

BUDGET 2027



From Commitment
to Implementation

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Contents

1. Introduction – From Commitment to Implementation	5
2. Gozo's Economic and Institutional Context	6
2.1 A Persistent Structural Gap	6
2.2 Institutional Quality and the Business Environment	8
3. Gozo's Regionality: Towards a Stronger Framework of Governance	9
3.1 The Case for Regionality	9
3.2 A Changing European Context	10
3.3 Determining the Appropriate Model	11
3.4 The Way Forward	12
4. Mġarr Harbour and an Integrated Connectivity and Logistics Framework	13
4.1 Mġarr Harbour as a Flagship Infrastructure Priority	14
4.2 A Logistics Hub Linked to Mġarr	15
4.3 Complementary Connectivity and Resilience	15
4.4 The Rural Airfield	16
4.5 Budget 2027: From Planning to Delivery	16
5. Building an Island Innovation, Enterprise and Startup Ecosystem	18
5.1 From the Innovation Hub to an Ecosystem	18
5.2 A Targeted, Place-Based Approach	19
5.4 Budget 2027: Moving to Implementation	20
6. Developing Financial and Professional Services in Gozo	22
6.1 A Targeted Approach	22
6.2 Attracting Substantive Operations	23
6.3 Infrastructure and Administrative Accessibility	23
6.4 Building the Skills Base	24
6.5 Budget 2027: Establishing the Foundations	25
7. Human Capital, Skills and Talent Retention	26
7.1 A Gozo-Specific Skills Agenda	27
7.2 Making Training Practical for Micro and Small Enterprises	27
7.3 Youth Entrepreneurship and Talent Retention	28
7.4 Budget 2027: Linking Skills to Economic Development	29
8. Strengthening Gozo's Existing Business Base	30
8.1 Transport-Cost Equity	31
8.2 Productivity and Digital Transformation	31



8.3 Market Access and Internationalisation.....32

8.4 Budget 2027: Supporting Transformation and Resilience.....33

9 From Commitment to Implementation: Budget 2027 Priorities.....34

10 Conclusion.....38

References.....39

1. Introduction – From Commitment to Implementation

The 2027 Budget comes at an important juncture for Gozo. As the first Budget of a new legislature, it provides an opportunity to move from the identification of structural challenges and the formulation of policy commitments towards their effective implementation.

The Gozo Business Chamber has consistently argued over the past years for a more coherent and place-based approach to Gozo's economic development. Its *Budget 2026: Driving Diversification, Empowering People* document identified accessibility and economic diversification as two of the principal structural challenges facing the island (Gozo Business Chamber, 2025). These priorities were developed further in the Chamber's *A Strategic Framework for Gozo's Economic Resilience and Future Development* pre-election document, which placed stronger regional governance, an integrated accessibility and logistics framework, and a structured approach to innovation, enterprise and start-ups within one longer-term development model (Gozo Business Chamber, 2026a).

The 2026 General Election has changed the policy context. A number of proposals and objectives previously advanced by the Chamber are now reflected, wholly or partly, in the programme of the Government elected for the new legislature. These include measures relating to the Gozo Innovation Hub, business and start-up support, higher-value economic sectors and logistics (Partit Laburista, 2026). This convergence is welcomed. It also means that, in several areas, the principal challenge is no longer to establish whether action is required, but **how agreed objectives are to be implemented effectively**.

This submission is therefore guided by the principle of **from commitment to implementation**. It identifies the structural priorities which the Chamber believes should shape the development of Gozo during the new legislature and, where commitments already exist, focuses on the practical measures required to translate them into outcomes. Specific attention is given to **regional governance; strategic infrastructure and connectivity**, including the expansion and futureproofing of Mgarr Harbour; **logistics; economic diversification and the start-up ecosystem; financial and professional services; human capital**; and **the competitiveness of Gozo's existing business base**.

Underlying these proposals is the Chamber's view that Gozo's challenges are interconnected. Infrastructure, economic diversification, skills, governance and institutional effectiveness cannot be addressed through isolated measures. Budget 2027 should therefore begin the implementation of a coherent development framework which recognises Gozo's particular characteristics as an island region and strengthens its capacity to generate sustainable, higher-value economic activity while supporting the businesses and communities already operating on the island (Gozo Business Chamber, 2026a).

2. Gozo's Economic and Institutional Context

2.1 A Persistent Structural Gap

Gozo's economy has continued to expand, but significant structural differences with Malta persist. In 2024, Gozo and Comino generated €992.9 million in GDP, equivalent to 4.3% of national GDP. GDP per capita stood at 59.8% of the national level. Regional GDP per capita measures economic activity within a region rather than household disposable income; nevertheless, the scale of the differential remains indicative of the economic gap that Gozo needs to address (National Statistics Office, 2025a).

The structure of economic activity also remains relevant. Public administration, education, health and social work accounted for the largest share of Gozo and Comino's GVA in 2024, at 20.7%, followed by wholesale and retail, transport and storage, accommodation and food services at 18.4% (National Statistics Office, 2025a). This reinforces the Chamber's longstanding argument that Gozo requires a **broader economic base**, including a stronger presence of higher-value and knowledge-intensive activities (Gozo Business Chamber, 2025; Gozo Business Chamber, 2026a).



GOZO AND COMINO

Gozo's Economic Structure, 2024

Largest shares of Gross Value Added (GVA)



20.7%

Public administration,
education, health and
social work



18.4%

Wholesale and retail,
transport and storage,
accommodation and
food services



Gozo requires a broader economic base,
including a stronger presence of higher-value
and knowledge-intensive activities.



Sources: National Statistics Office (2025a); Gozo Business Chamber (2025; 2026a).

Labour mobility provides another indication of Gozo's economic relationship with Malta. In 2024, 4,935 employed residents of Gozo and Comino worked in the Malta region, equivalent to approximately one in every five employed residents. Of these, 4,166 were full-time employees (National Statistics Office, 2025b). While commuting provides access to wider employment opportunities, its scale also underlines the importance of reliable connectivity and of developing more high-quality employment opportunities within Gozo itself.

These indicators support the need for a **place-based economic approach**. Gozo should not be regarded simply as a smaller but similar version of the national economy. Its insularity, scale, economic structure, labour mobility and dependence on maritime connectivity create a distinct combination of circumstances which must be reflected in national policy.

2.2 Institutional Quality and the Business Environment

Economic competitiveness depends not only on infrastructure, taxation and incentives, but also on the institutional environment within which businesses operate. Legal certainty, regulatory predictability, transparent decision-making, effective public consultation, and confidence that businesses compete on an equal footing are themselves components of a competitive economy. The European Commission expressly links the rule of law with legal certainty and a predictable environment in which businesses can benefit from the Single Market on equal terms (European Commission, 2026a).

This consideration has relevance in Malta's present institutional context. The judicial proceedings on the assassination of Daphne Caruana Galizia, apart from the deep insights and reflections on our current society, have shown us important institutional lessons, on how the relationship between big business and politics should be structured: **a healthy relationship between Government and business requires both effective engagement and clear, transparent boundaries.** This was also reiterated by the Public Board of Inquiry Report published in 2021 (Board of Public Inquiry, 2021).

Government–business dialogue is necessary for effective policymaking, particularly in a small economy. Such engagement should, however, operate through transparent processes, objective criteria, appropriate consultation and clear accountability. The same principles should guide the major interventions proposed later in this document, including public infrastructure, business incentives, the Innovation Hub, the Logistics Hub and other forms of public-private cooperation.

Ultimately, **good governance is an economic issue.** Strong, transparent and predictable institutions support investment, protect fair competition and strengthen confidence among businesses and citizens alike.

3. Gozo's Regionality: Towards a Stronger Framework of Governance

Pope Francis, *Message for the XLVII World Day of Peace*, on 1 January 2014 links fraternity with a balance between freedom and justice, responsibility and solidarity, the individual and the common good, while emphasising transparent and responsible government and effective representation.

Fraternity generates social peace because it creates a balance between freedom and justice, between personal responsibility and solidarity, between the good of individuals and the common good. And so a political community must act in a transparent and responsible way to favour all this. Citizens must feel themselves represented by the public authorities in respect for their freedom. Yet frequently a wedge is driven between citizens and institutions by partisan interests which disfigure that relationship, fostering the creation of an enduring climate of conflict (Francis, 2013, para. 8).

The Chamber's call for a stronger regional framework for Gozo is grounded in this same search for balance. Regionality should not be understood simply as the transfer of powers from one level of government to another. Its purpose should be to bring decision-making closer to the community affected by it, while combining greater freedom to determine regional priorities with responsibility, accountability and the pursuit of the common good.

3.1 The Case for Regionality

Baldacchino's *Gozo's Regionality: Exploring Autonomy Options for Gozo within the State of Malta* provides an important basis for this discussion. While Gozo is Malta's only island region, it is not an officially recognised subnational island jurisdiction. Its principal Gozo-specific governmental structures remain part of central government; in particular, the Ministry responsible for Gozo is not constitutionally guaranteed and ultimately exists through the allocation of Cabinet responsibilities by the Prime Minister (Baldacchino, 2025, pp. 37, 41).

This distinction matters. Administrative recognition of Gozo's particular circumstances is not equivalent to an institutional framework through which the

island can determine its own regional priorities. The historical experience of the **Gozo Civic Council (1961–1973)** also illustrates the vulnerability of regional arrangements which are not constitutionally safeguarded (Baldacchino, 2025, pp. 14–16).

If Gozo is to address its structural economic challenges holistically, governance must therefore form part of the discussion. **Gozo needs to be able to choose its own priorities.**

3.2 A Changing European Context

This debate has acquired additional relevance following the publication of the European Commission’s **EU Strategy for Islands** in 2026. The Strategy addresses four interrelated areas: economic development, connectivity, competitiveness and innovation; energy security, environmental protection and the green transition; community, demography and quality of life; and security and crisis preparedness. Importantly, these areas are supported by a distinct governance framework, reflecting the Commission’s view that governance is integral to the sustainable development and resilience of island territories (European Commission, 2026b).

Of relevance to Gozo, the Commission states that island-sensitive governance may include the **formal recognition of the specific status of islands within constitutional frameworks**, together with dedicated island-related policy frameworks. It also emphasises multi-stakeholder governance and the participation of local and regional actors in measures affecting island territories (European Commission, 2026b, pp. 13–15).

The discussion on Gozo’s regionality should therefore not be seen solely as a domestic institutional question. It forms part of a wider European recognition that the specific circumstances of islands may require differentiated and place-based governance arrangements.



GOZO AND REGIONALITY

EU Strategy for Islands, 2026

A European framework for island development, resilience and governance



Source: European Commission (2026b).

3.3 Determining the Appropriate Model

The case for stronger regional governance does not, however, predetermine the institutional model through which it should be achieved.

Baldacchino (2025) raises the possibility of a **Gozo Regional Assembly** and examines a range of international models of island autonomy. His analysis also identifies important questions concerning representation, democratic accountability, relations with central government, institutional capacity and the risks of creating additional layers of governance.

The Chamber therefore considers the Regional Assembly proposal an important contribution to the debate, **but not a predetermined solution**. The appropriate model for Gozo should be established through a thorough and evidence-based assessment of the available alternatives and their constitutional, democratic, financial and administrative implications.

Such a process may also be progressive. Baldacchino identifies the possibility of transferring specific responsibilities over time rather than attempting an immediate wholesale restructuring of the existing system (Baldacchino, 2025, p. 49). Areas with a particularly strong territorial dimension could be considered first.

Port infrastructure and connectivity, for example, have direct implications for Gozo's economy, logistics, tourism and resilience and could therefore form part of any future assessment of regional responsibilities.

Consideration should also be given to strengthening the formal representation of genuinely representative Gozitan organisations within national consultation and policy structures. Any such recognition should be based on transparent criteria of representativeness, governance and accountability and should seek to ensure that Gozo's territorial perspective is properly reflected alongside national and sectoral interests. This also corresponds with Baldacchino's consideration of the role that economic, voluntary and local organisations could play within future regional arrangements (Baldacchino, 2025, p. 48)

3.4 The Way Forward

The Chamber therefore proposes that the coming legislature initiate:

- a **structured and evidence-based study of alternative models of regional governance for Gozo**, including, but not limited to, the model proposed by Baldacchino;
- an agreed roadmap examining which responsibilities could progressively and appropriately be exercised by Gozo-based institutions, together with the necessary resources, capacity and accountability structures;
- identification of areas with a particularly strong territorial dimension where greater regional responsibility could initially be considered, including port infrastructure and connectivity;
- stronger formal participation of representative Gozitan organisations within national consultation structures, based on objective and transparent criteria; and

- in the longer term, examination of the constitutional arrangements required to provide Gozo with **meaningful and durable regional autonomy**.

Regionality should not be regarded as an institutional objective separate from economic development. It is ultimately about giving Gozo a stronger capacity to determine its priorities while maintaining the balance between freedom and responsibility, regional decision-making and national cohesion, and autonomy and accountability.

The objective should therefore be a governance framework which enables Gozo to assume greater responsibility for its own development while remaining firmly within the State of Malta, though with its own autonomy linked to the territory of Gozo. The precise institutional form through which this should be achieved must be determined through proper study and an inclusive process; however, the longer-term framework should be **constitutionally safeguarded if the autonomy it provides is to be durable**.

4 Mġarr Harbour and an Integrated Connectivity and Logistics Framework

Accessibility remains a fundamental condition for Gozo's economic and social development. Mġarr Harbour is the island's principal maritime gateway and simultaneously serves passenger, vehicle and freight movements together with a range of commercial, fishing, leisure and tourism-related activities. This concentration of functions within a geographically constrained area has brought both maritime and landside infrastructure increasingly close to their practical limits (Gozo Regional Development Authority, 2026a, pp. 5–7).

The challenge is longstanding. The 2007 strategic study commissioned by the Malta Maritime Authority identified limited operational land and water area, inadequate road access and the need for additional berthing facilities. It concluded that a “do nothing” approach was unsustainable and recommended **harbour expansion** as the preferred strategic option, including additional operational land and ferry berthing capacity (Fisher Associates, 2007, pp. 13–15, 70–71). The significance of those conclusions has increased rather than diminished: passenger movements through Mġarr reached 7.4 million by the end of 2025, exceeding even

the high-growth projections made in 2007 (Gozo Regional Development Authority, 2026a, pp. 5–7).

4.1 Mġarr Harbour as a Flagship Infrastructure Priority

The Chamber considers the **expansion and futureproofing of Mġarr Harbour to be one of the principal infrastructure projects, together with the rural airfield, required for Gozo during the coming legislature.**

This is particularly important in view of the planned development of the inter-island ferry fleet. Government has already announced a long-term fleet-renewal programme involving new passenger vessels and a dedicated cargo vessel, while the GRDA notes that the planned deployment of an additional Gozo Channel vessel will place further pressure on an already saturated port environment (Government of Malta, 2026; Gozo Regional Development Authority, 2026a, p. 10).

For the Chamber, **fleet development and harbour development must therefore proceed as one programme.** Increasing vessel capacity without simultaneously addressing berthing, manoeuvring, marshalling and landside capacity risks transferring the constraint from the ferry service to the port itself. Conversely, Mġarr should be designed around Gozo's future accessibility requirements rather than around the limitations of the present fleet.

Budget 2027 should therefore establish a clear implementation pathway for the harbour's expansion, including the required technical, environmental and planning studies, design work, financing framework and phased programme of works. This should provide for additional operational and marshalling space, increased berthing capacity, improved separation of passenger and freight flows, facilities for commercial vehicles and essential supplies, future ferry electrification and stronger integration with public transport (Gozo Business Chamber, 2025; Gozo Business Chamber, 2026a).

4.2 A Logistics Hub Linked to Mġarr

Harbour expansion should be complemented by a **Gozo Logistics Hub**. The objective should not be to concentrate further activity at Mġarr, but to move appropriate freight-management and distribution functions away from the immediate harbour area and connect them through a wider island logistics system.

The Chamber has previously proposed a hub in the vicinity of the Gozo Rural Airfield, capable of supporting freight consolidation and staging, warehousing and cold-chain facilities, e-commerce fulfilment, last-mile distribution and shared logistics services for SMEs (Gozo Business Chamber, 2026a, pp. 9–10).

Government's 2026 electoral programme now commits to developing a plan for a logistics hub for Gozo aimed at improving the management and distribution of goods to and from the island, consolidating logistics operations, supporting local businesses, increasing efficiency and reducing traffic (Partit Laburista, 2026, p. 147).

The priority for Budget 2027 should therefore move **from commitment to implementation**. The hub should be planned as part of the same system as Mġarr Harbour, with appropriate road connectivity between the two. Its governance should ensure transparent and non-discriminatory access, particularly for micro and small enterprises, and its performance should be assessed against clear service and efficiency indicators.

4.3 Complementary Connectivity and Resilience

The Chamber's wider accessibility framework also identifies three complementary interventions which should remain within long-term planning:

- an **alternative passenger maritime access point**, potentially through a fast-ferry facility integrated with the proposed Marsalforn breakwater;
- a **second access route to Mġarr Harbour**, preferably through a tunnel, providing redundancy while creating a stronger connection between the harbour and the proposed logistics hub; and

- safeguarding the **Malta–Gozo permanent link as a long-term strategic option**, including retaining land already identified or committed for this purpose (Gozo Business Chamber, 2026a, pp. 12-13).

These interventions need not be implemented simultaneously. However, they should be assessed within one long-term accessibility framework so that short- and medium-term investments do not compromise future options.

4.4 The Rural Airfield

Accessibility remains key for the island of Gozo and the planned rural airfield should come into fruition during this legislature. The Chamber understands that all the preparatory work in this regard has been undertaken. To this end it is of utmost importance that during the next budget this project starts to be allocated a realistic financial annual allocation so that it can be implemented. The Chamber believes that this project will bring added advantages towards high end tourism, and people with high value added who would choose Gozo as their place of residence, apart from providing another avenue of accessibility for the Gozitan economy, and a potential niche for unmanned aerial vehicles.

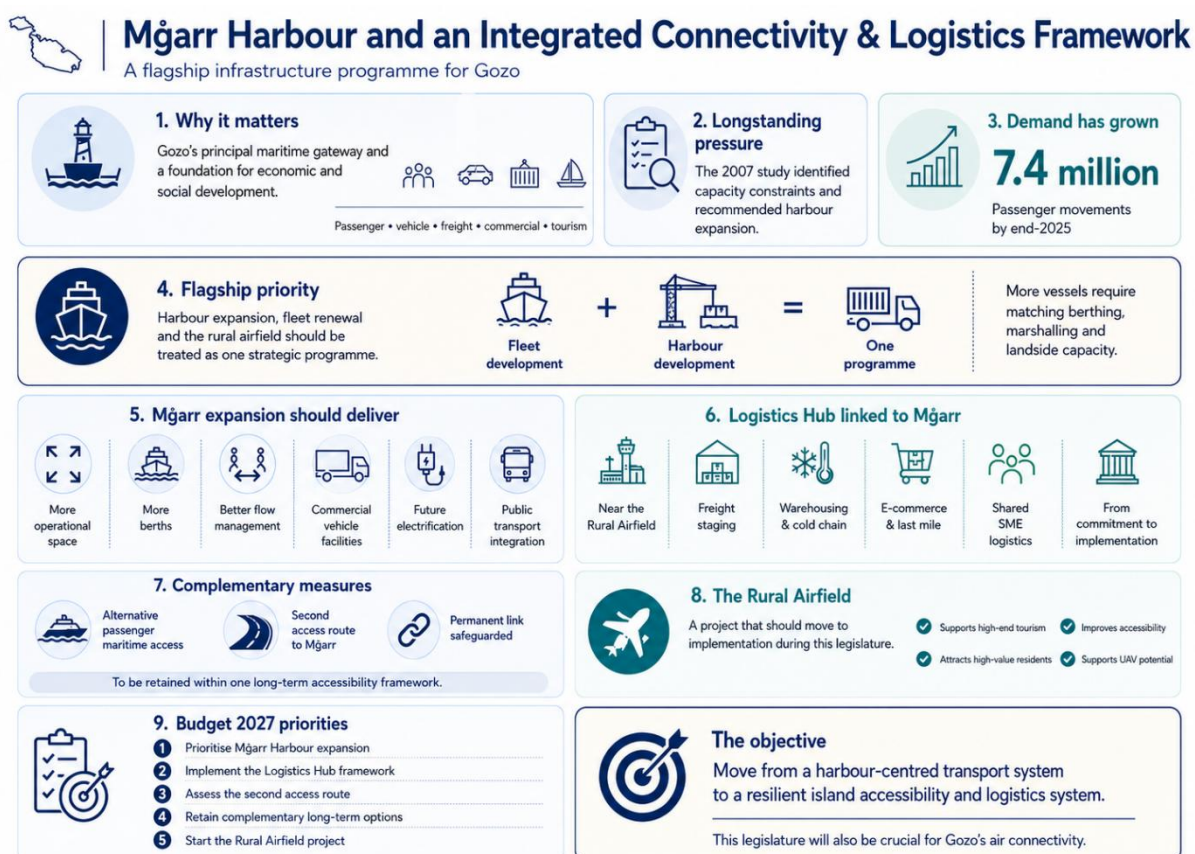
4.5 Budget 2027: From Planning to Delivery

The Chamber therefore proposes that Budget 2027:

- **prioritise the expansion and futureproofing of Mġarr Harbour**, with a defined implementation programme aligned with planned ferry-fleet development;
- establish the implementation framework for the **Gozo Logistics Hub**, including location, functions, connectivity, governance and financing;
- integrate the harbour and logistics hub with the assessment of a **second Mġarr access route**;

- retain the complementary maritime and permanent-link options within Gozo's longer-term accessibility planning; and
- implementing the Gozo Rural Airfield Project.

The objective should be to move from a harbour-centred transport system to a **resilient island accessibility and logistics system**. Mġarr will remain its principal maritime gateway, but its expansion, fleet capacity, freight management and landside connectivity must increasingly be planned as components of one strategic infrastructure programme. This legislature will also prove crucial to provide Gozo with air connectivity.



Sources: Fisher Associates (2007); GRDA (2026a); Gozo Business Chamber (2025; 2026a); Government of Malta (2026); Partit Laburista (2026).

5 Building an Island Innovation, Enterprise and Startup Ecosystem

Gozo's economic diversification requires the development of activities that are higher value-added, less dependent on land and scale, capable of serving external markets and attractive to skilled workers. The Chamber has therefore proposed that Gozo be developed as an **Island Hub for Innovation, Investment and Startups**, with the Gozo Innovation Hub serving as the principal operational anchor of a wider ecosystem rather than simply as a property offering office space (Gozo Business Chamber, 2026a, pp. 15–18).

There is now substantial institutional convergence around this objective. The *Framework for the Development of a Startup Ecosystem in Gozo*, published in June 2026 by the Gozo Economic Transformation Taskforce (GETT) within the GRDA, similarly argues for a deliberate, place-based ecosystem aimed at economic diversification, talent retention and the development of knowledge-based and innovation-driven activity. It cautions against attempting to replicate larger innovation centres and instead advocates a selective approach based on Gozo's specific strengths, supported by infrastructure, education, incentives and effective governance (Gozo Regional Development Authority, 2026b, pp. 3-4).

5.1 From the Innovation Hub to an Ecosystem

The starting point should be the **Gozo Innovation Hub**. The Chamber has consistently argued that the Hub should move from a predominantly real-estate model towards an actively managed economic-development platform, offering smaller and flexible premises, co-working facilities, support for start-ups and scale-ups, regular mentoring and networking, links with educational institutions and access to national innovation and enterprise bodies (Gozo Business Chamber, 2025; Gozo Business Chamber, 2026a, pp. 17–18).

The principle is straightforward: **infrastructure alone does not create an ecosystem**. The value of the Hub will depend on the businesses, talent, support structures, networks and institutions which operate through it.

Government's 2026 electoral programme now commits to making better use of the Innovation Hub and establishing a **Business Lab** serving as a one-stop-shop for start-ups and existing small businesses, including up to €10,000 in business-support services. It also commits to a rent-subsidy scheme of up to €10,000 during the first three years for start-ups and small businesses establishing or relocating operations in Gozo in selected higher-value sectors (Partit Laburista, 2026, p. 147).

The policy question for Budget 2027 should therefore move from whether these measures are required to **how they will be implemented as one coherent ecosystem**.

5.2 A Targeted, Place-Based Approach

Gozo should not seek to develop every emerging sector simultaneously. Both the Chamber and the framework developed by the GETT advocate a selective approach based on realistic competitive advantages, skills, infrastructure, regulatory requirements and the potential to develop sufficient critical mass (Gozo Business Chamber, 2026a, pp. 16–17; Gozo Regional Development Authority, 2026b).

Potential areas identified across the existing policy work include digital and AI-enabled services, cybersecurity, green technologies, med-tech and health-related innovation, agri-tech, digital media and gaming, specialised aviation-related activities and selected research-linked services. These should be treated as areas for structured assessment rather than as a definitive sectoral list (Gozo Business Chamber, 2026a, p. 17; Partit Laburista, 2026, pp. 147-149).

This targeted approach should serve two interconnected objectives: attracting new activity from outside Gozo while enabling Gozitan entrepreneurs and graduates to build businesses and professional careers on the island. The GETT framework specifically identifies the present mismatch between strong tertiary educational outcomes and the limited availability of appropriate high-value employment in Gozo as one of the principal reasons for developing a startup ecosystem (Gozo Regional Development Authority, 2026b, pp. 3-4).

5.3 Governance and Delivery

The success of the ecosystem will depend on clear ownership and coordination. The GETT framework identifies the GRDA as well placed to perform a central coordinating role, working with Malta Enterprise and other national innovation, funding and regulatory bodies, educational institutions and the private sector (Gozo Regional Development Authority, 2026b, pp. 18–20).

This should avoid the creation of parallel or fragmented structures. The Business Lab, Innovation Hub, investment incentives, education and skills initiatives and national support services should operate within a **single strategic framework with clearly defined responsibilities and measurable objectives**.

The governance principles identified earlier in this document are particularly relevant here. Access to publicly supported premises, financial assistance and business services should be based on transparent criteria, while the performance of the ecosystem should be measured through outcomes such as businesses established, survival and growth rates, skilled employment created, private investment attracted and participation in international markets.

5.4 Budget 2027: Moving to Implementation

The Chamber therefore proposes that Budget 2027:

- formally establishes the **Gozo Innovation Hub as the operational anchor of a wider island innovation, enterprise and startup ecosystem**;
- implement the proposed **Business Lab/One-Stop-Shop** and rent-support measures within that wider framework;
- establish a clear governance and coordination model, led at regional level and integrated with national enterprise, innovation, education and regulatory institutions;
- identify a limited number of priority sectors through an evidence-based assessment of Gozo's competitive advantages and requirements;

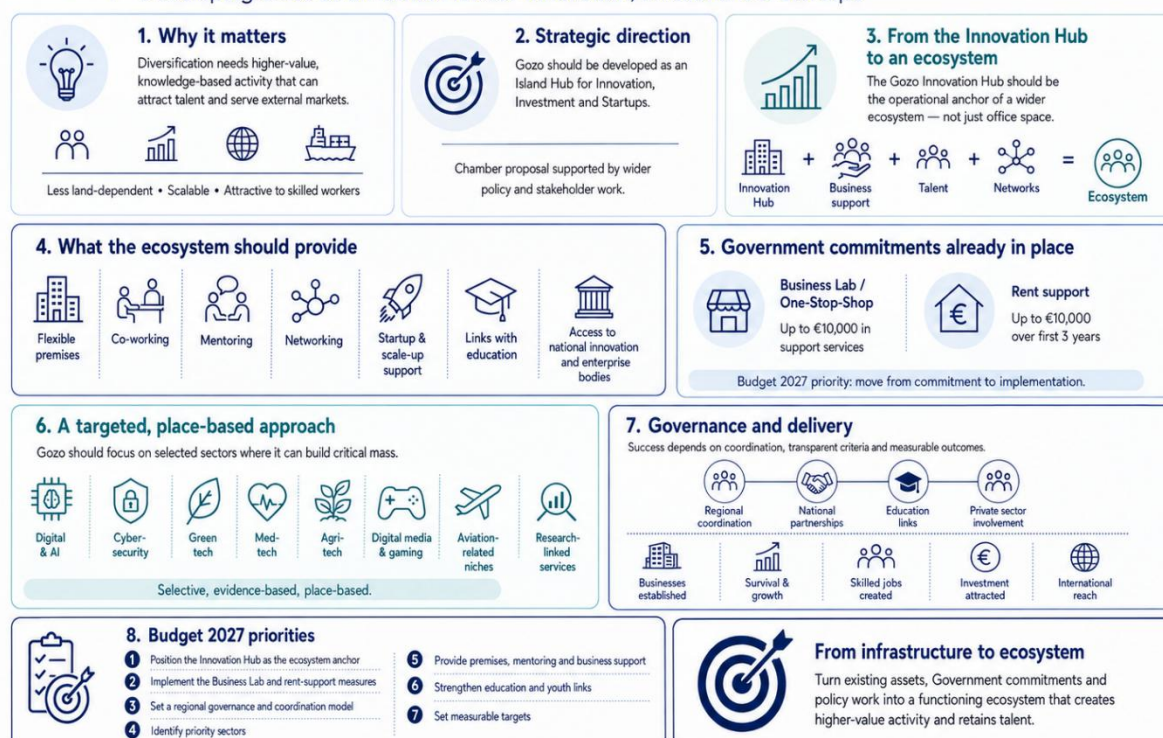
- provide flexible and affordable premises together with mentoring, incubation, business-development and financing support appropriate to different stages of enterprise growth;
- strengthen links between the ecosystem, educational institutions and young entrepreneurs; and
- develop measurable targets against which the economic impact of the initiative can be assessed.

There is now broad agreement on Gozo's strategic direction. The priority for the coming Budget should therefore be **delivery**: transforming existing infrastructure, Government commitments and institutional policy work into a functioning ecosystem capable of generating higher-value activity and retaining and attracting skilled talent.



Building an Island Innovation, Enterprise & Startup Ecosystem

Developing Gozo as an Island Hub for Innovation, Investment & Startups



Sources: Gozo Business Chamber (2025; 2026a); Gozo Economic Transformation Taskforce / GRDA (2026); Partit Laburista (2026).

6 Developing Financial and Professional Services in Gozo

Financial, corporate and related professional services offer an important avenue for Gozo's economic diversification. These activities can generate higher-value employment, strengthen career opportunities for Gozitan professionals and contribute to an economic base less dependent on land-intensive sectors. In its July 2026 submission to the Malta Financial Services Authority (MFSA), the Chamber therefore proposed that Gozo's potential contribution to Malta's financial-services sector be explicitly recognised within the Authority's strategic planning (Gozo Business Chamber, 2026b).

The objective is not to create a separate or less rigorous regulatory regime for Gozo. Operators based on the island should meet the same standards of integrity, governance, compliance and consumer protection applicable nationally. The challenge is instead to ensure effective access to regulatory services, proportionate application of requirements and a sufficiently differentiated proposition to make the establishment of substantive operations in Gozo commercially attractive (Gozo Business Chamber, 2026b, pp. 2–3).

6.1 A Targeted Approach

Development should focus on a limited number of activities with realistic potential to operate successfully from Gozo. In its input the Chamber had proposed the following sectors: fund management and fund administration; corporate and fiduciary services; selected financial-services activities; gaming-related professional and support services; eSports; affiliate marketing; digitally enabled professional services; and other internationally oriented, high-value added activities that do not depend on a large local market. Sector selection should be evidence-based and consider regulatory requirements, skills, digital infrastructure, connectivity, premises and access to complementary services (Gozo Business Chamber, 2026b, pp. 3–4).

A more structured regulatory presence is also required. The Chamber has proposed that the MFSA initially provide a **dedicated service day in Gozo at least once every fortnight**, giving existing and prospective operators direct access to

guidance on licensing, compliance, governance and regulatory requirements (Gozo Business Chamber, 2026b, pp. 4-5).

Regulatory proportionality should form part of this approach. This should **not mean weaker standards**, but appropriately calibrated requirements reflecting the size, complexity and risk profile of individual operators, particularly smaller entities (Gozo Business Chamber, 2026b, pp. 5-6).

6.2 Attracting Substantive Operations

Any incentives aimed at attracting businesses to Gozo should be linked to **genuine economic substance**, rather than nominal registration or a limited representative presence. Relevant criteria could include locating substantive operational functions, senior personnel, employment, management activity and core business operations to Gozo (Gozo Business Chamber, 2026b, p. 6).

A differentiated Gozo proposition is necessary because the advantages of operating within the Maltese jurisdiction do not automatically provide a reason for an internationally oriented firm to locate specifically in Gozo. The Chamber has therefore proposed consideration of a competitive package covering fiscal and financial incentives, establishment costs, recruitment and relocation, regulatory and registration fees and other forms of regional investment support. The precise measures should be determined by the competent authorities following assessment of national taxation policy, EU law, State-aid requirements and Malta's international obligations (Gozo Business Chamber, 2026b, pp. 6–7).

The emphasis should consequently be on **rewarding economic activity generated in Gozo**, rather than merely the legal domicile of an entity.

6.3 Infrastructure and Administrative Accessibility

Suitable professional premises and accessible public services are equally important. The Chamber's MFSA submission identifies the Gozo Innovation Hub as a potential focal point for financial and professional services, provided smaller and

more flexible office units, appropriate shared facilities and more efficient administrative processes are available (Gozo Business Chamber, 2026b, p. 8).

This should complement, rather than duplicate, the wider Innovation Hub proposals set out in Section 5. From the perspective of financial and professional services, the priority should be to establish a **coordinated regulatory and administrative presence**, bringing together scheduled services from bodies such as the MFSA and Malta Business Registry and coordinating where relevant with other regulators and administrative authorities. The objective should be to reduce fragmentation and provide businesses considering Gozo with a clear pathway through establishment, registration and regulatory requirements (Gozo Business Chamber, 2026b, pp. 8–9).

6.4 Building the Skills Base

The long-term development of the sector cannot depend solely on attracting firms or relocating personnel. It requires a local talent pipeline.

The Chamber therefore proposes closer collaboration between the MFSA, MCAST, the University of Malta, professional bodies and employers to identify skills gaps and develop appropriate training, continuing professional development, apprenticeships, internships and work-based learning. Priority areas include compliance, governance, risk management, financial regulation, corporate services, fund administration and digitally enabled financial services (Gozo Business Chamber, 2026b, pp. 10-12).

International promotion should similarly be targeted and involve qualified professionals already operating from Gozo, working alongside national bodies with established expertise in investment and sector promotion. The objective should be sustained market development in clearly identified jurisdictions rather than isolated promotional activity (Gozo Business Chamber, 2026b, pp. 9-10).

6.5 Budget 2027: Establishing the Foundations

The Chamber therefore proposes that Budget 2027 support:

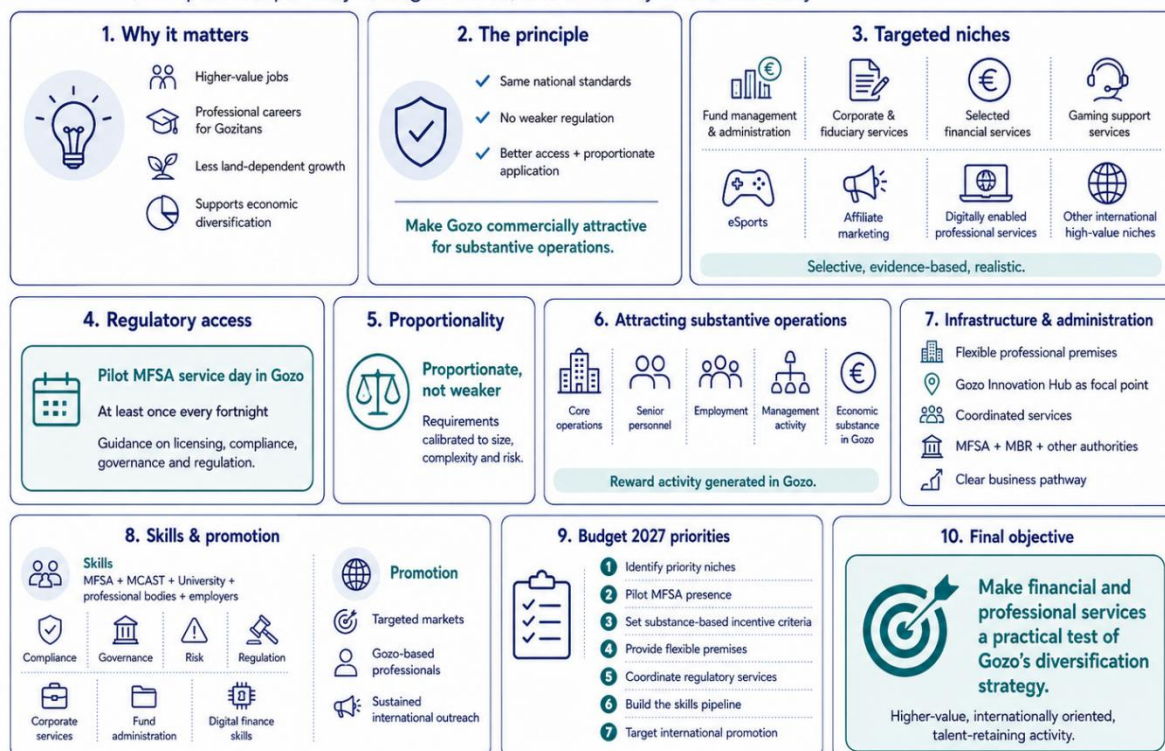
- the identification of a **limited number of financial, corporate and professional-service niches** with realistic potential for development in Gozo;
- the introduction of a pilot **fortnightly MFSA service presence in Gozo**;
- development of clear criteria for incentives linked to **substantive economic operations in Gozo**;
- suitable and flexible professional premises, coordinated with the wider reform of the Gozo Innovation Hub;
- improved coordination of regulatory and administrative services;
- a structured skills-development programme involving educational institutions, professional bodies and employers; and
- a targeted international promotion programme developed around the sectors and markets identified as having genuine potential.

Financial and professional services should not be viewed as a standalone initiative. They provide one practical test of the wider diversification strategy developed in this document: attracting economic activity, which is higher value-added, internationally oriented and capable of creating professional career opportunities within Gozo.



Developing Financial & Professional Services in Gozo

A practical pathway for higher-value, internationally oriented activity



 Sources: Gozo Business Chamber (2026b); Malta Financial Services Authority Act; MFSA Strategic Update 2025.

7 Human Capital, Skills and Talent Retention

Economic diversification will only be sustainable if Gozo develops and retains the skills required by the economy it is seeking to build. This challenge already exists within the present economy. The last Gozo Business Sentiment Survey carried out in March 2026 reported that **48% of businesses experienced difficulties recruiting suitable employees**. Education, human health, and social work activities once again recorded the highest incidence of this challenge. Construction, as well as the accommodation and food service activities sector, also reported a notable share of responses in this regard. At the same time, 63% of businesses intended to increase employment, with demand particularly evident for computer and related skills, and tools, machinery and related skills mechanical and equipment-related skills, IT and construction skills, together with communication, collaboration and related skills (Gozo Regional Development Authority and Gozo Business Chamber, 2026, p.8).

This challenge is not simply one of increasing labour supply. It requires closer alignment between education, training and Gozo's economic development objectives. This is consistent with the European Commission's **Union of Skills**, which places lifelong learning, upskilling and reskilling, skills portability and the retention and attraction of talent within the wider European competitiveness agenda (European Commission, 2025).

7.1 A Gozo-Specific Skills Agenda

The Chamber has previously proposed stronger provision of sector-specific training in Gozo, with greater emphasis on both current labour-market requirements and the skills associated with emerging sectors. These include digital and ICT skills, AI and data-related competencies, renewables, agri-tech and other technical and specialist areas, supported by stronger employer involvement in determining training needs (Gozo Business Chamber, 2025).

This approach should now be linked directly to the diversification priorities outlined in this document. Training provision should respond not only to existing vacancies but also to the sectors Gozo is seeking to develop. The objective should be a **continuous skills pipeline**, involving MCAST, the University of Malta, ITS and other specialised training providers, employers and relevant public bodies.

Such an approach also requires flexibility. Gozo's business structure is dominated by very small enterprises, which often face practical difficulty releasing employees for training. The Chamber's earlier survey work found that only **45% of businesses had used Government schemes for upskilling or reskilling**, with non-participating businesses identifying, among other factors, lack of awareness, application time and disruption to daily operations (Gozo Business Chamber, 2025).

7.2 Making Training Practical for Micro and Small Enterprises

The Government's 2026 electoral programme recognises this particular constraint and commits to providing Gozo-based SMEs with **up to €1,000 for each employee undertaking approved upskilling or reskilling**, specifically to help businesses

make the necessary arrangements while employees are undergoing training (Partit Laburista, 2026, p. 148).

The Chamber welcomes this commitment. Its effectiveness should, however, be judged not only by the amount of support distributed but by whether it enables more micro and small enterprises to participate in training.

Implementation should therefore be characterised by:

- simple application and reimbursement procedures;
- flexible and modular training, including micro-credentials and blended provision;
- schedules compatible with the operational realities of small businesses;
- employer participation in identifying priority skills; and
- periodic assessment of whether supported training corresponds with actual and emerging labour-market requirements.

The measure should ultimately help convert training from an operational burden into an investment which smaller firms can realistically undertake.

7.3 Youth Entrepreneurship and Talent Retention

Skills policy must also address the longer-term challenge of retaining young people and creating routes through which they can build careers and enterprises in Gozo. The Chamber's Strategic Framework identifies a persistent mismatch between the skills developed by Gozitan students and the professional opportunities available locally, contributing to employment and career development outside the island (Gozo Business Chamber, 2026a).

Entrepreneurship should form one component of the response. The Chamber has proposed that **Youth4Entrepreneurship Gozo** evolve beyond a standalone competition into an early-stage development pipeline, providing promising participants with mentoring, technical guidance, seed support and routes into the wider innovation ecosystem (Gozo Business Chamber, 2026a).

This proposal is now also reflected in Government's electoral commitment to provide Youth4Entrepreneurship participants with **seed-funding opportunities, structured mentoring and assistance in developing initial prototypes** (Partit Laburista, 2026, p. 148).

Budget 2027 therefore provides an opportunity to move the initiative from **competition to pipeline**: identifying ideas, developing entrepreneurial and digital skills, mentoring promising participants and connecting viable projects with the Innovation Hub and the wider startup-support framework.

7.4 Budget 2027: Linking Skills to Economic Development

The Chamber therefore proposes that Budget 2027:

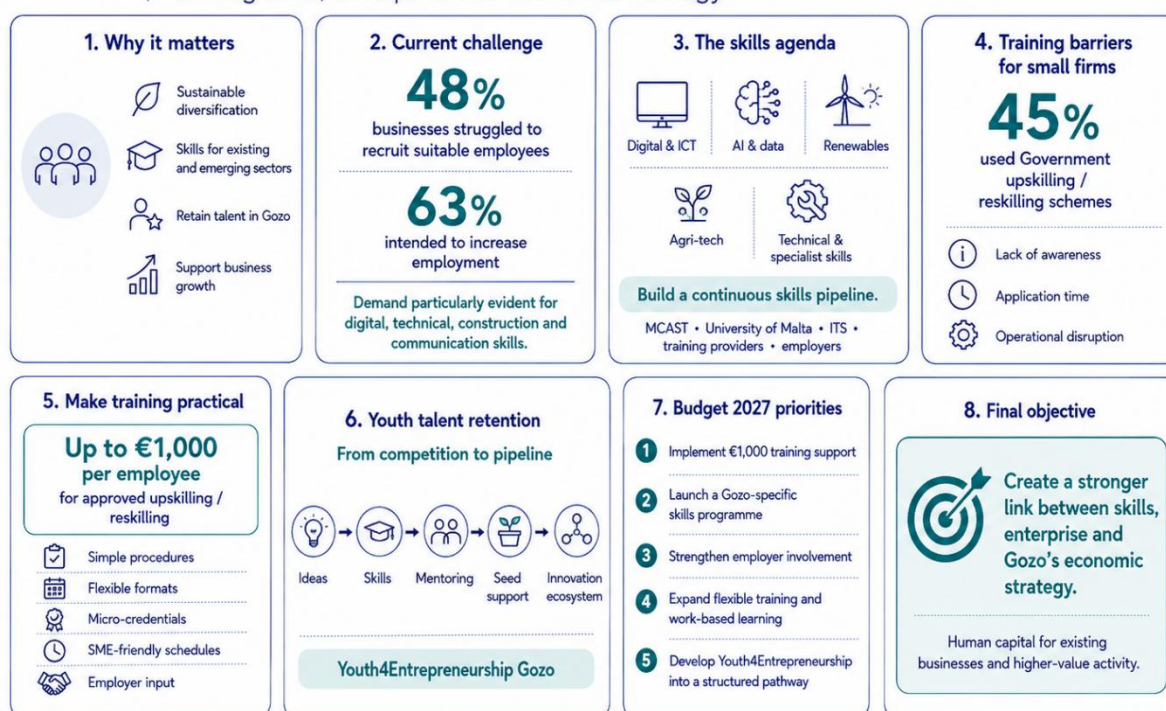
- implement the proposed **€1,000 employee upskilling and reskilling support** in a manner specifically adapted to the operational realities of Gozo's micro and small enterprises;
- establish a **Gozo-specific skills programme** aligned with existing labour shortages and the priority sectors identified within the island's diversification strategy;
- strengthen employer involvement in the design and periodic review of training provision;
- expand flexible training formats, micro-credentials, apprenticeships and work-based learning in Gozo; and
- implement the commitment to develop **Youth4Entrepreneurship Gozo into a structured pathway** incorporating mentoring, seed support, prototype development and connection with the wider innovation ecosystem.

The objective should not simply be to provide more training. It should be to create a closer relationship between **skills, enterprise and economic strategy**, ensuring that Gozo develops the human capital required both by its existing businesses and by the higher-value activities it seeks to attract.



Human Capital, Skills & Talent Retention in Gozo

Linking skills, enterprise and economic strategy



Sources: Gozo Regional Development Authority and Gozo Business Chamber (2026); European Commission (2025); Gozo Business Chamber (2025; 2026a); Partit Laburista (2026).

8 Strengthening Gozo's Existing Business Base

Economic diversification must complement, rather than displace, Gozo's existing commercial base. Established businesses remain essential to employment, investment and the functioning of the regional economy, but many operate with structural cost disadvantages arising from insularity, limited scale and the additional movement of goods between Gozo and Malta. The Chamber has therefore consistently argued that a broader economic model for Gozo must combine the attraction of new higher-value activities with measures that sustain the competitiveness of existing operators (Gozo Business Chamber, 2026a, pp. 25-27).

8.1 Transport-Cost Equity

Transport remains one of the clearest examples of a structural cost which affects businesses differently because they operate from Gozo.

The existing **Gozo Transport Grant** recognises this principle by supporting manufacturing undertakings operating from Gozo with additional inter-island transport costs related to materials, goods and finished products. Eligible expenditure includes ferry transport using commercial vehicles, subcontracted haulage and courier services (Malta Enterprise, 2026a).

Government's 2026 electoral programme goes a step further by committing to extend the scheme to **self-employed persons operating in manufacturing**, acknowledging the logistics and transport costs associated with operating from Gozo (Partit Laburista, 2026, p. 148).

The Chamber welcomes this proposed extension but considers that the underlying structural disadvantage is **not confined to manufacturing**. Its previous proposal identified wholesalers, importers and retailers as facing additional transport costs which directly affect their ability to compete with Malta-based operators. The changing commercial model has also resulted in more Gozitan businesses importing directly and distributing products across both islands, thereby exposing them to transport costs not borne to the same extent by competitors operating from Malta (Gozo Business Chamber, 2026a, pp. 25–26).

The Chamber therefore reiterates its proposal that transport assistance be progressively extended to **wholesale, import and retail businesses operating from Gozo**, subject to appropriate safeguards against double funding. Such support should be regarded as a measure of **regional competitiveness and cost equity**, rather than simply as sectoral assistance.

8.2 Productivity and Digital Transformation

The competitiveness of existing enterprises also depends on their capacity to invest in technology and productivity. This is particularly relevant in Gozo, where the

predominance of micro and small businesses can limit the financial and managerial capacity available for digital transformation.

The Chamber's Budget 2026 submission proposed a **Digitalisation Incentive Scheme** providing direct assistance for expenditure such as websites, booking systems, digital marketing and process automation, together with subsidised digital audits to help businesses identify appropriate investments (Gozo Business Chamber, 2025, p. 10).

The current MicroInvest framework already provides an enhanced regional incentive: for the 2026–2030 period, eligible businesses operating from Gozo may benefit from an aid intensity of up to **85%**, together with an additional €20,000 increase in the applicable support ceiling. The assistance is, however, provided through tax credits (Malta Enterprise, 2026b).

The Chamber therefore considers that **direct grant-based support should remain available where the structure of a micro-enterprise makes tax credits less effective as an immediate investment incentive**. Consideration should be given to digitalisation, automation, energy and resource efficiency, where relatively modest investments can improve productivity and reduce recurring operating costs.

The proposed Business Lab discussed in Section 5 can also provide an important support function for existing small businesses. The Electoral Manifesto specifically envisages the facility serving both start-ups and existing enterprises, including assistance with funding applications, legal matters, human resources and general business operations (Partit Laburista, 2026, p. 148).

8.3 Market Access and Internationalisation

Gozo's limited internal market means that business growth increasingly depends on access to customers, partners and markets outside the island. This applies not only to new technology businesses but also to established operators in areas including specialist manufacturing, food and beverage, creative industries and other niche activities (Gozo Business Chamber, 2026a, pp. 24-25).

The Chamber has consequently proposed stronger assistance for participation in international trade fairs, business-to-business matchmaking, export readiness and market-entry support, together with a **Gozo Showcase facility in Malta** which businesses could use to meet clients, investors and partners without relocating their operations from Gozo (Gozo Business Chamber, 2026a, pp. 24-25).

The present government's 2026 electoral programme now includes a commitment to establish a space in Valletta to facilitate networking by Gozitan businesses and start-ups with investors and potential clients (Partit Laburista, 2026, p. 148).

Budget 2027 should therefore move this commitment towards implementation and integrate it with a broader programme supporting the **internationalisation and market reach of Gozo-based enterprises**.

8.4 Budget 2027: Supporting Transformation and Resilience

The Chamber therefore proposes that Budget 2027:

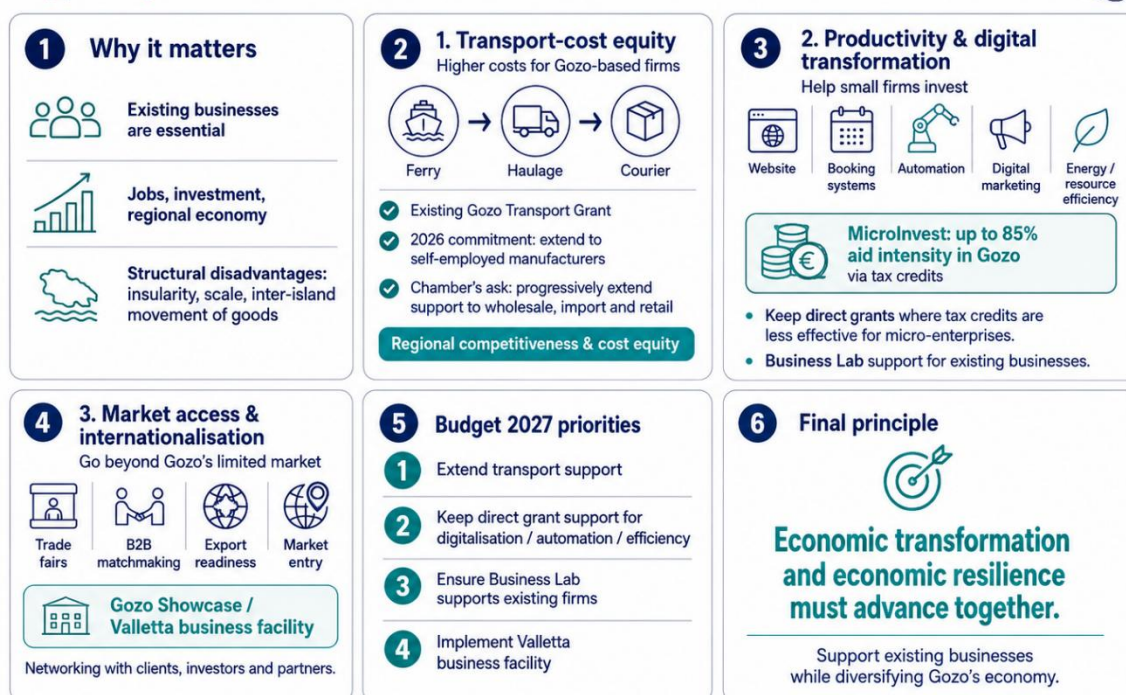
- implement the announced extension of the **Gozo Transport Grant to self-employed manufacturers**, while beginning the progressive extension of transport assistance to wholesalers, importers and retailers operating from Gozo;
- introduce or retain **direct grant-based support for digitalisation, automation and resource-efficiency investments**, particularly where tax-credit mechanisms are less suited to micro-enterprises;
- ensure that the proposed **Business Lab** provides practical support to existing enterprises as well as start-ups; and
- implement the proposed **Gozo business facility in Valletta** as part of a wider programme supporting market access and internationalisation.

The underlying principle should be clear: **economic transformation and economic resilience must advance together**. Gozo cannot build a stronger economy by attracting new sectors while established businesses remain exposed to structural cost disadvantages. Equally, protecting existing activity cannot

substitute for diversification. Budget 2027 should support both dimensions within one coherent regional economic strategy (Gozo Business Chamber, 2026a, pp. 26–27).

Strengthening Gozo's Existing Business Base

Supporting transformation and resilience in Gozo



Sources: Gozo Business Chamber (2025; 2026a); Malta Enterprise (2026a; 2026b); Partit Laburista (2026).

9 From Commitment to Implementation: Budget 2027 Priorities

The proposals set out in this document are interconnected and should not be implemented as isolated measures. The Chamber's May 2026 Strategic Framework similarly argued that governance, accessibility, logistics, economic diversification, enterprise development and skills must form part of one development model for Gozo. Several of these priorities are now also reflected, wholly or partly, in Government's programme for the new legislature.

Budget 2027 should therefore concentrate on establishing **clear implementation pathways, institutional responsibility and measurable progress**. The Chamber considers the following to be the principal priorities:

Strategic Priority	Budget 2027 Action	Intended Outcome
Regionality	Initiate a structured and evidence-based assessment of alternative regional governance models and develop a roadmap for the progressive exercise of appropriate responsibilities by Gozo-based institutions.	A clear pathway towards meaningful and durable regional autonomy, without predetermining the institutional model
Mġarr Harbour	Establish and finance an implementation programme for the expansion and futureproofing of Mġarr Harbour , including the required technical, planning and environmental work, aligned with future ferry-fleet requirements.	Increased berthing, operational and landside capacity capable of supporting the long-term development of inter-island connectivity.
Logistics Hub	Move the Government commitment from concept to implementation through a defined location, functional brief, governance structure, financing model and connection with Mġarr Harbour.	Lower logistics inefficiencies, better freight management and improved access to shared services for Gozo-based businesses.
Innovation and Enterprise	Reposition the Gozo Innovation Hub as the operational anchor of a wider innovation and enterprise ecosystem and implement the proposed Business Lab/One-Stop-Shop and startup-support measures.	Greater economic diversification, stronger entrepreneurship and attraction of higher-value activity and investment.

Rural Airfield and Air Connectivity	Provide a realistic annual capital allocation and commence implementation of the Gozo Rural Airfield project.	Strengthen Gozo's accessibility, support higher-value tourism and investment, and enable new aviation-related economic opportunities.
Financial and Professional Services	Introduce a pilot regular MFSA presence in Gozo and develop a coordinated proposition for attracting substantive financial and professional-service operations.	Increased regulatory accessibility and development of higher-value professional employment in Gozo.
Skills and Talent	Implement the proposed employee upskilling support, align training with Gozo's economic priorities and develop Youth4Entrepreneurship into a structured entrepreneurship pipeline.	A stronger skills base linked to current labour requirements and future diversification.
Existing Businesses	Extend transport assistance, strengthen direct support for digitalisation and productivity, and implement the proposed Valletta facility for Gozo-based enterprises.	Improved competitiveness and market access for businesses already operating from Gozo.

These actions reflect the Chamber's wider position that Gozo's development cannot be secured through compensatory measures alone. Its long-term competitiveness requires investment in strategic infrastructure, a broader productive base, stronger human capital and an institutional framework capable of responding effectively to the island's specific circumstances (Gozo Business Chamber, 2026a).

The purpose of Budget 2027 should not be to complete every project within a single financial year. Major interventions such as Mgarr Harbour, regional governance reform and economic diversification will necessarily extend beyond one Budget and, in some instances, beyond one legislature. The immediate requirement is to ensure that **each priority moves into a credible implementation process with defined responsibility, resources, timelines and measurable milestones.**

This is particularly important where commitments already exist. Re-announcing an objective does not constitute implementation. The value of Budget 2027 will lie in whether it provides the institutional and financial foundations necessary to translate those commitments into tangible outcomes.

Budget 2027 Priorities for Gozo

Strategic priorities, actions and intended outcomes

1 	Regionality Action: Assess governance options and develop a roadmap for progressive regional responsibility. Outcome: A clear pathway towards meaningful and durable regional autonomy.	2 	Mgarr Harbour Action: Finance the expansion and future-proofing of Mgarr Harbour, aligned with future ferry-fleet needs. Outcome: Greater berthing, operational and landside capacity for long-term connectivity.
3 	Logistics Hub Action: Move the Logistics Hub from concept to implementation, linked to Mgarr Harbour. Outcome: Lower logistics inefficiencies and better freight services for businesses.	4 	Innovation and Enterprise Action: Make the Gozo Innovation Hub the anchor of a wider enterprise ecosystem and implement the Business Lab. Outcome: Greater diversification, entrepreneurship and higher-value investment.
5 	Rural Airfield and Air Connectivity Action: Provide a realistic annual capital allocation and start implementing the Rural Airfield project. Outcome: Stronger accessibility, higher-value tourism and new aviation-related opportunities.	6 	Financial and Professional Services Action: Introduce a pilot regular MFSA presence in Gozo and attract substantive operations. Outcome: Improved regulatory accessibility and more higher-value professional employment.
7 	Skills and Talent Action: Implement employee upskilling support, align training with economic priorities and strengthen Youth4Entrepreneurship. Outcome: A stronger skills base linked to labour needs and future diversification.	8 	Existing Businesses Action: Extend transport support, strengthen digitalisation and productivity support, and implement the Valletta facility. Outcome: Improved competitiveness and market access for Gozo-based businesses.

 Source: Gozo Business Chamber Budget 2027 proposals.

10 Conclusion

Budget 2027 should mark a shift in Gozo's development policy **from commitment to implementation**. A number of the challenges identified by the Chamber over recent years are now widely recognised, and several proposals have been reflected in Government commitments. The priority is therefore to ensure that these commitments are translated into clear programmes, defined responsibilities, adequate resources and measurable outcomes.

The Chamber's proposals are deliberately interconnected. Stronger regional governance, the expansion and futureproofing of Mgarr Harbour, improved logistics, economic diversification, the development of higher-value sectors, investment in skills and support for existing businesses should not be pursued as separate initiatives. Together, they form part of a broader strategy aimed at strengthening Gozo's resilience, competitiveness and capacity to generate sustainable economic opportunities.

Implementation must also be underpinned by sound governance. Transparent decision-making, clear accountability, objective criteria and effective consultation are essential if public investment, business support and public-private cooperation are to strengthen confidence and ensure a level playing field. This is particularly important for a small island economy, where relationships between institutions, businesses and the wider community are necessarily close.

The Chamber therefore calls for Budget 2027 to establish the foundations for a **coherent, long-term and place-based development framework for Gozo**. The objective should not simply be to compensate for the disadvantages associated with insularity, but to strengthen Gozo's capacity to determine its priorities, improve its connectivity, broaden its economic base and create the conditions in which businesses, professionals and future generations can choose to invest, work and build their future on the island.

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