

GRTU NEWSTRING



Panel Beaters and Sprayers join GRTU

GRTU has this month welcomed a large number of panel beaters and sprayers that have joined GRTU in order to help them unite and achieve a better position in the market they operate in.

Unfortunately the working environment in which panel beaters operate is not a positive one and over the years the situation has deteriorated, placing many of them in a dire situation.

Recently a new standard called 'QVR' was introduced and the four largest insurances were requesting that any repairs had to be made at a QVR approved garage. Unfortunately the QVR standard system has many defects and the majority of repairers did not want to subscribe to QVR. They were however forced to do so as otherwise the four insurances that dominate the market would not allow client's vehicles to be repaired at their garage, effectively putting them out of business.

The absolute majority of repair garages are approved by an already existing standard, the national standard drafted in consultation with all stakeholders, and issued by the MCCA. This is a standard they are not only tested to be part of on a yearly basis but also pay an amount of around €75 a year in order to maintain it. The GRTU and the garages therefore see little scope of subscribing to a new standard that adds little to no value to

the one already made available by the MCCA and pay an additional €250 for the first year they subscribe to it, going up to a staggering €1200 a year over 4 to 5 years.

From discussions held with knowledgeable repairers and people who have worked in this trade for over ten years, the QVR has transpired to be mostly a cosmetic exercise. Great importance is in fact given to whether a garage has an office, a waiting room and the apparatus and machinery, close to no consideration is given to the actual skill with which the repair is carried out. Qualifications older than 5 years are not even considered and no tests are carried out on the skills of the individuals working and the capabilities of the workshop to repair mechanical faults of the car. Without these basic elements, how can the new QVR system claim to be better for consumers because it ensures safety of the vehicle repaired?

The consumer was also dealt a negative hand in this. Apart from QVR giving consumers, in GRTU's opinion, a misleading vision of reassurance QVR was also negatively impacting consumer choice. QVR introduced an appealing star system whereby repairer's assessment is reflected in up to 3 stars. The consumer would of course associate the highest number of stars with the skill of the repairer, which is not the case. The stars once again reflect the machines and facilities such as offices and waiting areas available at the workshop, not the depth of knowledge,

experience and qualifications of the repairer. To add insult to injury however, consumers were no longer able to carry out the repair of their vehicle at the repairer of their choice, unless the repairer succumbed to the pressure put on by the four major insurances and obtained this QVR certification.

Consumers tend to repair their cars at a repairer of their trust, who they feel comfortable working at and usually these repairers take care of the car repairs of all the family. The family effectively entrusts their interests for an object of great value and pride to them – their vehicle – to their technical trustworthy repairer,

who they know will look after their interest. The QVR came in between the owner of the vehicle and his preferred repairer when the repairer was not QVR approved, in some cases the consumer was also put at a disadvantage and made to pay for the cost of the repair and then apply for a refund, not knowing if the refund would be given.

Currently the four insurances are prohibited from imposing this restrictive policy based on QVR certification due to the fact that a temporary warrant of prohibitory injunction was filed by 90 panel beaters and sprayers that was accepted by the Court after hearing both sides. The parties are currently awaiting a court decision.

Bringing the Ta' Qali Crafts Village up to speed

The Ta' Qali Crafts Village has reached a point of no return. This not just because its state has degraded to such an extent but also because preparation for the regeneration of the Crafts Village are now at an advanced stage. The full-on construction works are scheduled to start right after Easter, which is just around the corner now.

GRTU is however ensuring that the tenants do not find themselves unprepared for this on all levels. On the one hand GRTU is working hand in hand with them to ensure that they individually also reach an advanced stage of preparedness on the works they need to carry out on the sites and that they are all involved in the larger crafts village project. This includes having the necessary permits in place and an extensive consultation on the works.

On the other hand GRTU has also done a lot of work to give Ta' Qali tenants a stronger legal identity. Under the tutelage of GRTU, the tenants have met numerous times to agree on a statute to govern them, form a committee and last week the necessary paperwork was submitted to the office of the Commissioner for Voluntary Organisations for the formation of a new Voluntary organisation called 'Ta' Qali Artisan Village Tenants Association'.

The Voluntary Organisation is embedded within GRTU through its statute and GRTU will continue providing its assistance for its functioning and development.

The Committee is composed as follows:

President

Simon Haber
Alka Ceramics



Treasurer

Eleazar Galea
Olivewood



Secretary

Greta Fenech
Phoenician Glassblowers



Members

Ramona	Cachia	Malta Glass Creations
Jonathan	Camilleri	JC Woodworks
Anton	Ciantar	Supergold Ent
Joe	Galea	Heritage Homes
Paul	Said	Valletta Glass
Matthew	Sammut Galea	Summit Finishers
Phyllisienne	Vassallo Gauci	Metcraft

GRTU calls for Remedial Action needed for Road Infrastructure in Tourist Areas

In the public consultation 'Gvern li Jisma' organized by the Ministry of Tourism on the 13th of March, Vice President and GRTU Representative for Tourism, Hospitality and Leisure, Mr. Phillip Fenech put forward his concerns for the Tourism Sector. During his intervention Mr. Fenech claimed that it is very positive that tourism figures are increasing, however it is also true this is resulting into an accumulated wear and tear in the road infrastructure of touristic locations.

Mr. Fenech stated that even though consumer confidence rises and the private sector in the tourism sector is investing, the public sector is not matching this investment and meeting the present needs of the private sector's development. He further insisted that if no immediate action is taken to remedy this issue, it will come at a detriment to the general public's safety.

Government must prioritize infrastructural road works in areas of high bed content. Preferably through immediate short term remedial action and long term planning for the complete overhaul in touristic areas which are characterized by a great deal of activity.



Looking to reduce the Energy Consumption of your Business?

Acknowledging that Maltese SMEs make a vital contribution to the country's economy and add value to the Maltese business environment, a considerable amount of annual national consumption of energy is exhumed. Therefore, the aim of the Energy Audit Voucher scheme is to decrease the carbon footprint generated by Maltese businesses and produce energy savings which are converted in financial gains for the business itself.

On the 27th of March, GRTU organised an informative session at Life Sciences Park regarding the new Energy Audit Voucher Scheme available to enterprises. During which information regarding eligibility, requirements for application and benefits of such a scheme was exchanged.

SMEs whose annual energy consumption rate ranges between 10,000 and 75,000 KWh are eligible for an Energy Audit Voucher. This voucher can then be used by the beneficiary to engage a certified and qualified engineer to undertake an energy audit of the beneficiary's business operations. Furthermore, SMEs with a relatively high energy consumption rate can undergo a High Level Energy Review to identify any potential investments and/or actions that would lower the company's energy consumption rate.

GRTU is responsible for facilitating the application process for this scheme whilst approved applicants are assigned a certified energy auditor by the Water Services Corporation. Moreover, this measure is available until 30th June 2017. GRTU can assist you to apply, call on 2123 2881 or e-mail on admin@grtu.eu.



Consultation: National Reform Programme

A joint Core group meeting organized jointly by MUE-SAC and MCESD discussed the draft National Reform Programme with Social Partners and Civil Society before submission to the European Union. The National Reform Programme is a Governmental plan to address the country specific requirements set out for Malta by the European Commission to reach the Europe 2020 Goals.

During the meeting the Ministry for Finance boasts that Malta has achieved a surplus after 35 years of deficit in Maltese Government. This surplus is attributed to measures that increase employment and a reduction in tax for the tax payer.

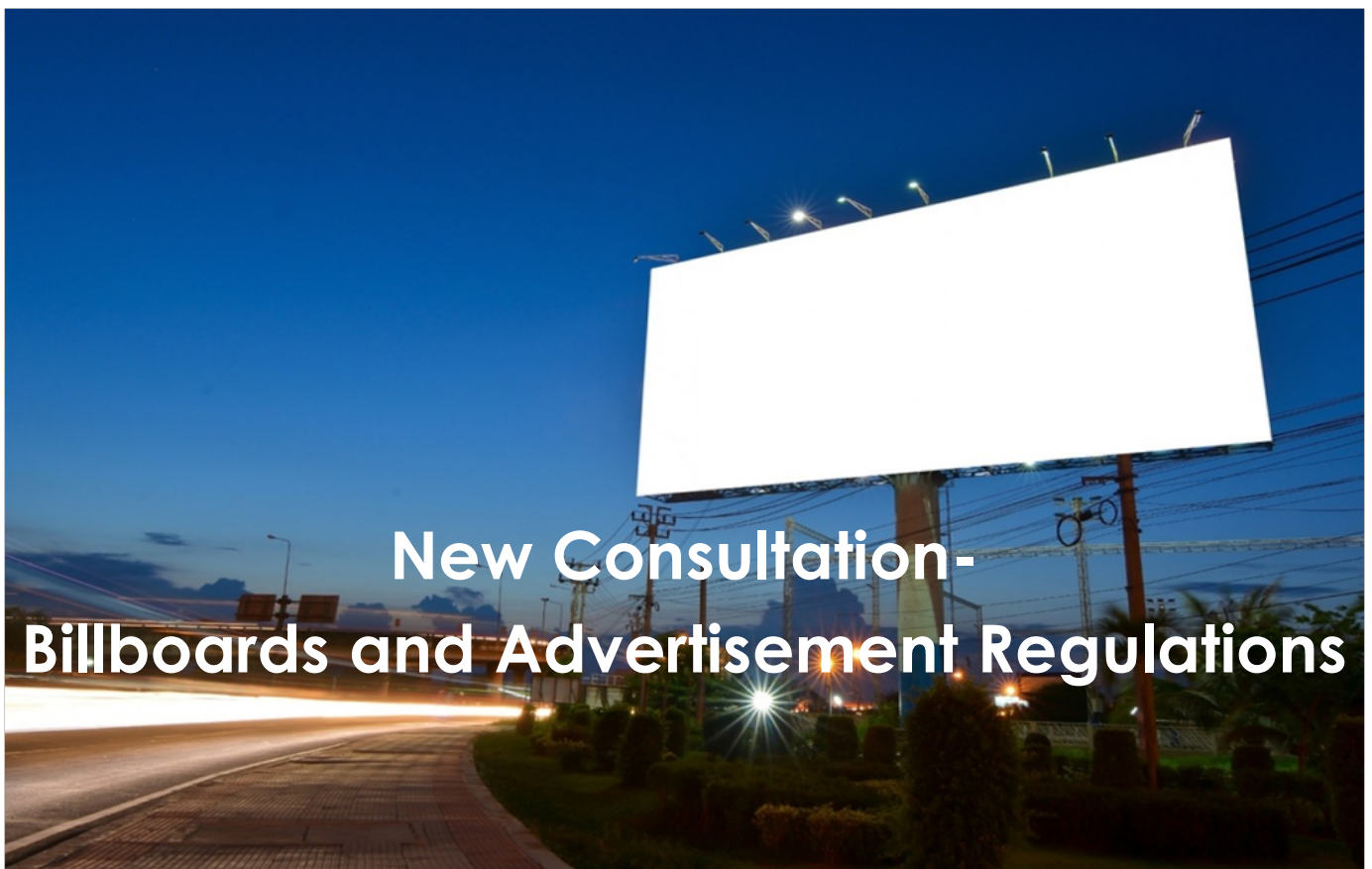
Furthermore, Ministry of Finance delegates explain the measures implemented to target CSR1, with the aim of ensuring long term sustainability for public finance; such as increasing the minimum pensionable age from 40 to 41 years and increase in the minimum wage at €140 per week. Whilst maintaining the second CSR, through the manifestation of the National Skills Council, the introduction of Work Exposure Scheme and Youth Guarantee. On a negative note, the review of percentage increase in Research and Innovation reflects that only 0.77% of the 2% target is reached. Furthermore, Malta is still facing a percentage of poverty mainly caused by unemployment, low pensions and wages.

During the meeting GRTU CEO Ms. Abigail Mamo stated that there is a great need to educate the self employed

about the importance of pensions through a national campaign. Ms. Mamo also proposed the implementation of a mandatory pension scheme for self employed individuals. Moreover in her intervention, Ms Mamo claimed that if the Research and Innovation Indicator was significantly low, the Government should consider dealing with Research and Innovation on renewable sources of energy for Malta. On a different note Ms. Mamo claimed that if Malta faces a situation of full employment which causes wage inflation, enterprises are finding it more difficult to find employees and meet their high expectations.

In his response Minister Edward Scicluna exclaimed that with the use of the European Regional Development Fund, the retail sector is becoming more adjourned to the digital age. Although the Minister Scicluna acknowledges the fact that the retail industry is losing its competitiveness to consumption exported online. Regarding wage inflation Minister Scicluna stated that the inflow of workers from the European Union 'cools off' the labour market just enough not to erupt wage inflation. In final response to mandatory pension scheme proposals, Minister Scicluna stated that another stamp duty on wage will decrease net income for the labour. Elevating the weight off employment will make for better participation of woman at the workplace, after which mandatory elements can be considered.

In conclusion to the meeting, participants were informed that proposals to the Ministry of Finance were to be put submitted by mid-April to pdpid.mfin@gov.mt



New Consultation- Billboards and Advertisement Regulations

GRTU Malta Chamber of SMEs is actively participating in the Consultation regarding the new Legal Notice Development Planning Act issued by the Planning Authority (PA).

Advertisement and billboards are sited in prime areas and busy roads which often create conflict with the surrounding environment especially in urban, residential areas and open country side. The PA seeks to find a balance between the needs of advertisers' commercial interest and environmental protection dovetailed with requirement to blend with the surroundings. The PA does agree that advertisements can add colour to an uninteresting scene if they are sympathetically designed and do not dominate the scene.

The legal notice presented includes assessment criteria and parameters for permit applications, to ensure that outdoor will not have a visually impair road safety conditions. Moreover poorly sited advertisements may have an adverse impact on road safety by distracting drivers, interrupting visibility or giving confusing messages. The PA has also indicated specific locations for mounting advertisements and billboards.

GRTU is currently carrying out an internal consultation with the sectors affected in order to represent their interests and mitigate to ensure that the legislation is sensible and fair in nature.

More information regarding the consultation is available at:

<http://www.pa.org.mt/>

billboardsandadvertisementsregulations



Pharmacy I
Get to I

People you can trust

Let's make a difference in the lives of the little ones! Help Puttinu Cares



Puttinu Cares cares for families who have a child with a life threatening or serious illness through:
guidance for the patient and relatives
moral support to deal with the ordeal ahead
Gives hope for a brighter future.

Puttinu Cares offer financial aid to families who need to go abroad to pursue any kind of further treatment in UK. **Provide the necessary accommodation free of charge** for patients requiring treatment and their respective parent or guardian.

Since 2008 Puttinu Cares has purchased 19 apartments in Sutton UK. These are just not enough to accommodate the 70-90 patients being treated in the UK. In fact since last December 2014 Puttinu started renting another 7 apartments near the Royal Marsden Hospital in Sutton. This means that 26 apartments are available to hundreds of families in their time of need.

Puttinu needs your help to take the next step in their project

This will constitute neighboring central London for ease of travel to Great Ormond Hospital, National and Moorefields Hospitals. Puttinu is planning to build between 30-40 studio apartments for these families. The estimated cost of this project is **approximately 12 Million Euros**.

GRTU, kindly ask for your contribution in the upcoming fundraising programme which will be aired live on Good Friday 14th April 2017 at 21:00 on Xarabank. The contribution that your organization will make to Puttinu Cares will be publicly announced during programme and the logo will be displayed.

Alternatively contributions can also be made via cheque addressed to Puttinu Cares, Rainbow Ward, Sir Anthony Mamo Oncology Centre, Level -1, Msida.

Do take a look at Puttinu's projects https://www.youtube.com/watch?v=t_aIR2eCZyU

GRTU awarded the National Enterprise Support Award



The Hon Dr Christian Cardona (Minister for the Economy, Investment and Small Business) awarding the 2nd part of the 2016 prize to the GRTU CEO Ms Abigail Mamo.

The National Enterprise Support Awards (NESA) rewards those organisations which through their functions support and promote entrepreneurship and business growth. The competitive environment created through such awards is conducive to further work towards the wellbeing of enterprise potential and economic growth in Malta.

The National Enterprise Support Awards are organised by the Commerce Department together with the Enterprise Policy and Schemes Directorate within the Ministry of Economy, Investment and Small Business.

50th Edition of Algiers International Fair

SAFEX is organising the 50th Edition of Algiers International Fair from the May 2017 in the 'Palais des Expositions' and is inviting business exhibitors from Malta to participate. 25,000m² will be dedicated to foreign companies in a varied array of sectors with the goal of making this meeting place adequate ground for networks and business to flourish.

Should you require further information kindly email admin@grtu.eu

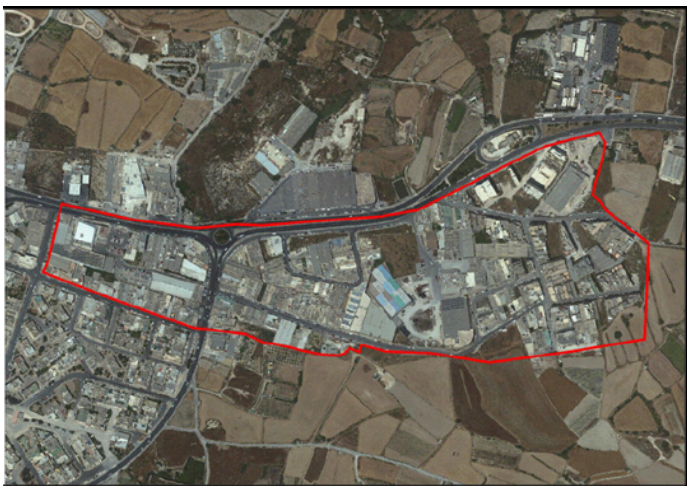


GRTU represents businesses in Hal-Mula in Zebbug and Tal-Bajjad in Qormi

Enterprises operating from the area of Hal Mula in Zebbug and Tal-Bajjad in Qormi are concerned after the Planning Authority has proposed changes to the planning parameters of this area that would effectively change the scope and use the land was earmarked for.

The area of Hal Mula, with a total footprint of 0.18km² and Tal-Bajjad, with a total footprint of 0.25km², had both originally and clearly been marked as an area for industrial land use and this was the case up to 2006, when the areas were re-designated as a mixed use area for industrial, commercial and residential purposes following the publication of the Central Malta Local Plan.

The original plan of the area was therefore to give space for SMEs to operate and grow and do this with no disruption and disturbance to residential areas. This facility came at a premium for businesses that chose this location to operate without residential hindrance.



Many of the original enterprise owners sought to benefit from the 1992 scheme of 'Casa Bottega' and chose to live exactly on top of their private operation, this was however done in harmony. Issues started to arise in 2006 when the area changed to mixed use, developers further developed the area to accommodate residents and, due to the area being heavily industrialised, prices for residential accommodation was cheaper. Residents chose to purchase cheaper housing with the knowledge that they would be living in an industrial zone.

GRTU understands the reasoning to seek to once again clarify the situation and do-away with the mixed use areas. GRTU however objects to the proposal of the Planning Authority and contends that this should have been handled the other way round. The review for both areas should be proposing the re-establishment of the industrial zone. Consequently legally permitted residential uses would continue as per permit conditions unless redevelopment is followed whereby the new zone planning parameters will be applicable thus providing for industrial use.

Having said this, GRTU understands that the burden of a wrong decision taken in 2006 should not be burdened by either the residents nor the businesses and both realities need to coexist. As such GRTU has proposed that a working group per locality would be set-up to handle issues that arise in order to improve the living and working conditions in the areas.

GRTU has already presented its objections in writing and sounded its concerns at the Parliamentary Environment and development Planning Committee.

II-GRTU tilqa' I-introduzzjoni tal-Avviz tat-twissija (Warning Ticket)



II-GRTU – Kamra Maltija ghan-Negozji Zghar u Medji tilqa' b'entuzjazmu din l-inizzjattiva. Kienet din l-inizzjattiva u diversi proposti ohra li I-GRTU iddiskutiet ghal dawn l-ahhar xhur ma l-oghla ufficcjali tal-Gvern fosthom l-Ministru responsabbli ghat-Trasport, s-Segretarju Parlamentari ghall-Gvern Lokali u l-LESA, bil-hsieb li jinstab l-ahjar mezz sabiex tigi indirizzata problema ewlenija li ghandna fit-toroq taghna.

II-GRTU dejjem esigiet li ghandu jkun hemm infurzar b'responsabilita u fl-istess hin ragonevoli li jiehu f'konsiderazzjoni r-realtajiet li ghandna fit-toroq ta' Malta. II-GRTU hija favur li dawk li jabbuzaw ghandhom jigu mwissija u sahansitra ppenalizzati, speċjalment fejn tidhol is-sahha u s-sigurta'.

Filwaqt li I-GRTU thoss li l-infurzar ghandu jigi ibbazat fuq reati sodi u mhux affarijiet li ma jaghmlux sens, tibqa tinsisti li ghandu jkun hemm kampanja edukattiva kollettiva speċjalment fejn jidhol abbuz ta' xorb, droga u uzu tal-mobile, fejn din ta' l-ahhar inhossu li m'hijjex tinghata mportanza bizzejjed.

Ghalkemm il-GRTU taqbel perfettament mas-sitt tipi ta' reati tat-traffiku li ssemew, xorta wahda tibqa' ssostni li ghandu jkun hemm bilanc bejn incentivi pozittivi u

infurzar. Per ezempju, il-GRTU thoss li l-Warden ma ghandux ikun l-ufficcjal li qiegħed hemm biss biex jagħti c-citazzjonijiet, izda għandu jkun l-persuna li jgħin lil dawk li waqt il-qadi ta' dmirijiethom u li għar-ragunijiet li ma jkollhomx kontroll fuqhom ma jistgħux jeżercitaw x-xogħol tagħom. Illum il-multi saru jikkonstitwixxu *running cost* ewlieni għal-dawk l-intraprizi li xogħlom hu iffukat fuq il-qadi ta' dmirijiet permezz ta' l-uzu tat-triq. Dan m'għandux ikun, u waqt li I-GRTU tilqa' dan l-ewwel pass importanti, tistiden l-istakeholders ikomplu jahdmu u jikkopearaw mall-GRTU fuq dan il-progett u jagħmlu distinzjoni cara bejn dak li l-hobza ta' kuljum jagħqlaha billi jsuq u jdur fit-toroq u haddiehor.

Ix-xogħol tal-Warden għandu jkun dak li jgħin is-sistema tal-operat tat-traffiku tkun aktar effiċjenti u mhux sempliciment eżercizzju fil-gbir ta' finanzi. L-infurzar għandu jkun iffokat aktar fuq dawk li qegħdin jkunu ta' periklu u mhux fuq d-"delivery man" fuq il-qadi ta' dmirijietu fejn intortament ma jsibx fejn jipparkja. Kulhadd jaf li l-kawza hi n-nuqqas ta' spazju ta' parkegg u infrastruttura deficiente, problema li billi wieħed iżid il-multi mhux ha jsolvi il-problemi kbar li ga jezistu, izda jaggrava sitwazzjoni diga' hazina, minbarra li jaggrava aktar lil dak li jkun.

GRTU holds Info Session: New eCommerce Grant Scheme



This month GRTU has organized an information session for its members on the new eCommerce grant scheme. Presiding the meeting were Hon. Mr Ian Borg MP, GRTU CEO Ms Abigail Mamo, GRTU Vice President Mr Marcel Mizzi and Ms Moira Attard. During this meeting, GRTU CEO Abigail Mamo said that today it is imperative for businesses to have an online presence because consumer choices are made online. Ms Mamo stated that a lot of money is lost from our economy and the pockets of our businesses to online transactions going outside Malta, and with this grant we have an opportunity to reverse this trend.

SMEs are invited to benefit from an E-Commerce Grant which will facilitate their potential growth on an online platform. This grant can make your business accessible from anywhere!

The grant covering up to 50% of the eligible expenditure incurred (capped at € 5000) covers the costs for the design, development, implementation and delivery of an e-commerce website and/or a mobile application, or an upgrade of an existing website or mobile application to enable online sales/bookings. Funding approval will be assessed according to the Extent of need for Support Excellence Impact and Sustainability Quality and Efficiency of implementation.

Applications are to be filled in and submitted online through the link www.sfd.gov.mt/application by the 2nd cut off period of noon of Friday 28th April 2017 by noon. The service provider can be chosen from a list of approved service providers, also available through this link.

GRTU
Malta Chamber of SMEs

JOBS HERE!

LOOKING FOR EMPLOYEES?

GRTU'S NEW EMPLOYMENT & HR SERVICES:

The service will consist of the following:

1 Helping you with vacancy applications	FREE for GRTU members
2 Employing Maltese nationals where possible	FREE for GRTU members
3 Employing EU nationals where possible	FREE for GRTU members
4 Follow-up on applications for the employment of non-EU nationals that are at a standstill	FREE for GRTU members if application dates prior to Nov 2016
5 Seeking non-EU nationals to employ	At a fee discounted for GRTU members
6 Application for the employment of non-EU nationals	At a fee discounted for GRTU members

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✓ **FAST TRACK PROCESS**
✓ **NO PAPER WORK**

Contact us on: employment@grtu.eu

GRTU Malta Chamber of SMEs, 157, Archbishop Street, Valletta, VLT1440, Malta
Tel: +356 21 232881/3 Email: admin@grtu.eu Website: www.grtu.eu

The New €50 Bank Note



The European Central Bank has introduced and circulated a new addition to the Europa Series Bank Notes—the New € 50 banknote, in circulation since the 4th of April 2017. The new €50 banknote is a new addition to the Europa series. The Europa Series has improved and additional security features to better protect the user against counterfeit. These new banknotes are very simple to check using the FEEL, LOOK and TILT method. No tools are necessary. It is also easily usable by the visually impaired.

The €50 bank notes of the previous series will continue to be issued and circulated in parallel to the new €50 bank notes in order to exhumate of remaining stocks.

The European Central Bank has announced that the legal tender status of the prior series of the euro bank

notes will be withdrawn at some point in time in the far future following proper pre-announcement. The banknotes of the first series will not lose their value and will still be exchanged for an unlimited period from the national Central banks using the Eurosystem such as the Central Bank of Malta.

The €50 banknote, like the other banknotes introduced during the past few years, are all legal tender. This means that businesses are obliged to accept it as a payment and any machines and systems need to be upgraded or changed in order to accept the bank notes. It is also pertinent to note that the European Central Bank regularly upgrades the security features of banknotes in order to keep up with the counterfeits that find themselves on the market, therefore any money checkers should be able to be upgraded to keep abreast with such developments.

Be an Active Player- Have your say in Research!

Two students from the University of Malta are currently conducting SME-related studies that may contribute to the domestic business environment. **Mr Vince Sammut's** research delves into the way Maltese SMEs perceive **cyber attacks** and whether they take the necessary precautionary measures to evade them. You may participate in the quantitative component of this research by filling in the questionnaire at <https://www.surveymonkey.com/r/CyberSME1617>.

Ms Janice Bugeja's dissertation is aimed at analysing whether there is enough **competition in the Maltese banking sector for SMEs that want to borrow funds**. As part of her research, Ms Bugeja has prepared a short survey in which respondents remain anonymous. You may fill in this survey at the following link: <https://goo.gl/forms/UwzeJrE567t13RAw2>.

Ms Claire Farrugia a University BSc IT student is conducting her studies on Business Intelligence to Bear on Long-Term HR Planning. As part of my project, Ms Farrugia is collecting aggregate data regarding attendance / absence of employees in a variety of business sectors, possibly with an emphasis on retail. The purpose of this is to get factual information about absence patterns in a variety of businesses. Kindly fill in the survey in the following link <https://goo.gl/forms/EMSq6pHoAoZFgLbI2>.

Contact GRTU Malta Chamber of SMEs on **21232881 / 3** or e-mail admin@grtu.eu



Operational Programme II – Cohesion Policy 2007 – 2013
Empowering People for More Jobs and a Better Quality of Life
Project may be part-financed by the European Union
European Social Fund (ESF),
Co-financing rate: 85% EU Funds; 15% National Funds



Investing in your future