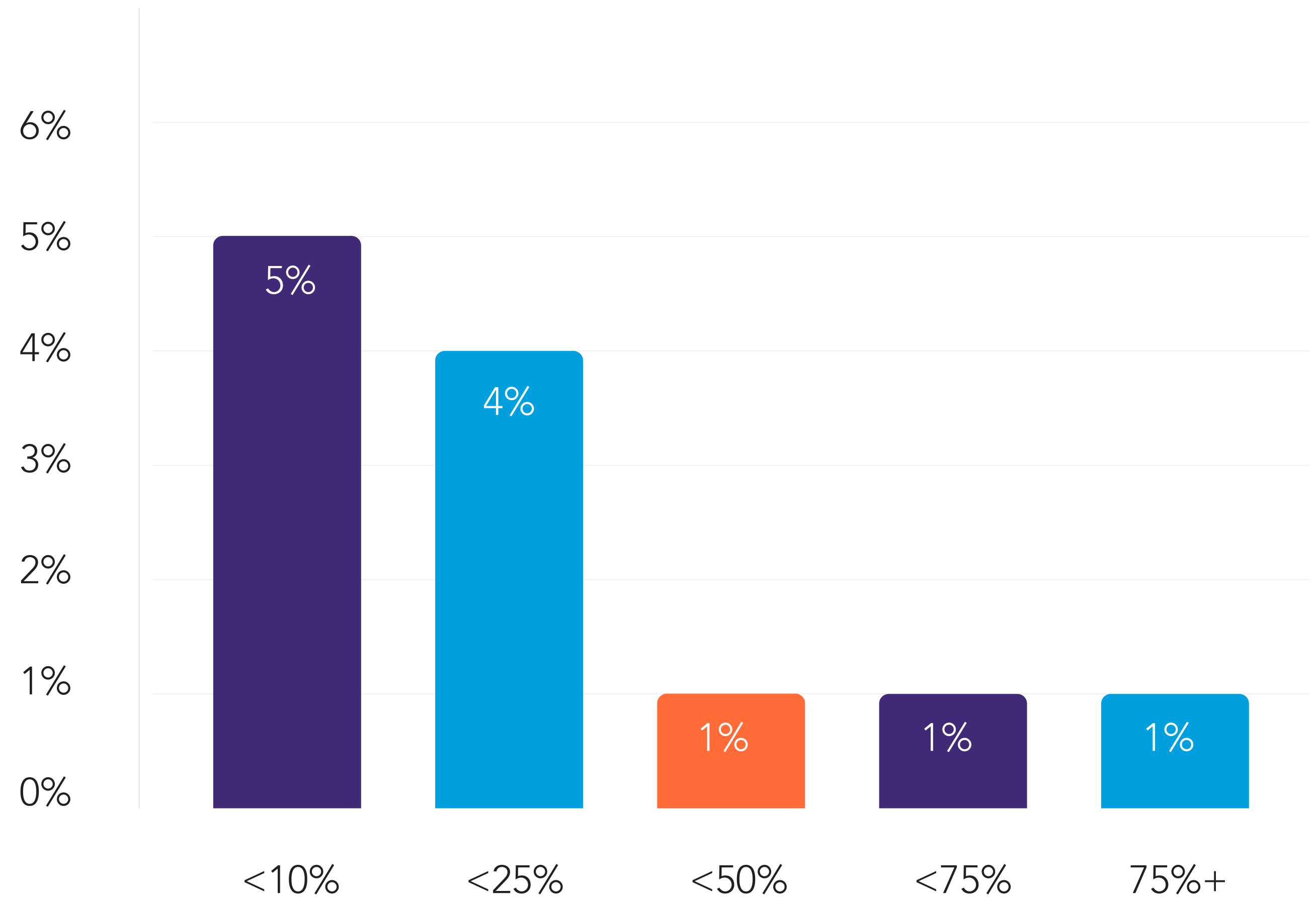
Employment



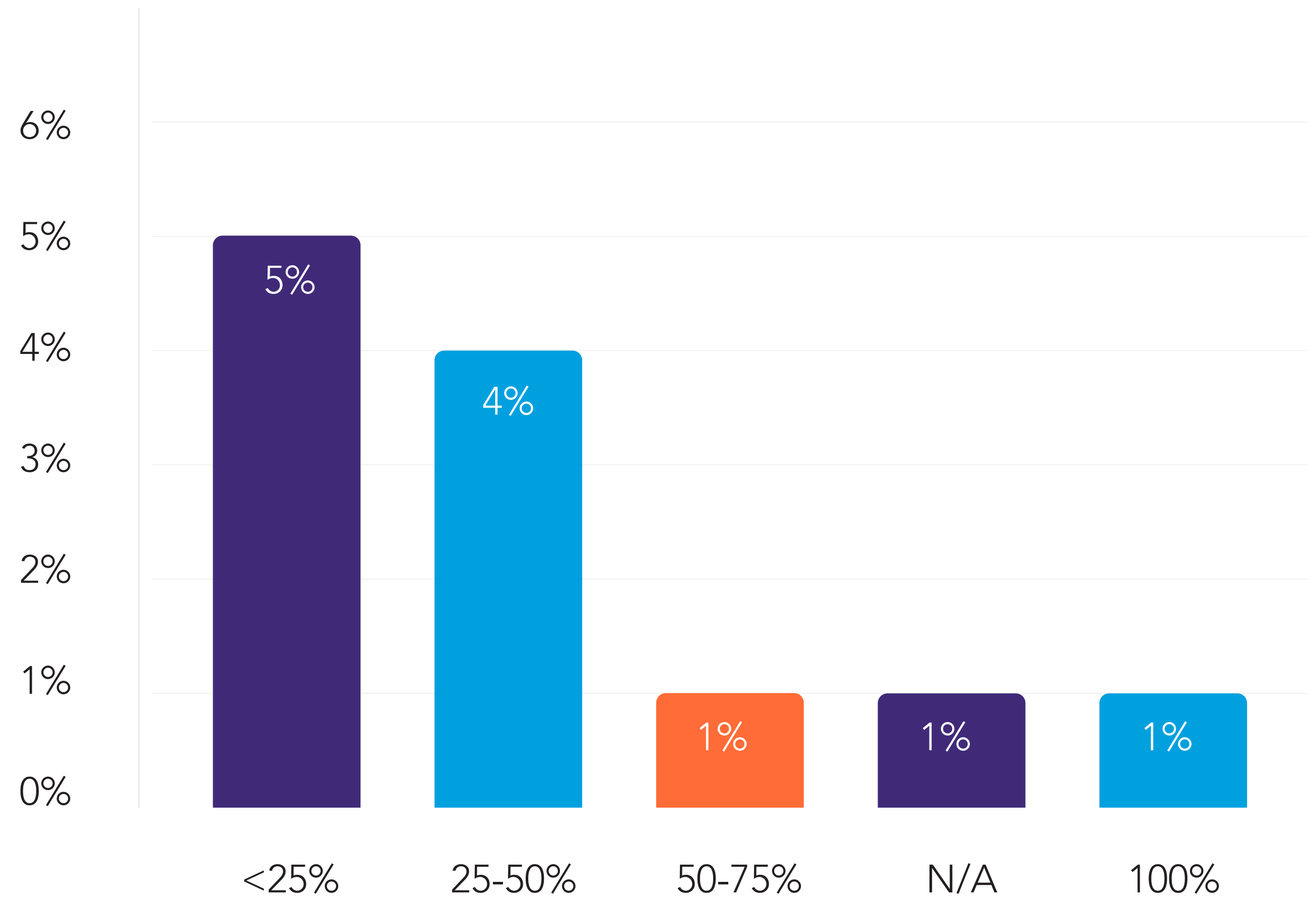
Have you started laying off Employees?



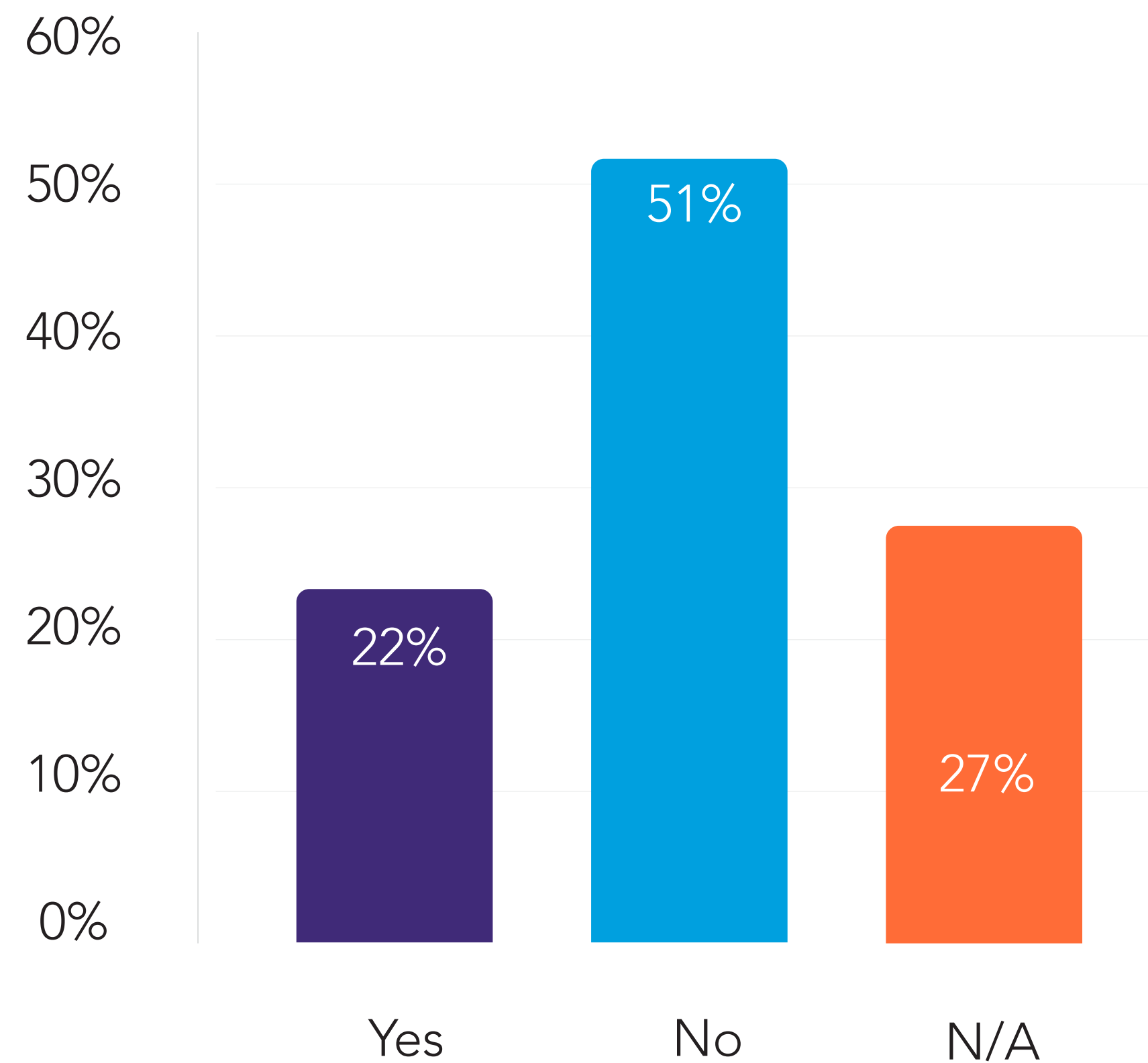
If yes, what percentage of your workforce have you laid off so far as a result of Covid?



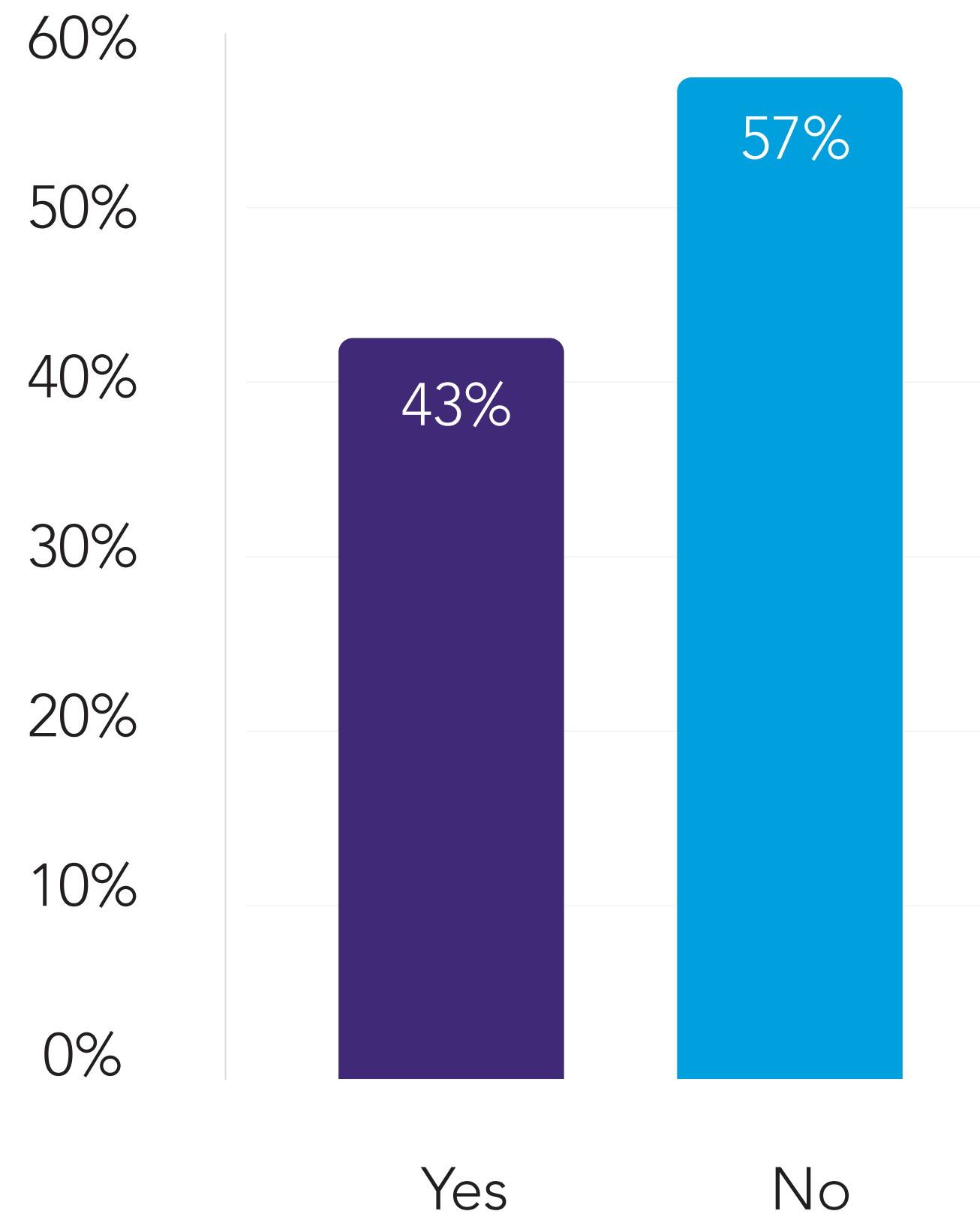
If you have employees working from home, what percentage of your workforce is teleworking?



Have you applied for permission with the DIER to implement changes in employees' working conditions?



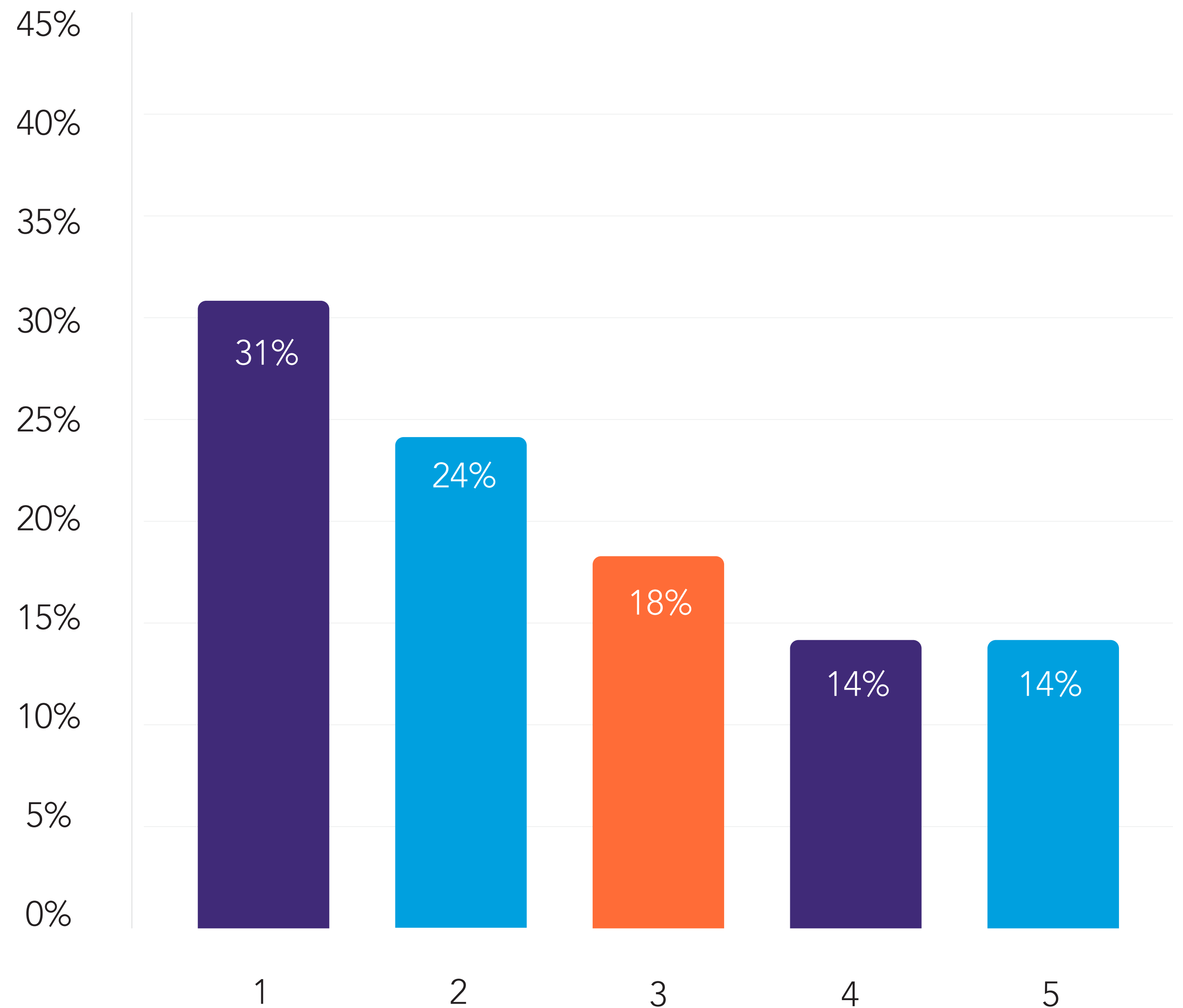
Is Your Business in a Position to Sustain the Wage Top-up over and above the Subsidy given by Government?



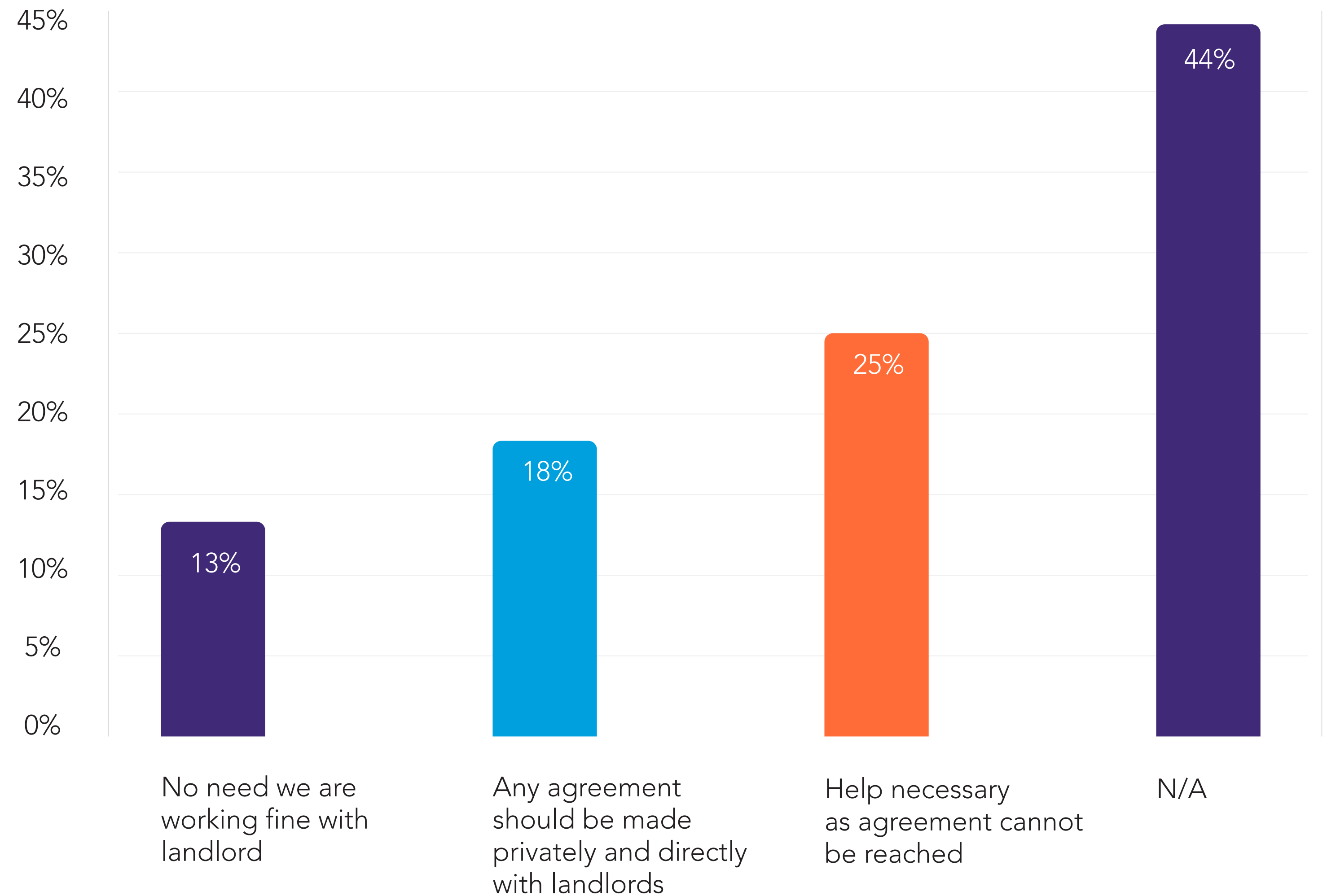
Rent

How would you rate the level of understanding of your landlord (where applicable)

1 BEING LOWEST
5 BEING HIGHEST



Would you agree with stronger intervention and help with rent demands from landlords?



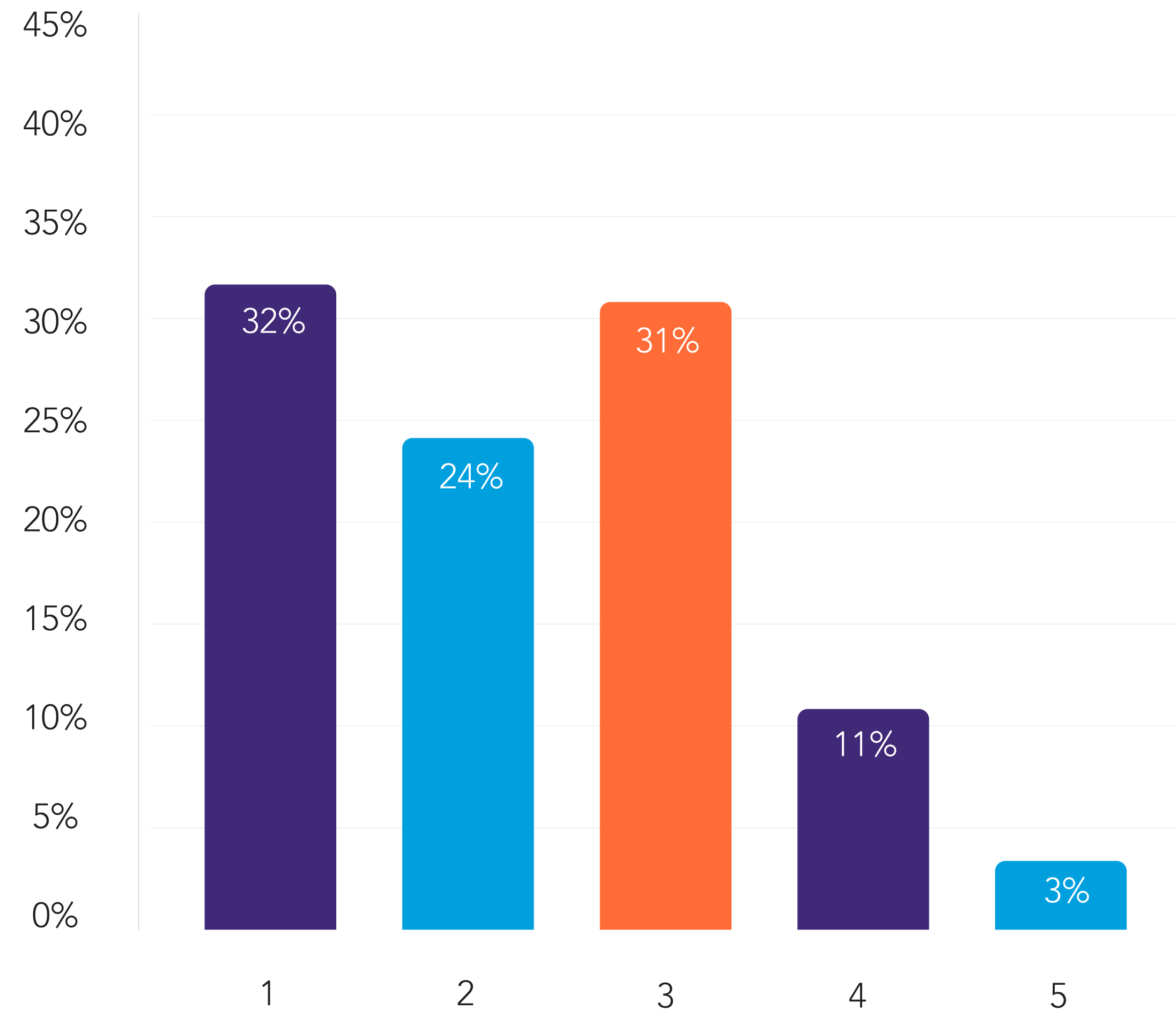


Banks



How you rate the level of your banks' support during the current time?

1 BEING LOWEST
5 BEING HIGHEST



Main Concerns

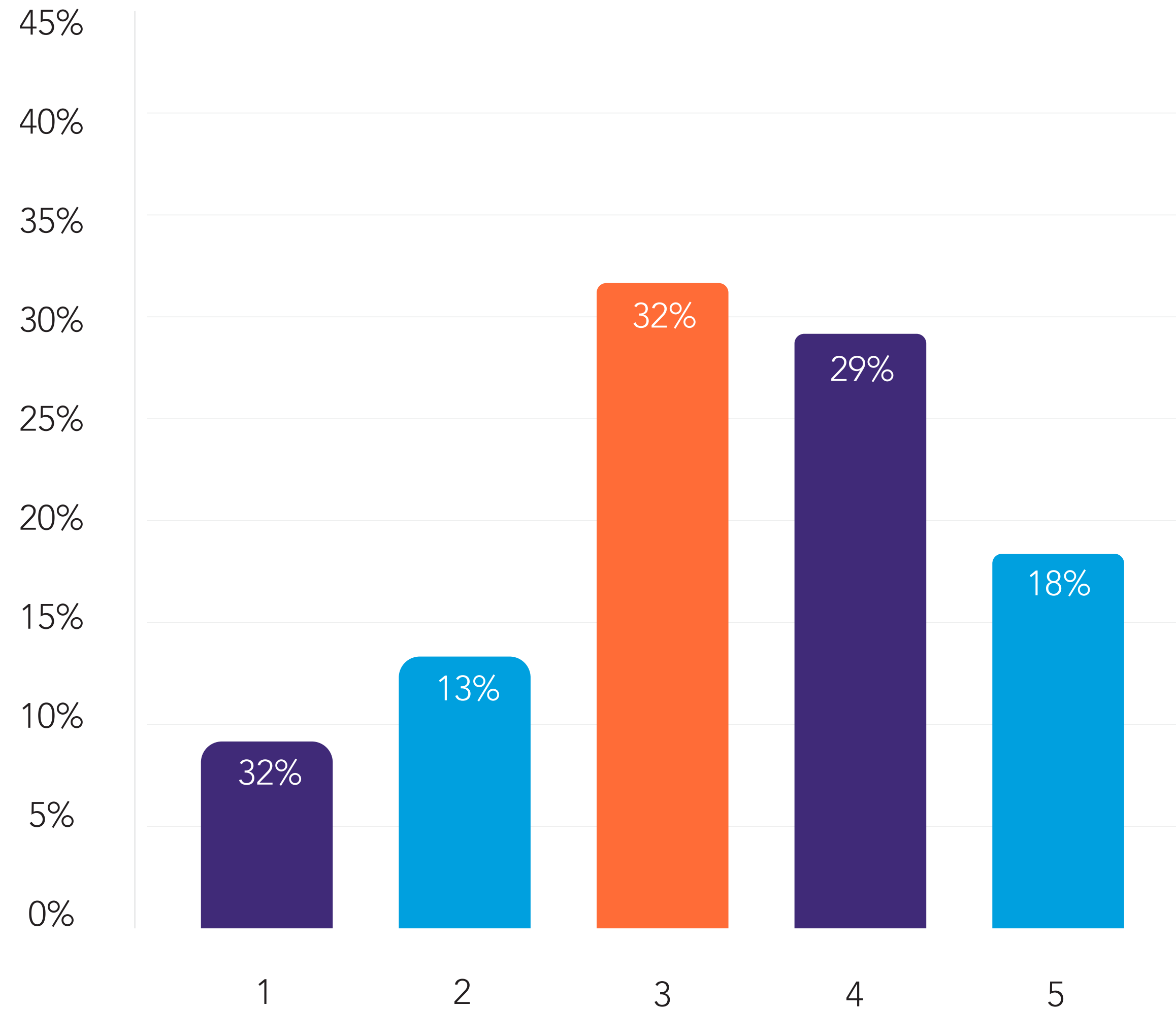
- HELPING HAND AND UNDERSTANDING
- IMMEDIATE ACCESS VS BUREAUCRACY
- EXTENDING OVERDRAFT FACILITIES
- MORATORIA BOTH FOR BUSINESS AND EMPLOYEES
- COSTS OF ACCESSING FINANCE AND REMOVAL OF FEES
- REMOVAL OF UNNECESSARY COSTS ON ELECTRONIC TRANSACTIONS AND INTERNET BANKING FACILITIES

Mental Health



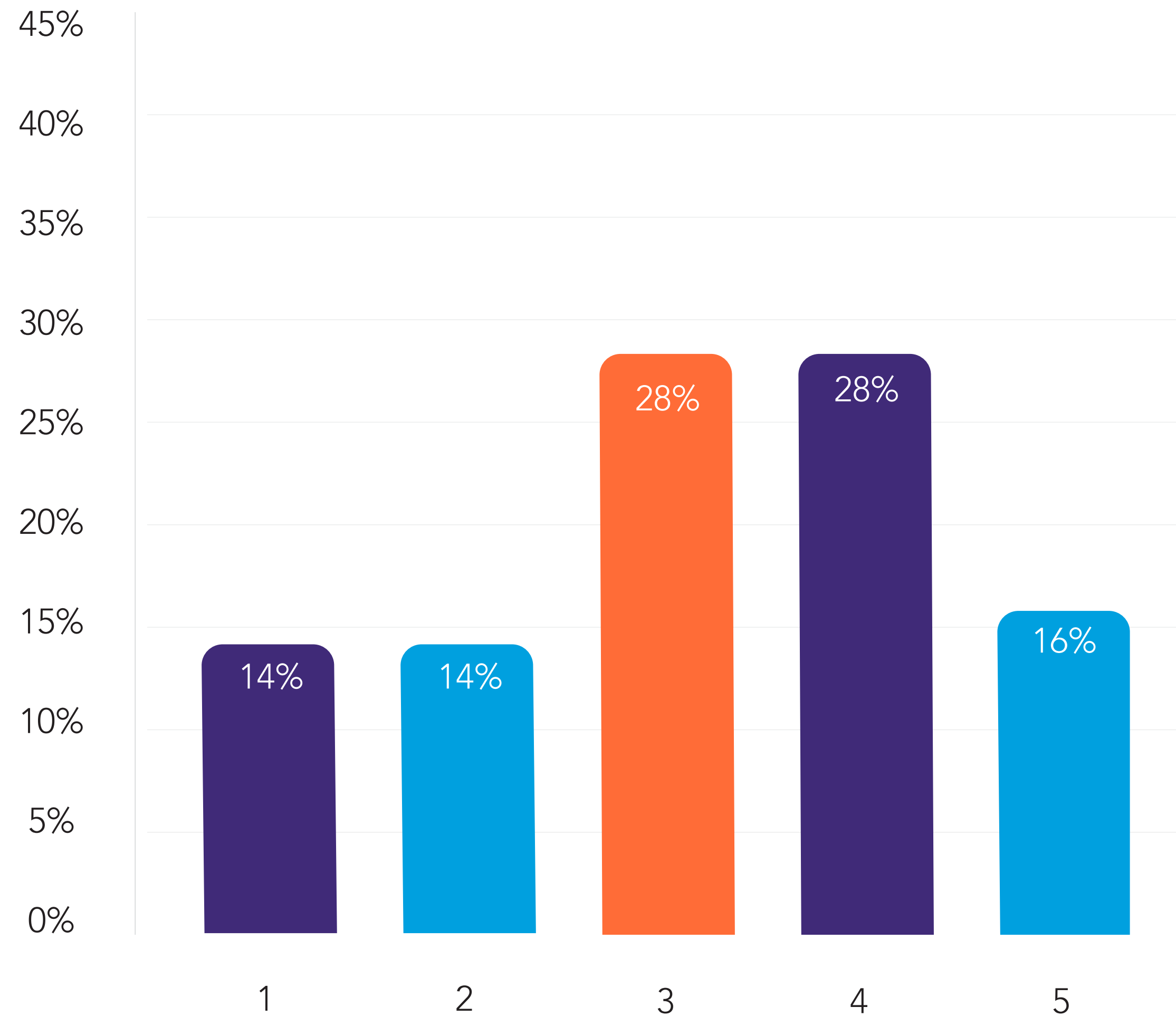
How much has the Covid impact affected your Mental Health?

1 BEING NO EFFECT
5 BEING VERY
ADVERSE EFFECT



How much has the Covid impact affected your Employees' Mental Health

1 BEING NO EFFECT
5 BEING VERY ADVERSE EFFECT





Main Conclusions

- SECTORS THAT WERE NOT INCLUDED IN THE WAGE SUPPLEMENT ARE EXPERIENCING MAJOR DIFFICULTIES
- RENT PAYMENTS ARE A MAJOR CONCERN
- UTILITY BILLS SHOULD BE LOWERED DURING THIS PERIOD
- MENTAL HEALTH OF BOTH BUSINESS OWNERS AND THEIR EMPLOYEES HAS BEEN DRASTICALLY AFFECTED
- COMMERCIAL VEHICLE LICENSES AND COSTS SHOULD BE SUSPENDED AS THEY ARE NOT BEING USED
- ALL GOVERNMENT RENTS SHOULD BE WAIVED
- MTA LICENSES SHOULD BE WAIVED
- BUSINESS NEED BANKS' ASSISTANCE IN THE IMMEDIATE ASSISTANCE TAKING TOO LONG TO REACH BUSINESSES



THANK YOU

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