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GRTU's top achievements for the year 2015

Initiation of the abolition of Eco Contribution

After years of GRTU representation and complaining about the inadequacy of the law and its lack of logic, 2015 marked the year that started its abolition. GRTU has spearheaded this change and the journey was not an easy one and we faced significant impositions from Government due to the income Government derived from the contribution/tax.

GRTU has been following the removal of this unjust tax very closely and there is an understanding that Eco-Contribution will be totally abolished in the coming years.

Bank interest rates and charges

GRTU's efforts have led to more affordable means of financing also through alternative sources that work independently of the banks as well as the Micro Guarantee scheme, another product that was developed by Malta Enterprise thanks to the efforts of the GRTU.

Following insistence by GRTU an investigation was carried by the MFSA as the regulator and the MCCA as the competition authority that confirmed what GRTU has been arguing against for many years.

The investigation focused on the bank's level of profits, risk rating policies, financial literacy, interest rates and charges.

ESF Project

GRTU has won EU funds to the tune of Eur 90,000.00. This is the first time GRTU won these kind of funds and it gave GRTU the opportunity to carry out a vast number of activities and reach beyond its usual capacity, increasing the exposure of the organization.

Thanks to this financing GRTU held two very successful conferences, one related to helping SMEs in reaching their online potential and another related to learning about and implementing the Budget measures. GRTU's work and what it stands for were showcased through audiovisual tools, write-ups in popular magazines as well as tailor made publications. In addition GRTU also developed its first guidebook and online learning facility.

The funds were awarded under the European Social Fund and the project was implemented during the last quarter of the year.

Unfair Competition

2015 was a year where Government started taking concrete action against evasion. What has been achieved this year is far from being enough however it constituted an important first step because through intense pressure placed by the GRTU, Government's policy shifted from one where it was arguing that goods coming from Sicily should be treated in the same manner as those coming from Gozo to one that involved a stronger regulatory framework and a degree of enforcement.

In addition, following GRTU's campaign against the sporadic licensing of 'occasional sellers' Government abolished the exemption threshold of Eur 7,000.

PV Farm

GRTU has reached an agreement with Government in relation to the allocation of land for investment by the private sector. This will help Malta reach its EU 2020 targets and will help the sector through the supply of additional work that is not related to the schemes issued by Government. GRTU will be coordinating the project through a Public Private Partnership.

Equality mark

In 2015 GRTU was awarded the Equality Mark by the National Council for the Promotion of Equality. This award is testament that GRTU is an equal opportunities employer and that its employment and working practices are gender neutral and fair.

The application process involved the development of an equality and sexual harassment policy, appointing an employee as an equality representative and implementing family friendly measures and work life balance options.

Collaboration with the Executive Magazine

GRTU has widened its reach through its collaboration with iMNG. The Executive is a professional magazine and has a wide distribution network. GRTU's only commitment is to supply the material on a monthly basis and so far the feedback has been positive. At the moment this is the only regular printed distribution medium that is used by the organization.

Relocation of Head Offices

The GRTU Executive Council took the decision to relocate its headquarters, for the first time placing the GRTU in a position of directly owning the property it operates from.

Issues

Bank interest rates and charges

After years of battling the issue of excessive interest rates and charges on its own, an increasing number of important players joined GRTU's plea. This was also thanks to the efforts made by the European Commission that started placing an increasing amount of pressure on the sector and also regulating. The European Central Bank had also introduced negative interest rates on savings and reduced drastically interest rates on lending in order to encourage lending and disincentivise savings. These elements were very instrumental in strengthening GRTU's arguments.

The Governor of the Central Bank was first to recognize a number of important gaps in lending, including the level of interest rates and the decreasing level of lending.

Following significant pressure made by the GRTU and a decisive meeting with the MFSA and the MCCA, both regulators agreed to scrutinize the lending practices of Maltese Banks. This led to two very important reports that were tabled in Parliament on Budget day.

MCCA concluded that bank-lending policies were detrimental to SMEs, that the weighted average interest rates on loans were among the highest in the EU, and that only 60 per cent of rate cuts by the ECB since 2008 were reflected in local lending rates. The authority also found that profitability indicators for the core domestic banks in Malta were "persistently higher than the EU average". The MCCA also found that there was a two percentage point reduction in the banks' lending rates between 2008 and 2013 but the report said there may have been room for further reductions, and suggested that "banks could have lowered them earlier than they actually did" as it was clear that the reduction only came about because of pressure from institutions. In the last quarter of 2014, there was still a difference of 1.2 percentage point between Maltese and eurozone banks.

The MFSA report recommended a review of banking operations and charges in order increase competitiveness, including lower banking fees. The report also said that fees that banks charge retail outlets for the use of debit cards "should be dramatically reduced and capped".

Both Authorities requested the Banks to put forward recommendations to address the issues highlighted in the reports.

GRTU was instrumental in highlighting the importance of these reports and through a press release and a meeting with the Minister for Finance GRTU has already initiated pressure to ensure these reports are followed up on and not forgotten. GRTU believes that tangible results will be achieved in 2016.

Budget 2016

Every year the yearly Budget offers an important window of opportunity for GRTU to push through with important policies and changes that are considered to be priorities for the organisation. In 2015 GRTU continued building on its strategy of pushing on five main key horizontal proposals however this year, in order to be more effective and communicate our message better GRTU also commissioned pictorials. In addition to last year's efforts this year GRTU also met with relevant Ministers according to our priority proposals.

GRTU's 5 key proposals for Budget 2016 were:

1. Reduction of Energy Tariffs for SMEs by 30%
2. Improving Access to Finance through the development of non-bank instruments
3. Empowering SMEs to conquer digital challenges
4. Comprehensive solutions to alleviate traffic pressures and constraints
5. Setting up of a Start-Up Hub

In its official reaction GRTU said that this year's Budget had offered a healthy mix of incentives targeting the private sector many of which are being implemented with the collaboration of the GRTU. Most of GRTU's priority areas have in fact been addressed and a good number of proposals have been taken up. There were no apparent shocks to business and GRTU awaits timely implementation based on thorough consultation with social partners.

GRTU also noted with dissatisfaction that the energy tariffs were not reduced albeit clear indications supporting GRTU's claim.

Whilst welcoming the announcement that an investigation on bank interest rates and charges had now been completed, GRTU said it was eager to see the results of this investigation and tangible action taken in this regard. More needs to be done to increase enterprise options when it comes to access to finance, especially means of financing that go beyond the use of banks. In line with this GRTU is also eager to see the implementation of the long awaited development bank.

On transport, a number of GRTU's proposals were taken up, including planned incentives for the private sector to introduce transport schemes for their employees, incentives such as car pooling and the strengthening of sea transport as well as the exploration of alternative means of transport.

GRTU was pleased government was giving importance to enterprises through repayable grants, as well as welcoming the regulation of migrant workers, simplification through fiscal consolidation and the fast processing of insolvency procedures, the export trade guarantee, the permanent link between Malta and Gozo, the developments in relation to the POYC and the withholding tax on commercial properties.

Eco Contribution and the WEEE Directive

Eco Contribution started being phased out on a number of products following persistence by the GRTU that the tax was placing Maltese businesses at a competitive disadvantage, that it discriminated certain products and the environmental benefit was doubtful.

GRTU also had a specific argument in relation to Eco Tax and the implementation of the WEEE Directive. GRTU did not want its members to pay a double environmental fee on the same product and therefore insisted that products falling within the scope of the WEEE Directive would become exempt of Eco Contribution as otherwise the Directive would not be implemented in Malta. After lengthy discussions Government agreed with this principle and goods falling under the WEEE Directive became exempt of eco-contribution as of September 2015 upon joining a registered compliance scheme. GRTU set up a subsidiary company called WEEE Malta to act as the compliance scheme in relation to WEEE products.

A number of other goods have also had their eco-tax removed but many were replaced with the equivalent, on average, in excise duty. GRTU is not in favour of having eco-tax replaced with excise duty however excise duty is a stronger regulation than eco-tax.

Eco Contribution is set to be abolished in its entirety within the coming years. GRTU intends to continue monitoring the situation and ensuring that no additional burdens are placed on businesses and adequate enforcement is in place.

E-Commerce

During 2015 GRTU made the topic of E-Commerce one of its priorities. GRTU continued presenting concrete and constructive proposals to Government and thanks to the ESF funds GRTU also implemented a number of activities that helped SMEs conquer their digital challenges.

GRTU's approach was very proactive during 2015 with the organization of a conference in partnership with MCA, MITA, ME and MEIB, the publication of a guidebook and also the development of an online learning tool. These activities aimed at first of all understanding what are the issues that are holding businesses back, help businesses familiarize themselves with Government e-Services and also provide them with the necessary tools to help them in their efforts of setting up or improving their online presence.

A persistent difficulty that sets back businesses that want to make the most of the digital single market are the prohibitive postal charges of sending goods outside Malta. This is an issue GRTU has already started discussing with the relevant Ministries and entities and work on this topic will be intensified in 2016.

In 2015 GRTU has also been given the go-ahead by the Minister for the Economy, Investment and Small Businesses to initiate discussions on a tax credit scheme for businesses investing in their online presence. The scheme should be launched in 2016. The scheme would be developed on the same lines of another scheme that was very successful some years ago, with a number of improvements. GRTU believes a scheme is important to encourage businesses in making the necessary investments because Maltese businesses are still reluctant and still do not appreciate the importance of such investments.

Electricity prices

GRTU has during 2015 initiated the discussion on the need to reduce energy prices for businesses. GRTU boldly requested a reduction of 30% in the cost of electricity for SMEs, and this was over and above the 25% that was given by the Government earlier on in the year.

GRTU's argument was based on three main factors.

1. The drastic reduction in the international prices of oil
2. The substantial savings from the efficient BWSC operation
3. The relatively cheap availability of electricity through the interconnector

GRTU stressed that this was essential to ensure that our enterprises would be competitive. GRTU argued that for a long number of years, Maltese businesses not only had to face high prices because of high international oil prices, but also because they were asked to repeatedly sustain inefficiencies of the electricity supplier. GRTU emphasized that the supplier of electricity was a dominant player and therefore could not choose not to pass savings to its clients.

During a business breakfast with Minister Edward Scicluna GRTU had the opportunity to outline how it had made very strong representations related to the prices of energy also under the previous administration. During the same meeting GRTU also invited the Minister to engage independent auditors to assess how far the prices of electricity could be reduced.

GRTU's claim gathered significant support from the other leading social partners and also from the opposition.

As part of its efforts GRTU attempted to make a collective representation to the energy regulator together with the other social partners however most preferred to work on their own. Following this GRTU met with Enemalta to discuss the issue however the meeting was inconclusive because Enemalta provided a number of reasons as to why the price of electricity could not be reduced and GRTU found that such reasoning did not present the necessary justifications.

Following this GRTU met with the energy Minister and by close 2015 the Minister said that Enemalta was looking into the issue and the Government would be coming back with proposals.

Maternity Leave Trust Fund

GRTU started off by objecting to the method of implementation of this new regulation. While GRTU agrees with the rationale of the Maternity Leave Trust Fund, it was against a system where employers are made to pay twice for their employees' maternity leave, pending reimbursement.

The new mechanism requires employers to make contributions to the fund equivalent to 0.3% of the salaries of their employees and at the same time also pay their employees their wage while on maternity leave. The latter will eventually be reimbursed by the government through the contributions paid by the same employers.

While GRTU is in favour of measures that increase the female participation rate in the economy and it believes this is an objective that should be supported collectively. It is however also important to acknowledge that maternity leave has a big impact on businesses, especially small businesses.

GRTU expressed its concerns that the new system would aggravate the situation and for the GRTU it was unacceptable to ask more from businesses. Businesses will be worse off both in terms of finances and administrative burden. Having to apply for a reimbursement from the Government is of significant concern to the GRTU because this translates to additional paper work and lengthy payment periods.

GRTU was put on the Board as a Trustee and will together with other members manage the funds.

Obesity Bill

GRTU has been in discussions on what started off as an Obesity Bill and later took a wider scope related to healthy eating and living. In discussions with Hon Robert Cutajar, as the MP moving the Private Members' Bill, GRTU insisted that the private sector needed to be permanently involved in decision making since a Committee would be set up to decide on issue such as what products shops can sell if they are considered to be in close proximity of schools. Discussions will continue in 2016.

Pensions Reform

GRTU urged the government to give the self-employed and business owners the recognition they deserve and introduce specific higher and more realistic pension capping rates for this group as part of the pension reform. Whilst GRTU welcomed the fact that the recommendations put forward by the Pensions Reform Group are not envisaged to shock the economy through increases in contributions, GRTU is concerned that the proposed reform does not necessarily provide a holistic solution that achieves tangible long-term results towards sustainability. GRTU's main proposals consisted of:

- A fairer capping for self-employed and business-owners
- A system which is sensitive to self-employed's realities
- Worthwhile incentives to push forward diversification efforts

GRTU stated that a long-term approach is needed to start addressing seriously the sustainability of the pensions system in the context of its social importance along with its economic viability. The change must be gradual however change to the status quo is necessary. Postponing will only make matters worse and make change more difficult and costly.

Relations with the Opposition

GRTU has during 2015 continued its efforts in maintaining good relations not just with the Government but also with the opposition. GRTU has in fact officially met Hon Robert Arrigo and attended dialogue meetings directly with the opposition with in relation to a number of issues. It is important for the GRTU to maintain good relations with the opposition also as a lobbying partner.

The opposition was one of the first bodies to support the GRTU in its demand to reduce electricity prices by 30%.

Temporary permits issued by the Local Councils

During 2015 Local Councils have continued issuing permits at their own discretion to 'occasional sellers' that resulted in direct competition with GRTU members during very important occasions such as Valentines Day, Mothers Day, etc...

GRTU stepped up its efforts by sending mystery shoppers to a number of occasional sellers of flowers around the island to see if they are given a receipt. GRTU's mystery shoppers found that on average prices were the same as the flowers sold in shops even though these sellers had practically no overhead costs and none of the sellers gave out receipts. When GRTU presented a complaint with the VAT Department the Department informed the GRTU that operators that made less than Eur 7,000 a year were not obliged neither to give out receipts not to be VAT registered. GRTU complained heavily about this with the VAT Department that admitted that the Department had no way of checking whether the operators were indeed below the Eur 7,000 threshold.

This resulted in the removal of the exemption and everyone conducting an economic activity from January 2015 has to be VAT registered and issue receipts.

Tourism

GRTU is active on a number of Boards and Committees in relation to tourism, including the Tourism Zone Committee that was created to deal on the ground with tourism issues in the different areas of Malta where GRTU is involved throughout, including the Management Board. Following a call for increased powers by GRTU, the Committee will be given a Budget in 2016 in order to handle issues such as security, cleanliness, maintenance and refurbishment.

As far as flights are concerned GRTU expressed its satisfaction at the increase in routes by Ryanair.

Traffic Management

GRTU has over the past years represented various sectors of trade which are directly or indirectly related or affected by issues of transport and logistics. Rather than complaining, GRTU has in 2015 taken an active stance by bringing together the various types of operators involved. Over the past months this has proved to provide hands-on expertise from those who are constantly operating on the road – knowing the ins and outs of the situation, and ultimately being able to provide solutions. GRTU is bridging the concerns to find common solutions that can be brought forward and implemented both for the short-term and the long-term approach – something which will not only benefit business but our economy and society as a whole.

Our representation includes, amongst others:

- Chauffeur-Driven

- White Taxi Service
- Coaches (Unscheduled Bus Service)
- Cargo Hauliers
- Express Freight (such as Courier Delivery Service)
- Airfreight Forwarders
- (Essential) Goods Distributors (such as Gas, Milk, Bread)

Through this Lobby group GRTU has presented a comprehensive set of proposals during 2015 to the Ministry for Transport. Below is a summary of what was presented:

1. Stronger consultation and planning to mitigate unnecessary burdens such as closing off periphery projects, widespread awareness of closures and diversion routes, and devising acceptable diversion routes for the duration of projects.
2. Traffic has to be channeled to secondary roads to reduce clogging where possible.
3. An ongoing stock-take of possible improvements and suggestions in various localities, including Paceville, Swieqi, San Gwann/Kappara, Qormi, Marsa, St Venera, Zebbug, Luqa.
4. Authorities that close roads need to communicate and coordinate together in practice.
5. A Driver on Delivery Card similar to the Doctor on Call concept needs to be considered.
6. 24/7 Use of Roads and Off-Peak Times (Road works, landscaping works, waste collection and other)
7. Widespread Educational Campaign
8. Enforcement that ensures Loading bays are not left occupied, buses use the appropriate bus-stop stations and upgrading subways
9. Clearer understanding of the use of the newly installed Priority Lanes so as to ensure full usage by chauffeur-driven cars, white taxis, buses, coaches, motorcycles and even private vehicles carrying three or more passengers.
10. Increase of Boarding / Loading Bays in key areas such as business hubs (Valletta, Sliema, Paola, B'Kara, etc.).
11. Unused parking facilities and private parking facilities need to be put into use. It no longer makes sense to have development getting away with not planning adequate parking facilities.
12. In view of the previously announced logistics hub concept, one may even consider organized local combined logistics as applicable.
13. Incentivizing other methods of transportation rather than using one's private vehicle needs to be taken from policy to action. This would include for instance increase of sea transport.

14. Smart Technology Systems would smart parking sensor to advise drivers if parking is available or not to avoid unnecessary traffic and time wasted looking for parking; adaptive traffic signals technology would improve efficiency.
15. Encourage employers to invest in parking facilities and joint traffic solutions
16. The CVA system in Valletta has clearly failed and needs a complete overhaul. All stakeholders involved need to be brought together to steer a holistic revamp of the entire system to address the evident inefficiencies which are definitely not within the original spirit within which it was established.

Valletta Market

GRTU has supported the shop owners of Merchants Street in their battle against having the market move further up in Merchants Street. A meeting was held at the GRTU offices and GRTU accompanied the representatives of the shops in a meeting with the Hon Chris Cardona.

The shops' objections relate to the fact that their investment will be diminished if market stalls are left to open in front of their shops and they had an agreement with Government that the market would not be moved further up.

Legal steps were taken by the shops in Merchants Street to stop the market from moving but the Ministry said no decision had yet been taken and therefore their legal complaint fell through.

Discussions and representations will continue in 2016.

Sections

Entertainment establishments

Following an accident in an entertainment establishment in Paceville the alarm on the security of places of entertainment became a matter of public concern. The Authorities heightened inspections and increased security measures overnight.

GRTU pressed for consultation and spoke against rash measures that could harm the industry. Following persistence by the GRTU a Committee was set up to discuss the status quo and improvements desired in the entertainment sector.

Concurrently GRTU also took a proactive and constructive approach and held an information meeting with the MTA CEO as well as a consultation meeting with Minister Abela.

So far a number of fines have increased however GRTU negotiated both the fines and the enforcement methods. Discussions will continue in 2016.

Furniture industry

GRTU started organized the sector following significant complaints presented to the GRTU of the difficulty this sector is experiencing due to intense competition coming from Sicily. The section is currently discussing a number of solutions, amongst which a buy local campaign and enforcement to clamp down on unfair competition.

Lotto Receivers

2015 was another challenging year for the Lotto Receivers and the LRU as the union that represents them within GRTU. GRTU's involvement has increased during 2015 because the Union felt that it needed more support. Other than the numerous Committee meetings held during the year where the GRTU is always present, the GRTU in partnership with the LRU took over the administration of the Seniority System, mainly because this system requires significant administrative support.

During 2015 Maltco Lotteries experienced a change in leadership that has provided GRTU with a window of opportunity because relations with the company improved drastically.

The year closed with the LRU and the GRTU working with Maltco on a renewed Seniority system.

Pharmacies

The Pharmacy and Pharmaceutical Division of the GRTU was very busy during the year 2015. Besides the continual meetings with both the Government and the Chamber of Pharmacists to address and hone the many issues arising from the POYC agreement, talks also started to be held with the Government on many other issues.

Following several meetings an agreement was reached on domicile distribution and a service level agreement was signed to regulate the POYC. These are issues that had been coming for a long time and GRTU experienced numerous obstacles while trying to arrive to an agreement.

Still however the section is working on a number of issues including unique identifier system for counterfeits, the purchasing and distribution of medicines as well as the issue of negotiating the license.

Renewable Energy Sector

This section was once again very active in 2015. Thanks to the efforts undertaken by the GRTU and the schemes it put in place, namely the PVPFS, we saw a full uptake of the latest MRA PV scheme.

A Committee for the section was formed and the sector closed the year somewhat concerned on when the next scheme would be announced because their work is dependent on such announcement. GRTU will be working on this in the very beginning of the year 2016.

Year 2015 closed with the operational standards for the sector almost finalized.

VRT Operators

GRTU has worked closely with this section, primarily liaising with Transport Malta regarding the improvement of their conditions. However work is ongoing particularly in relation to the requested increase in the VRT Test fee which remains by far the lowest in Europe. The main bone of contention here lies in the threats made by Transport Malta that it will only accept an increase if discussed in the light of opening up the market to new VRT Stations. The GRTU contends that the existing number of 40 VRT Stations constitutes geographical and market share saturation, the increase of which will only lead to abuse of the system and a surge in the number of non-road worthy vehicles roaming our streets.

At the end of the year GRTU met with Transport Malta to discuss license liberalization and it was agreed that due to enforcement impossibility it was not in the interest of either party to increase the number of licenses. GRTU will be presenting a proposal to Transport Malta in 2016.

EU & International

GRTU EU funding initiatives

- Enriching Malta's SME and Self-Employed Representation in Practice

The final quarter of 2015 saw GRTU engaged in implementing 'Enriching Malta's SME and Self-Employed Representation in Practice' - GRTU's very own project funded through the European Social Fund. This intensive EU-funded project consisted of initiatives and activities to the sum of over Eur90,000.00 which were all targeted at developing further policy, tools and activities which are of direct interest to GRTU members as well as supporting GRTU's communication and outreach capacity as an organization.

The project initiatives had concrete and tangible results, which GRTU and its members could benefit from directly. These consisted of four main themes: policy development and consultation; lobbying initiatives; outreach exercises; and development of GRTU's internal resources. This project has provided results without which funding GRTU could not have achieved. It also provides a platform for GRTU to build its capacity to host and participate in larger EU-funded projects in the years to come.

Policy Development and Consultation

As part of SME Week 2015 GRTU spearheaded a consultative and information conference outlining the digital agenda as the natural next step forward for Maltese SMEs. This conference consisted of consultative sessions as well as hands-on training workshops with the support of MCA, MITA and Malta Enterprise covering topics of direct interest to improving business. It was also addressed by Economy Minister Hon Chris Cardona and Competitiveness Parliamentary Secretary Hon Jose' Herrera. Following this conference GRTU prepared a concise report on the present scenario and way forward for the sector. Through the project a 96-page guidebook to hand-hold businesses to take their businesses online was developed. This was also adapted in the form of an online learning tool.

Another main policy theme addressed through the project was the National Budget for 2016 whereby a concise 16-page publication explaining the budget measures was developed and disseminated by post to over 8,000 businesses. GRTU held a national conference to explain the budget measures to businesses as well as to retrieve their feedback so that GRTU could then collate this into its holistic reaction to the government. Key policy-makers and government officials addressed the various consultative workshops whilst Finance Minister Hon Edward Scicluna held a discussion with GRTU members present touching upon the main budget initiatives and business concerns. A similar event was also held in Gozo in order to outreach to businesses hailing from the sister island.

A third policy theme addressed by the project was that of Work-Life Balance through which GRTU attempted to bring this topic forward in order to give an employers' perspective to a traditionally workers' related matter. The positive aspects of ensuring work-life balance were highlighted through a background research on the

current scenario in Malta compared to successful policy measures implemented in other EU member states. A focus group on the subject was held with GRTU members from different sectors. A guide on work-life balance and possible measures was also developed and disseminated by post to over 8,000 businesses.

Lobbying Initiative

A focus group with young persons in enterprise explored common themes and issues that such a profile of entrepreneurs could encounter. A scoping exercise analyzed how setting up such a lobby group would provide young entrepreneurs with a platform to share common concerns and through which GRTU would be able to push forward such matters with policymakers. Training on creativity and innovation was also provided to GRTU members.

Outreach

Building on the theme of entrepreneurship, GRTU held a successful outreach exercise titled 'Be Your Own Boss' at MCAST with the participation of over 100 students. This exercise was intended to expose entrepreneurship as an alternative career route. A promotional video on the realities and successes of having your own business was developed. An information leaflet on entrepreneurship as well as exposing GRTU's services was also prepared and printed.

GRTU also developed other outreach material through the project which provide exposure to GRTU as an organization as well promote specific themes and initiatives both throughout the project as well as beyond. These included the production of four video clips in Maltese and English that give an overview of GRTU's role and services to businesses. These videos were widely promoted through a social media campaign. Television spots and Radio spots featuring on TVM and Bay Radio respectively were also developed and aired to promote the themes of entrepreneurship and work-life balance. Two double-spread advertorials were also featured on The Sunday Circle covering these two themes through with GRTU's CEO and GRTU members. A professional and visually-appealing e-Newsletter template was also developed to revamp the image and content of GRTU's newSTRING.

Empowering Internal Skills and Resources

The project also curtailed for training for GRTU's staff to empower the organisation's internal resources to better the capacity to provide even stronger representation and better services for its members. These included Digital Marketing, Communication Training, Lobbying and Advocacy, and Negotiation and Conflict Management. Training included foreign trainers as well as high-end training overseas such as provided by the ILO.

- Civil Society Funds

After a long delay GRTU was finally awarded the €58,200 due for EU related activities carried out in 2013. There were talks that the system would be changed but so far it seems the old system is still in place.

- Europe Direct Valletta

2015 was the 3rd of the 5 year GRTU has hosted this office. Every year the EC awards us with up to €20,000 to carry out a number of activities, including keeping an office open with a dedicated area attended by a knowledgeable individual and equipped with computer and internet access, phone and information material, maintaining a website and social media, printing of newsletters and booklets, making promotional materials, attending meetings organized by the EC both in Malta and abroad and organize events of a small or a large nature. There are other two Europe Direct Information Centres in Malta apart from the one run by us.

The implementation of the project in 2015 went well. The AGM was held in October in Brussels.

By close of 2015 GRTU has already submitted another application to continue hosting the office.

- TAF 2 ISO familiarization course

GRTU has teamed up with a private service provider and offered a course that helps smaller businesses familiarize themselves with the ISO standards and also adopt the ISO principles of quality management without having to invest in the standard itself, which is very costly.

Internships

The EU Desk has this year once again hosted interns directly from the University's European Studies Centre to gain work experience working at the EU Desk and on the work of Europe Direct Valletta. The students come from different stages in their course of studies however all are very serious and determined to put what they are learning in practice. They are in fact students of very good quality and the EU Desk finds them very helpful to carry out research and write papers. During 2014 GRTU's EU Desk hosted two students and during 2015 GRTU will continue hosting students.

In addition to this GRTU also receives students as part of EU projects aimed at giving work exposure to young students. These placements occur on a regular basis.

EU related information sessions

GRTU held two EU related information sessions in 2015.:

Late Payments Directive

The new measures of the directive are obligatory for public authorities yet optional for enterprises. Indeed one of the main concerns voiced by business representatives was that the nature of the market itself may be challenging to affect the benefits of the directive in cases of business-to-business transactions, since this may result in debtors to opt for other suppliers. Indeed this is a concern that as the Directive stands, will have to be addressed by the market itself. However it does provide a basis to act as a framework to such agreements even though it will not be the solution to all problems.

Product Safety

This session was organised to provide information to economic operators with regards to their responsibilities to ensure product safety and how to make sure the products that are placed on the market are compliant.

Economic operators also had the opportunity to learn about the RAPEX system which provides a rapid exchange of information between European countries and the European Commission about measures and actions taken in relation to products posing a serious risk to public interests. Through this system and other entities such as MCCA, economic operators will be able to provide safe products to European consumers.

Thus market surveillance is essential in protecting European consumers and workers against risks presented by non-compliant products. In addition, market surveillance helps to protect responsible businesses from unfair competition by unscrupulous economic operators who ignore the rules or cut corners.

Others

Boards and Committees where GRTU was represented in 2015

- Active Labour Market Policies Committee
- Bord ta' l-Ghazla – Premju Nazzjonali Haddiem tas-Sena
- Building Industry Consultative Council
- Committee for Places of Entertainment
- CVA
- Digital Malta Governing Board
- Digital and Online Learning Working Group at EU level
- Employment Relations Board
- Enterprise Consultative Council
- ETC Intermediate Body Steering Committee
- ETC Stakeholders Meeting
- EuroCommerce Board
- EuroCommerce Social Affairs Committee
- European Economic and Social Committee
- Family Business Act
- Gozo Regional Committee
- Joint Stakeholder Working Committee
- MCESD (Malta Council for Social and Economic Development)
- Malta Enterprise Board
- Malta EU Steering and Action Committee
- Malta Trade Fair Committee
- Maternity Leave Board of Trustees
- MCAST Industry Committee
- Monitoring Committee for Structural Funds
- MCCA PV Installations Technical Committee
- Occupational Health and Safety Authority Board
- SEPA Coordination Committee
- Tourism Zones Committee
- Traffic Management Committee
- UEAPME
- Valletta Live Foundation - Governors' Board

Corporate Agreements

- Atlas Insurance

GRTU has during 2014 continued to implement the agreement reached with Atlas Insurance Plc. Through this agreement, members renewing their insurance or extending it with Atlas are given a special advantageous package as GRTU members. The agreement is planned to continue during 2015.

- Credit Info

We have continued working with Credit Info to offer a service of higher financial protection to members that require it. At the end of 2014 GRTU was in discussions with the company to intensify the services given to GRTU members.

- The Executive business journal

A monthly publication targeting businesses. GRTU is invited to write a contribution in the magazine at no financial cost.

GRTU NewSTRING

GRTU has once again this year continued to deliver news to its members at the end of each week through its electronic newsletter with what we deem is the most valuable information for businesses. Around 45 newsletters were issued this year and the last issue in 2015 was number 393. As every year a special edition was included which consisted of a summary of the main Budget 2016 measures of interest to businesses.

Each newsletter contains the latest information on what GRTU has been doing during that particular week, important developments for business that occurred at national and EU level as well as notices of important meetings and events. The newsletter is also utilized by the private sector for advertising purposes at a cost.

In 2016 the newsletter will be revamped with a fresh new design as well as concept.

Litigation

The Legal Department has proceeded with a number of Court cases ranging from libels and Industrial Tribunal action and cases involving GRTU's subsidiaries.

Worth mentioning is a case where GRTU is currently in stage of appeal and the case involves a private fuel station that is seeking damages because what it is claiming were restrictions of operations. The claim is against Enemalta, the Ministry for Energy and Health, the Energy and Water Services Regulator and the GRTU and amounts to Eur250,000.00.

Surveys

- End of year and Festive season sales survey 2014

GRTU Council Meetings Attendance 2015

	23 rd JAN	24 th FEB	25 th Mar	27 th APR	22 nd MAY	24 th JUN	22 nd JUL	11 th SEPT	12 th OCT	4 th NOV	11 th DEC		P	E
Abela Paul	P	P	P	P	P	P	P	P	P	P	P	P	12	
Azzopardi Emanuel	P	P	P	P	S	P	P	S	P	P	P	P	10	2
Camilleri Sergio	P	S	S	S	S	S	S	S	S	S	P	S	2	10
Cutajar Patrick	S	P	S	P	P	S	S	S	S	S	S	S	3	9
Debono Mario	P	S	S	P	S	P	S	S	P	P	S	P	6	6
Fenech Azzopardi Therese	P	P	P	S	S	S	S	S	P	P	S	S	5	7
Fenech Alfred	P	P	S	P	P	P	S	S	S	S	S	P	6	6
Fenech Philip	P	P	P	P	P	P	P	P	S	P	P	P	11	1
Galea Michael	P	S	S	P	S	P	P	P	P	S	S	P	7	5
Galea Stephen	P	S	P	S	P	P	P	S	S	P	S	P	7	5
Gauci Noel	P	P	P	P	P	P	P	P	P	P	P	P	12	
Haber Joan	P	P	P	P	P	S	S	S	S	S	P	P	7	5
Mizzi Marcel	P	S	P	P	P	P	P	P	P	P	P	P	11	1
Vassallo Christian	P	P	P	S	P	S	P	P	S	P	P	P	9	3
Vella Josette	P	P	S	P	S	P	S	S	P	P	S	S	6	6
Vella Salvu	P	P	P	P	P	S	S	S	P	P	P	S	8	4
Zammit Carmel	P	S	P	P	P	S	S	S	P	S	P	S	6	6
Zerafa Joseph	P	P	S	P	P	P	S	P	P	S	P	P	9	3

P – Present
E – Excused