

SME Barometer [®] Q2 2025

misco

Survey Details.



NUMBER OF RESPONDENTS

406



MARGIN OF ERROR

4.8%



TYPE

Online Survey with Unique Submissions



RESPONDENTS

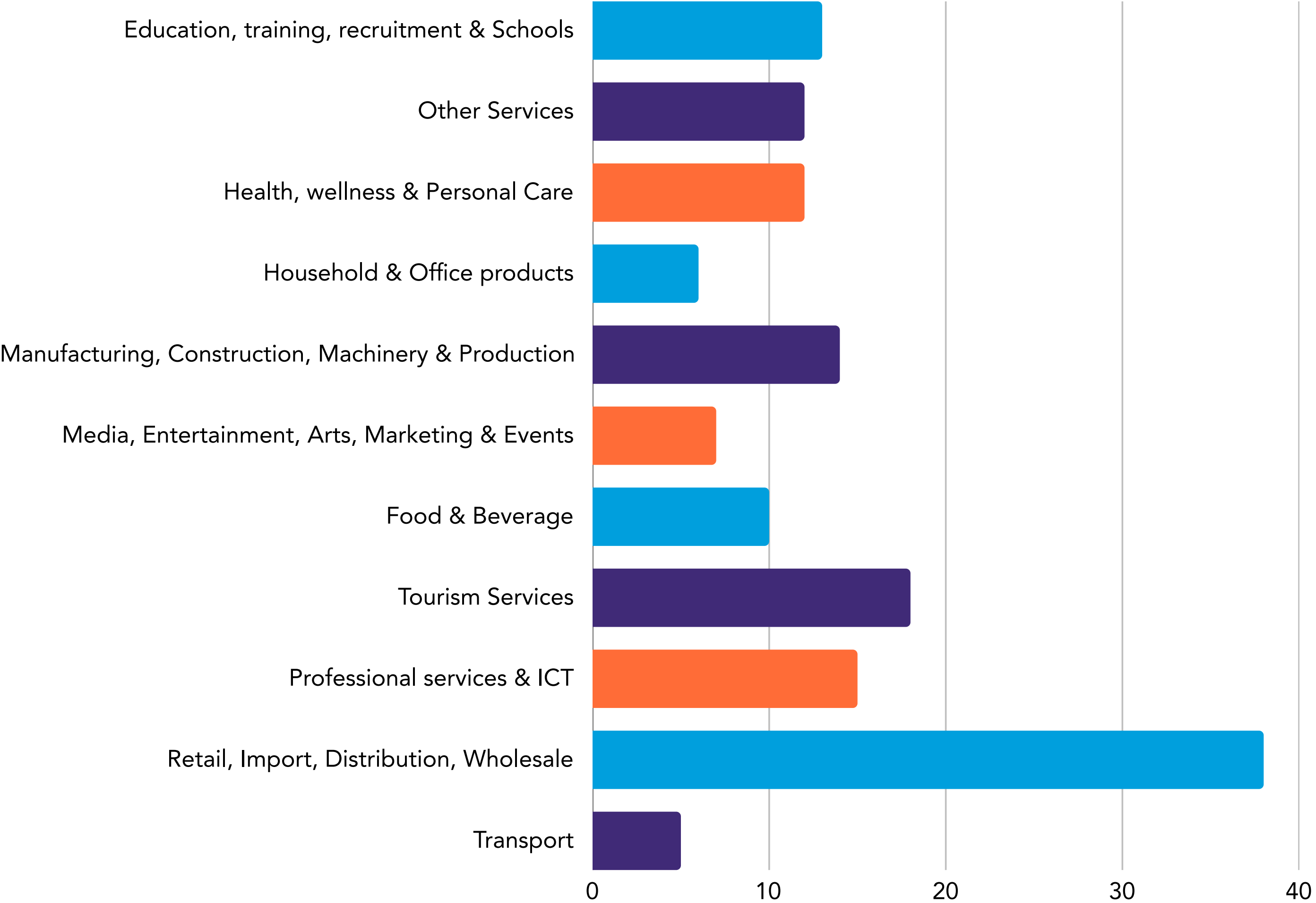
Businesses operating in Malta



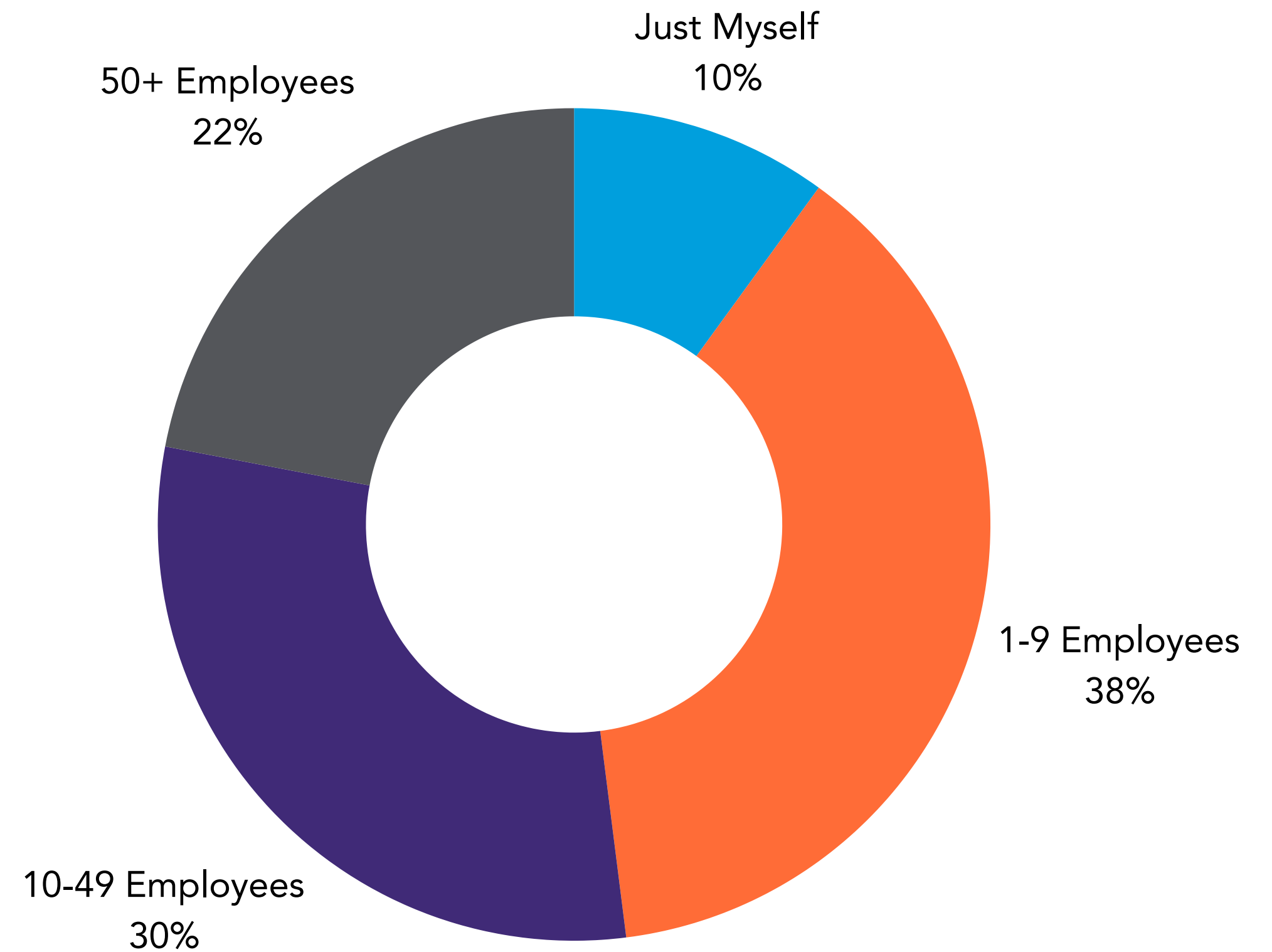
DATE

08th July - 21st July 25'

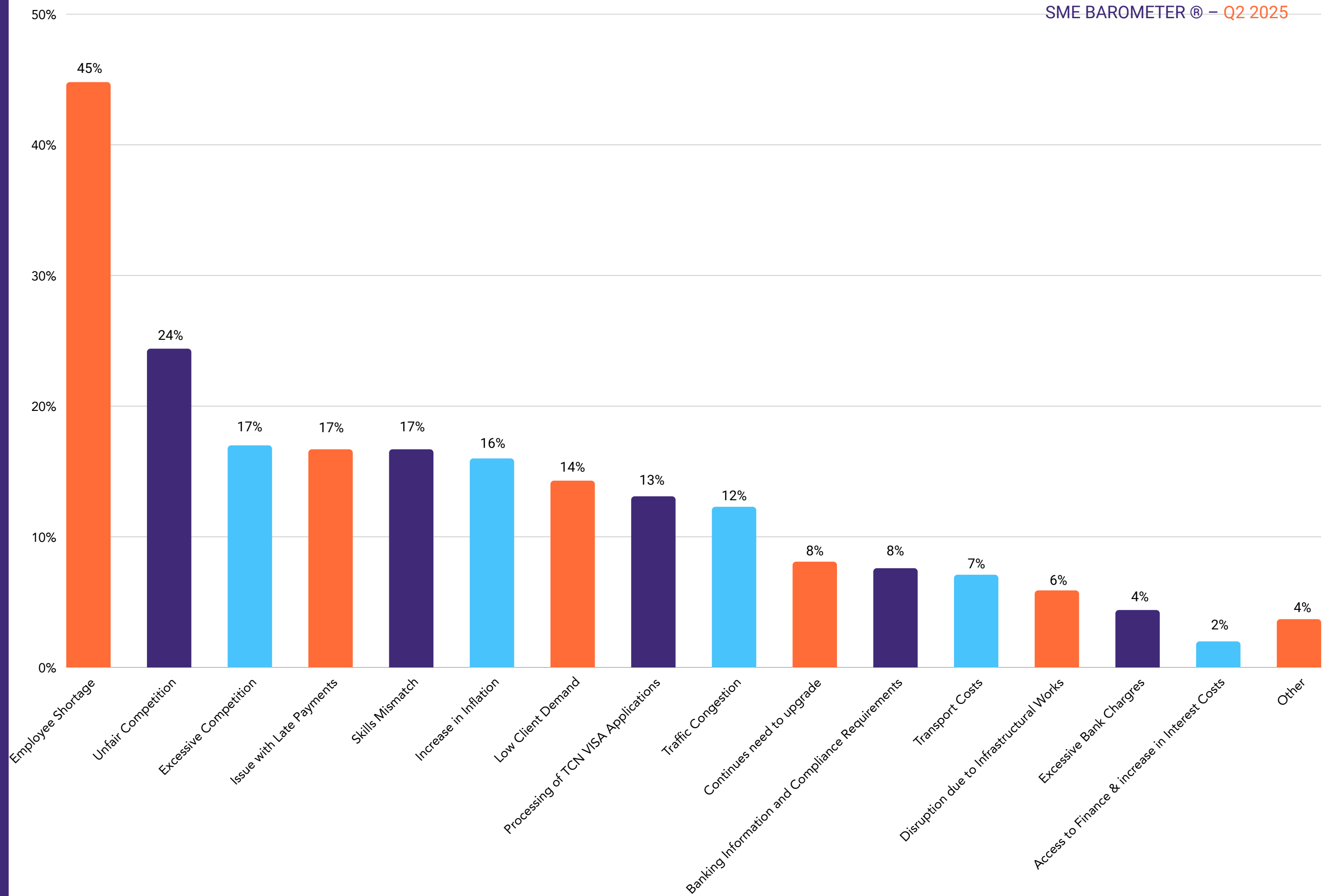
Line of
Business
(multiple
choice)



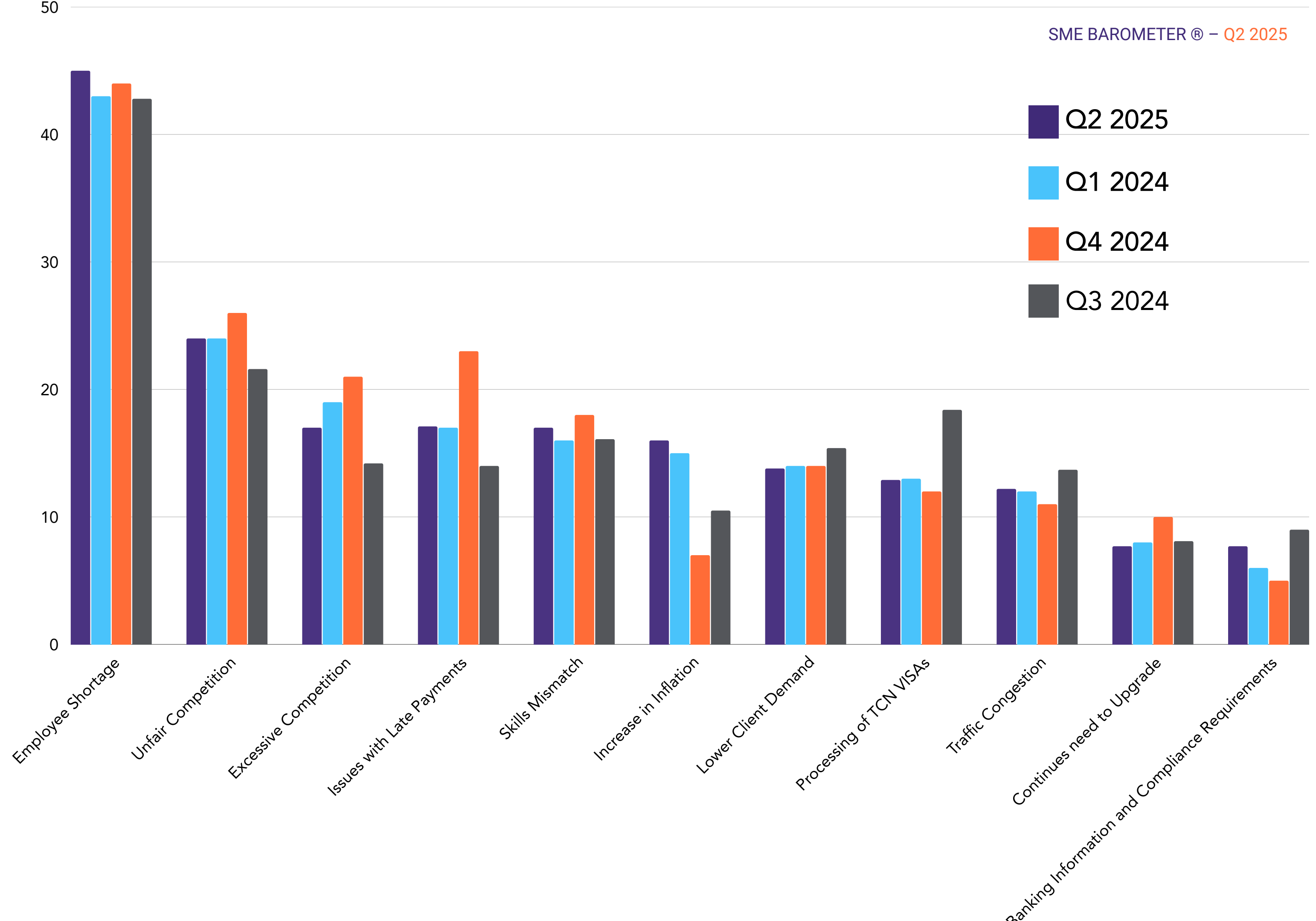
Size of business by head count



The 2 most
important
issues
your
business is
currently
facing?
Select only
Two

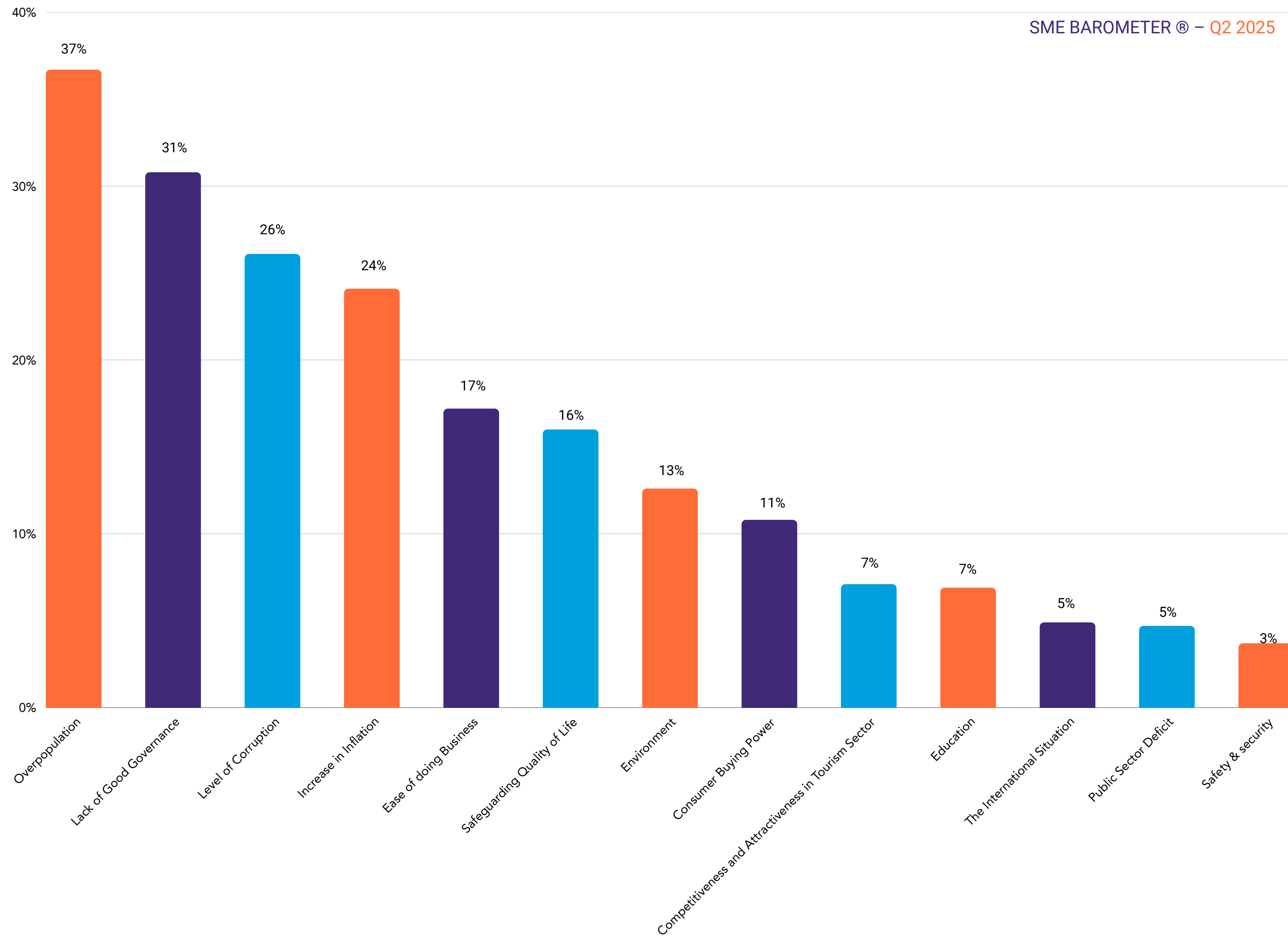


The 2 most
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Two



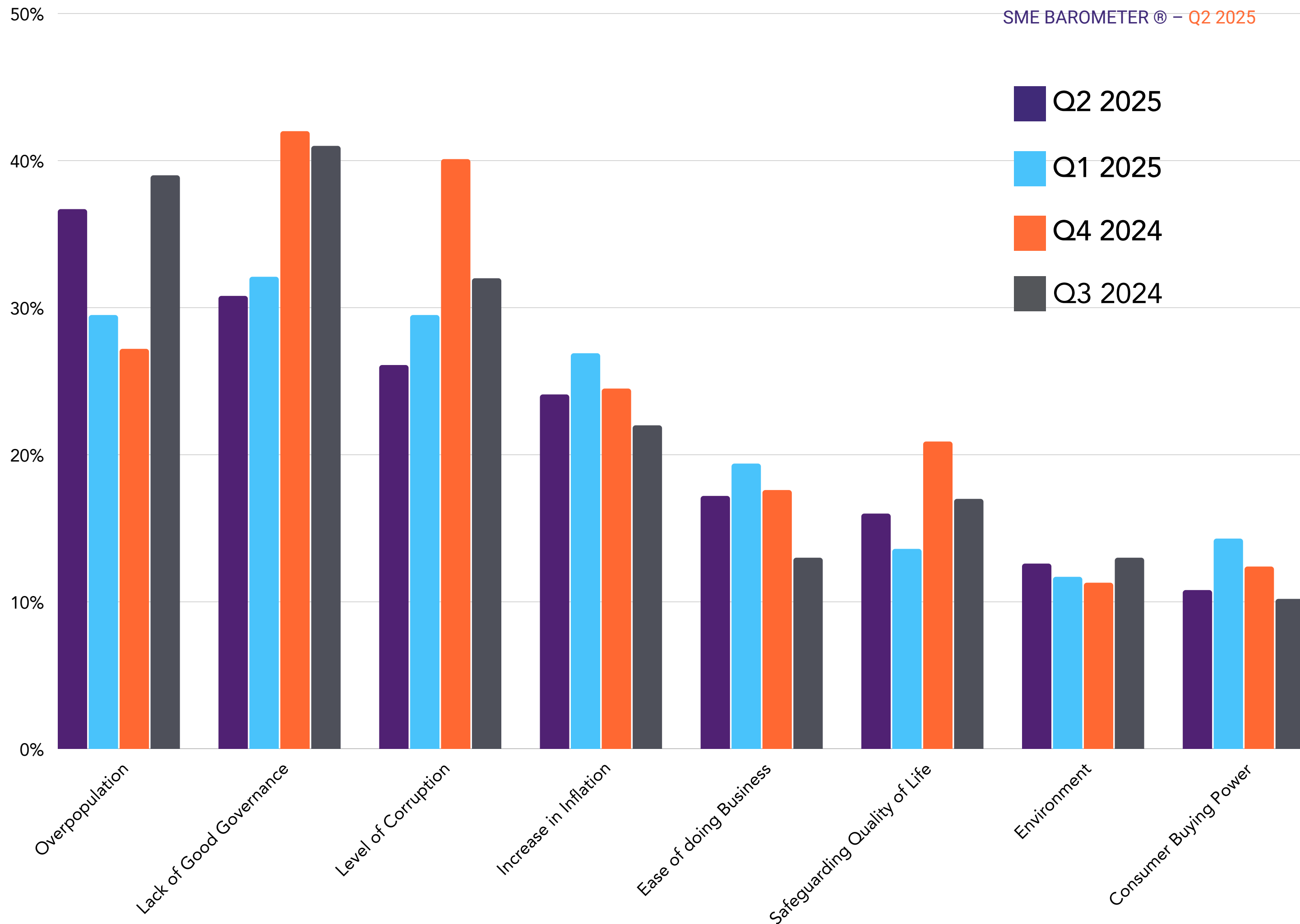
The 2 most important issues the country is facing and you would like the government to do something about

Select only Two

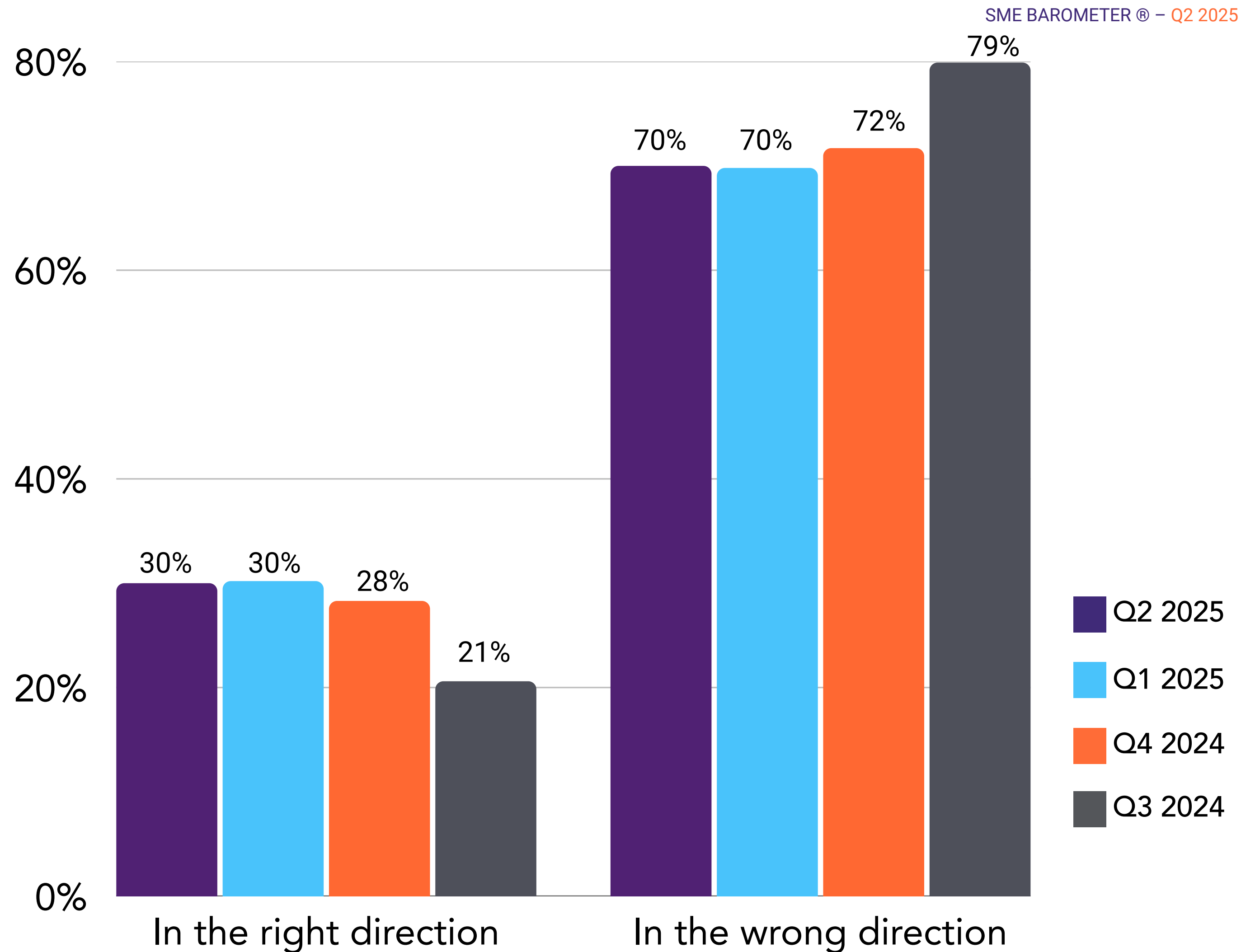


The 2 most important issues the country is facing and you would like the government to do something about

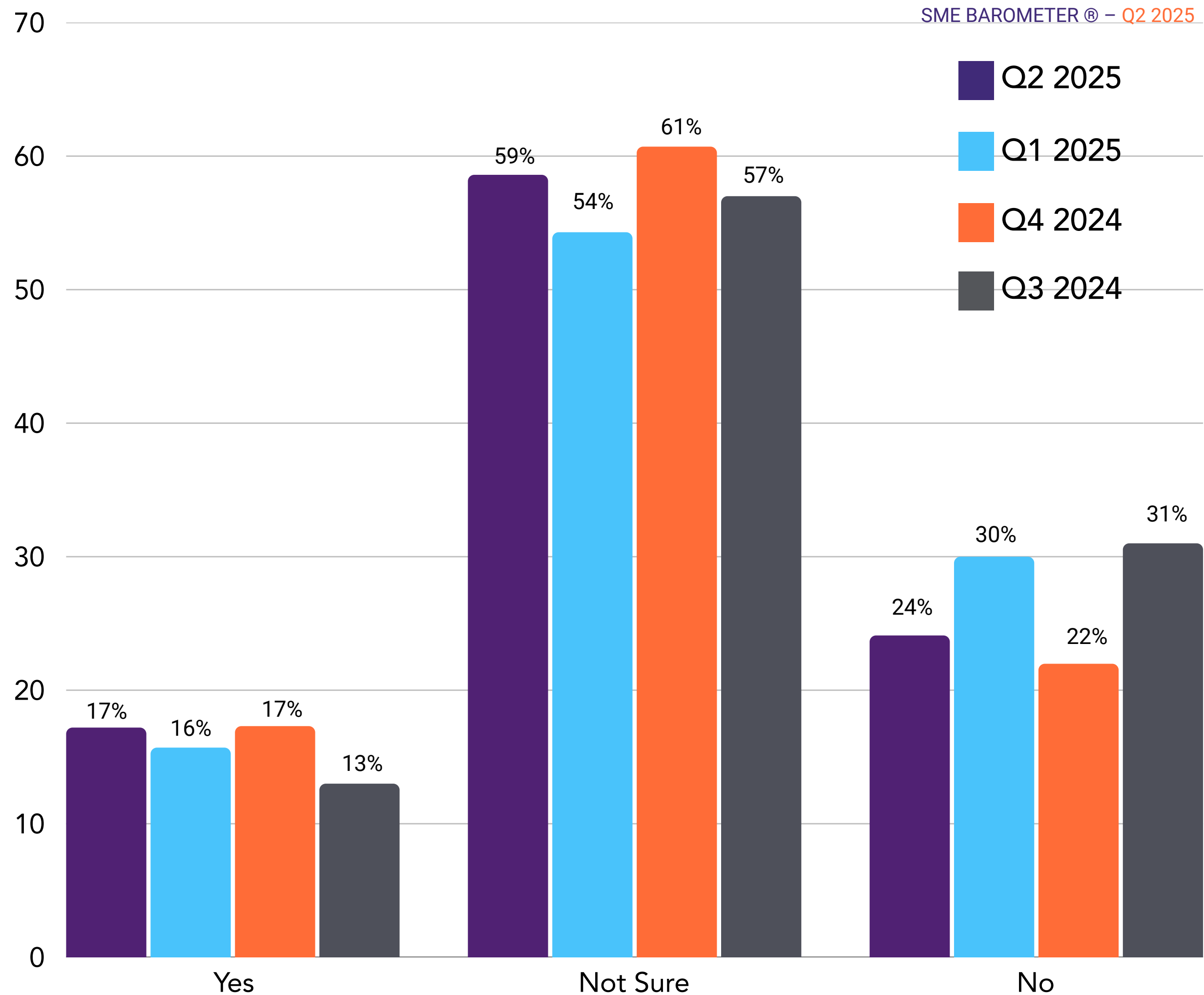
Select only Two



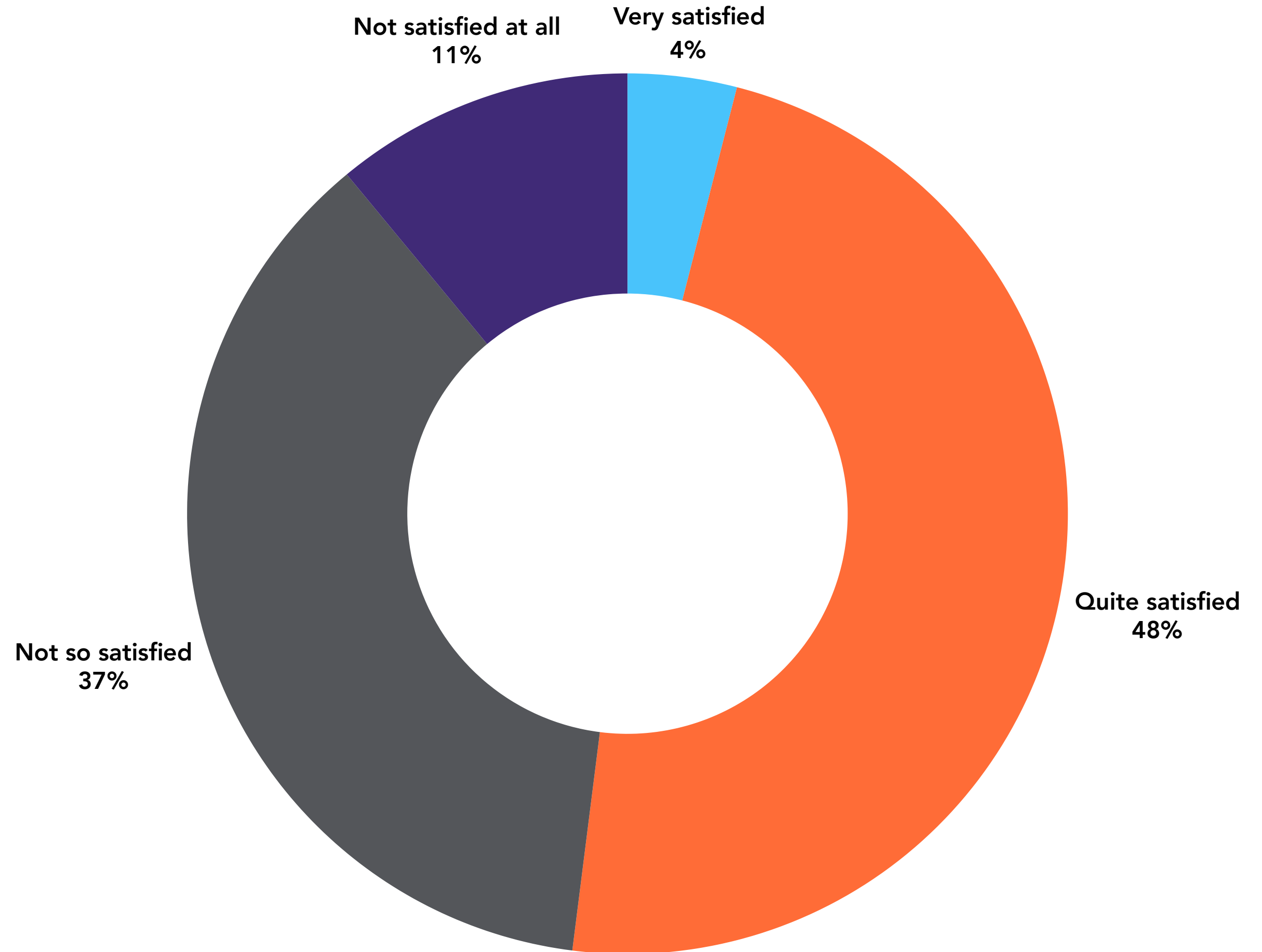
In your opinion, Malta is moving in the right direction or in the wrong direction?



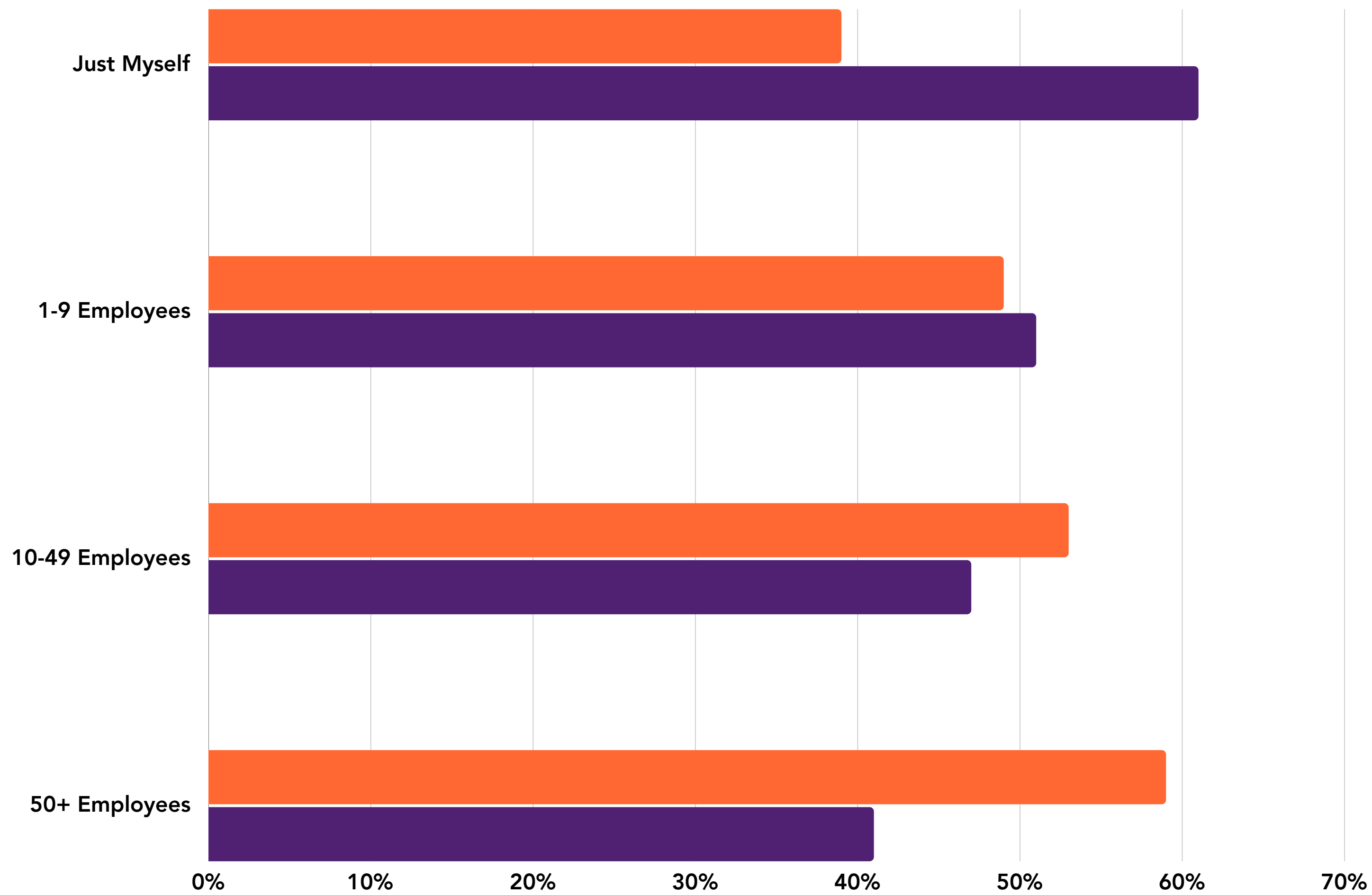
Do you think that
during the next 12
months, it will be a
good time to
invest?



The government offers various schemes, grants and incentives. How satisfied are you with these schemes, grants and incentives?



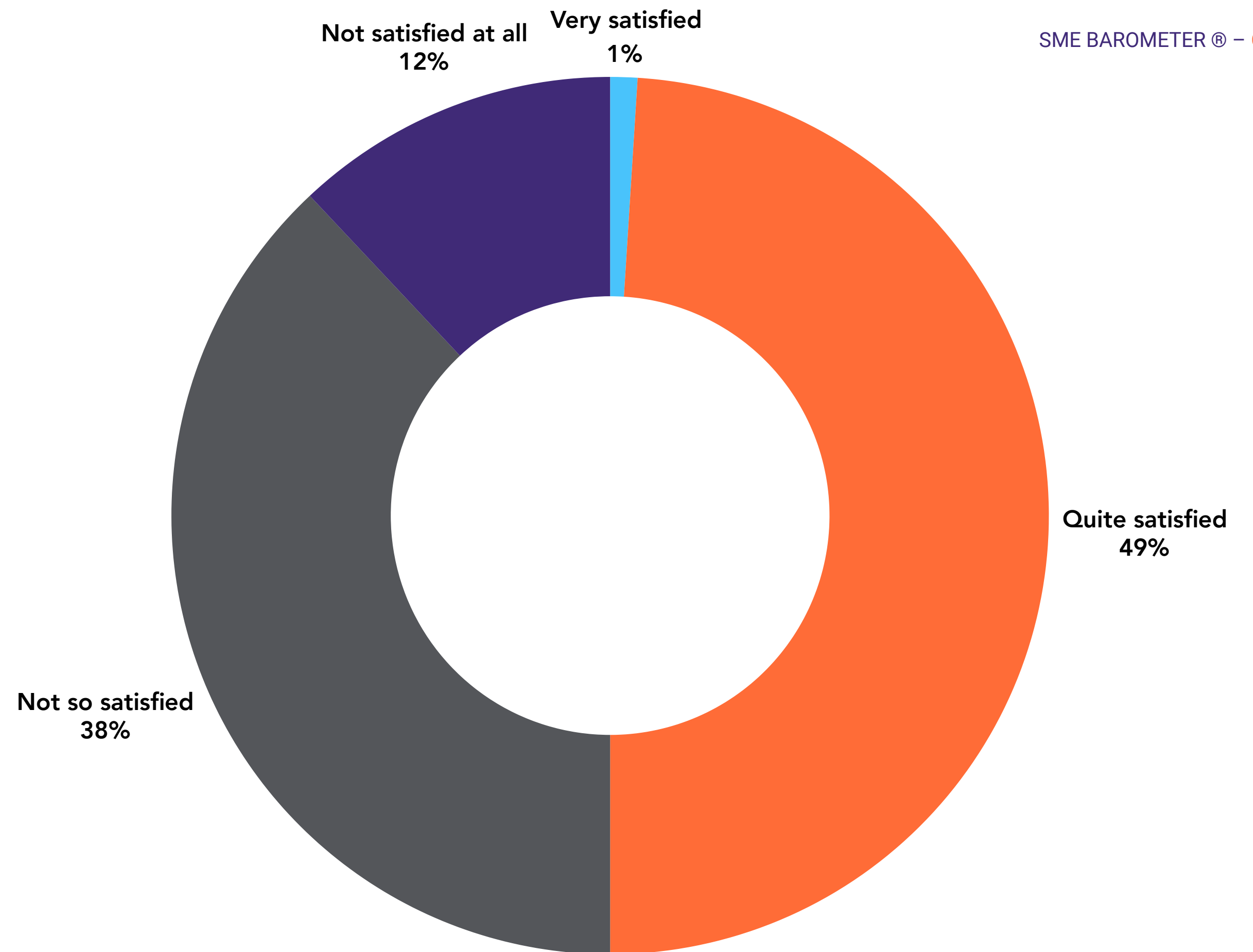
The government offers various schemes, grants, and incentives. How satisfied are you with these schemes, grants and incentives?



Quite/Very Satisfied

Not So/ Not Satisfied at All

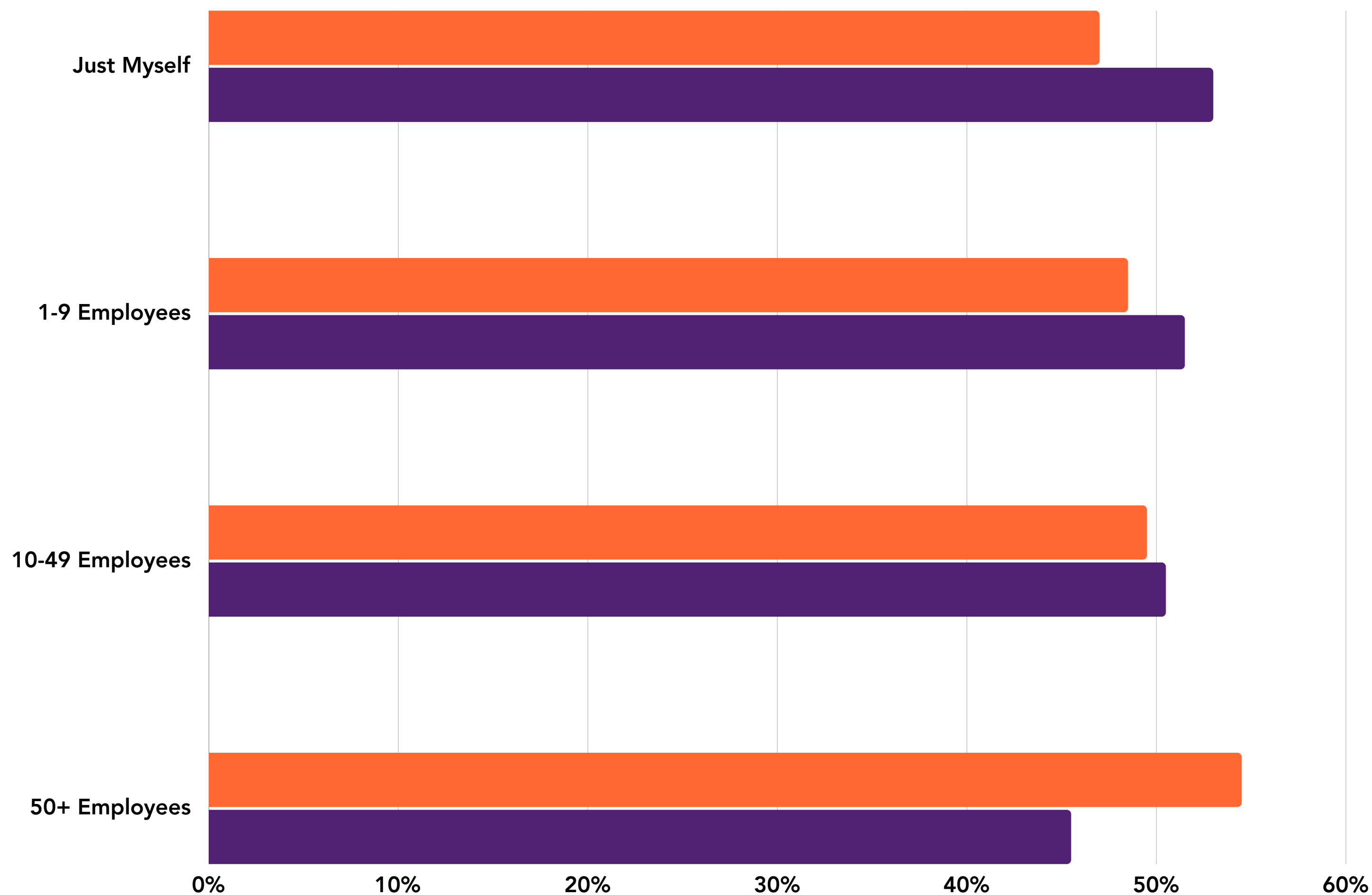
In general, how satisfied are you with the service you are receiving from government departments and government entities?



In general, how satisfied are you with the service you are receiving from government departments and government entities?

Quite/Very Satisfied

Not So/ Not Satisfied at All





Recommendations & Observations



Observations



- Employee shortages and difficulty sourcing skilled talent locally are causing disruptions, especially in industries heavily reliant on skilled labour.
- Inflation level seems to be on a steady pace in line with the latest Retail Price Index for July 2025.
- This perception of unfairness and inequality is undermining trust in the system.
- Skills mismatch has gained significance as a challenge businesses face.

Observations



- Issues for businesses are spreading further, and hitting closer to home, such as increase in inflation, ease of doing business and consumer buying power
- Notably, during Q2, over-polulation became a top issue for the first time. This can also reflect the increase felt as a result of the increased amount of Tourist Arrivals this year and the lack of infrastructure to cater for the increased demands.
- Sentiment around whether Malta is heading in the “right direction” is mixed and trending negatively compared to earlier quarters.

Observations



- 52% feel “very satisfied” or “quite satisfied” with the current government schemes, grants and incentives.
- Many small businesses may be unaware of or unable to access existing support.
- 37% are “not so satisfied” and 11% “not satisfied at all” with the current schemes, grants and incentives.

Recommendations

- Schemes need to be more oriented to cater for the micro businesses and sole traders. Schemes need to be easily accessible for smaller businesses.
- Already Accessible schemes should be enhanced for sole-traders and micro businesses to apply for them, given the proven success of these schemes.
- Increasing the maximum credit threshold from €50,000 to €70,000 for small enterprises will allow them to claim higher amounts for eligible expenses. This will encourage small businesses to invest more, enhancing their productivity and competitiveness.

Recommendations

- To increase capping of Micro Invest for companies opting to introduce digital invoicing (in preparation for 2030), with an additional capping of Euro 20,000
- Implement consistent customs control measures across all entry points to ensure that no goods enter Malta undeclared or untaxed.
- Strengthen transparency and anti-corruption measures to increase trust in public institutions.
- Conduct a comprehensive review of existing regulations to identify overlaps and redundancies. Streamline processes by consolidating similar requirements under a unified framework.

Recommendations



- Establish a centralised advisory platform that provides businesses with guidance on accessing green and digital financing opportunities.
- Conduct capacity-building workshops to improve the financial literacy of SMEs and other stakeholders regarding funding mechanisms.

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THANK YOU

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