



INFORMATIVE  
BROCHURE



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# MALTA

## A strong jurisdiction in the EU

The Island State of Malta, strategically located in the heart of the Mediterranean, has long attracted foreigners to its shores. A welcoming nation boasting progressive laws, Malta is a stable and secure jurisdiction in the European Union, with a robust economy. The country is a multicultural melting pot with a rich history, visible through its numerous heritage sites.

## Why do businesses choose Malta?

**Why are entrepreneurs attracted to Malta as a place to do business? What factors may drive prospects to consider Malta as the best choice for their venture?**

- The Islands are excellently positioned between Europe, Africa and the Middle East and well connected with daily air and sea links and logistics transshipments.
- Nationwide high-speed internet ensures business continuity and peace of mind to entrepreneurs depending on fast and seamless connections.
- The country boasts a pro-business environment with a number of efficient government entities in place to support businesses of all shapes and sizes.
- The Islands' small size facilitates ease in doing business, as well as agility in accessing decision makers, stakeholders and authorities.
- At the same time, industries enjoy robust regulation and supervision that fosters a reputable milieu.
- Malta is an ideal test base for new services and products as it is small in size, yet a fully developed market.
- English is an official language and the language for doing business, making it easy for expats to settle in quickly.
- A bilingual and multi-skilled workforce, a competitive cost base and a strong presence of corporate service providers means businesses will find the administrative and operational support that is usually required.
- Malta's time zone coincides with Europe throughout the day, with Asia in the morning and with the Americas in the afternoon. Businesses in Malta can reach global clients comfortably in good time.
- An efficient, competitive and transparent taxation system is another reason why businesses are attracted to Malta.

# Booming industries

Malta consistently punches above its weight in economic growth and regularly scores high, stable credit ratings and positive forecasts. Its diverse economic landscape has made the country remarkably resilient and has contributed to building a reputation as one of Europe's preferred locations for doing business. In fact, some 13,500 business entities are foreign owned representing around 16% of all entities registered in Malta – a significant number in relation to the Island's small size.

High-end manufacturing continues to be a crucial part of the country's FDI fabric, with high value-added quality engineering enjoying a dominant position. Other industries, including big brands, operate in diverse sectors, such as:



Fintech



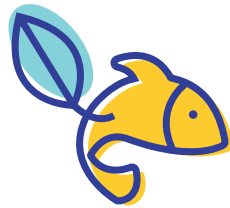
RegTech



MedTech



Life Sciences



Blue & Green  
Ventures



Medical  
Cannabis



iGaming and  
Digital Games



Data and  
Cyber Security

## Malta's startup ecosystem

Malta boasts a young, vibrant and fast-growing startup ecosystem. It is a sound and competitive entry point for non-EU entrepreneurs and various highly innovative ventures have already moved their base to Malta. This is the result of the Government's open approach. Malta Enterprise, the Government's economic development agency, has also developed a dedicated funding package for such ventures, uplifted by a professional team that handholds entrepreneurs throughout, from submitting an application, to setting up and scaling outside of Malta.





# Funding

Startups can benefit from an array of funding opportunities and non-dilutive assistance offered by Malta Enterprise:

- **Financing** – through repayable advances or grants
- **Accelerator entry** – access to world renowned accelerator programmes, mentors and advisory services
- Aid to access **EU Funding** and **other assistive funding**
- **Assistance** with the **internationalisation journey** via Trade Malta.
- **Investment** and **tax credits**
- **Soft loans, loan guarantees** or **interest rate subsidies**
- **Assistance** for **workforce training**
- **Support** for **R&D** and **innovation**

# The Malta Startup Residence Programme

In order to facilitate the migration process for non-EU entrepreneurs, the **Malta Startup Residence Programme** grants a **3+5-year residence permit**, during which beneficiaries are able to reside in Malta while launching their startup venture. This ensures a seamless residency period that provides peace of mind to entrepreneurs while they focus on launching their business or direct their energy on scaling up.

The Programme is run by Residency Malta and Malta Enterprise and is open to founders, co-founders, core employees and immediate family members. The Programme offers beneficiaries long term business and family stability as well as the opportunity to attract and retain international talent and reach business contacts around Europe with visa-free access to Schengen countries.



## Eligible industries

Startup undertakings shall be considered as eligible if they are, or shall be engaged in any of the following activities in Malta:

- high-end manufacturing;
- industrial services analogous to manufacturing
- software development;
- life sciences, medtech, biotech and pharmaceuticals;
- eco startups involved in the blue, green and sustainable industries;
- other innovative activities with novel processes, or providing services or products not readily available in the market.

Eligible business projects must meet at least two of the following criteria:

- propose products and/or services that have the potential to generate income from various geographical markets;
- produce products and/or services which are new, innovative or substantially improved compared to complementary products on the market;
- utilise process which are new or substantially improved compared to those adopted in current complementary activities.



## Applicant eligibility

**To be eligible, founders and co-founders must:**

- Be an 18+ TCN and not hail from non-eligible countries listed by Residency Malta from time to time;
- have a concrete intention to develop and/or expand a highly innovative business in Malta;
- be the founder, co-founder of an enterprise, which has been registered for not more than 7 years anywhere globally, has not taken over the activity of another enterprise, or formed through a merger;
- be fit-and-proper and of good conduct and do not pose any potential threat to national security, public policy, public health or public interest;
- be in possession of sufficient financial resources to support themselves and any dependants;
- must not have had previous applications for permanent residency, residency-by-investment or citizenship rejected in Malta or abroad.

Full criteria, including those for core-employees and family members may be found on [startup.residencymalta.gov.mt](https://startup.residencymalta.gov.mt)



# Programme requirements

The Malta-incorporated startup is required to place a tangible investment and/or paid-up share capital of minimum €25,000. In cases where more than 4 co-founders apply, an additional €10,000 needs to be placed per additional co-founder. In any case, the maximum number of eligible co-founders is 6.

The founder and/or co-founders benefitting from this programme need to have a physical and tangible presence in Malta not only from a business point of view but also in terms of living in Malta. Thus they need to be living and paying their taxes in Malta.

Applicants must also secure health insurance covering risks in Malta for themselves and any dependants.



# Permit duration & fees

The residence permit will be issued for an initial period of 3 years. This will be renewed for a further 5 years (3 years for core employees) as long as the startup is still ongoing and the founder/co-founders still meet the Programme's eligibility criteria. After 5 years residency, one may apply for long term residency.

A cost competitive application fee of €750 per adult applies.







# About Malta

Malta, with its capital city Valletta, is an archipelago in the Mediterranean Sea, located 80 kilometres south of Italy. At just 316 square kilometres, it is one of the smallest countries in the world. About 500,000 people live in Malta and Gozo.

Malta has a chequered history. Its strategic location between Europe, Africa and the Middle East attracted power struggles from foreign shores since ancient times. Rulers of the Islands included the Phoenicians, Carthaginians, Romans, Greeks, Byzantines, Arabs, Normans, Sicilians, Spanish, the Knights of St John, and the French. Malta became a British colony in 1815, an independent state in 1964 and a republic in 1974.

Malta's intricate history contributed greatly to the rich culture the Island and its population enjoys today. With its impressive number of churches with ornate interiors, its baroque architecture, its neolithic and megalithic temples, some of which are the oldest free-standing structures in the world, Malta and Gozo offer residents and visitors numerous opportunities for experiencing its historical legacy.

Beyond its history, Malta is a forward-looking nation and its modern, cosmopolitan lifestyle reflects the economic boom the country is experiencing, welcoming expatriates to its shores and embracing diversity.

## Malta Vital Statistics

- > **Population:** 0.5 million
- > **Capital City:** Valletta
- > **Languages:** Maltese & English
- > **Climate:** mild
- > **Size:** 316 sq. km
- > **Religion:** Roman Catholic
- > **Currency:** Euro (€)
- > **Timezone:** CET
- > **Air Connections:** 100+
- > **Sea connections:** 130+
- > **Member of the EU and Schengen zone**
- > **Member of the Commonwealth of Nations**
- > **Expats:** 30% of working population
- > **Non-EU nationals** make up 60% of expats
- > One of the **lowest inflation rates in the EU**
- > **Double taxation treaties:** 70+
- > Consistently one of the **fastest growing economies** in the EU

# Lifestyle



Malta is the perfect place for residents to live safely and securely, among a local population with a reputation of being friendly and hospitable. The family is still a very close-knit unit in Malta, with grandparents willingly taking the role of grandchild carers. The cost of living is considered moderate and the Islands' small size makes distances negligible.

Leisure activities revolve around the family and the country's mild climate means many entertainment activities take place outdoors. Malta is a multicultural, cosmopolitan country hosting an ever-growing number of expats from all over the world. Pubs and bars are popular for meet ups after work and in the evenings.

One also finds a busy arts and culture calendar. From pop to high-brow, from all-genre gigs to opera, film and theatre festivals, performances and vernissages, Malta is abuzz with events that suit the most discerning of tastes.

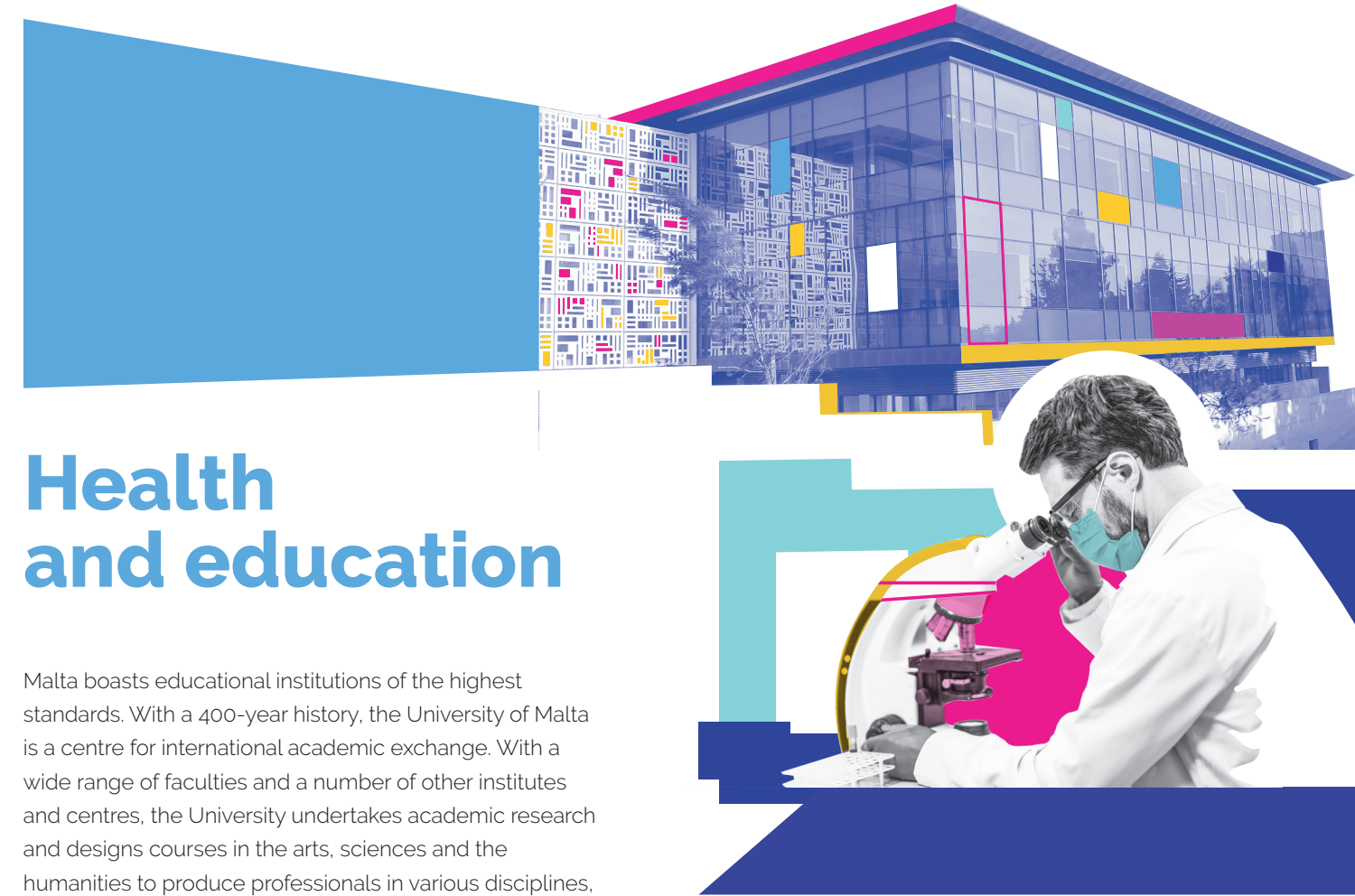
As for food and drink, from traditional Maltese food to Mediterranean cuisine and to Asian fusion, residents are spoilt for choice, with restaurants ranging from Michelin stars to street food fare.

# Health and education

Malta boasts educational institutions of the highest standards. With a 400-year history, the University of Malta is a centre for international academic exchange. With a wide range of faculties and a number of other institutes and centres, the University undertakes academic research and designs courses in the arts, sciences and the humanities to produce professionals in various disciplines, and bridges education with industry needs.

A number of business schools also operate in Malta. These manage reputable programmes offered by international schools and universities and offer students course of studies such as MBAs and specialised IT degrees. Malta is also a hub for the learning of English as a foreign language. Around 40 language schools contribute to Malta's niche tourism industry, servicing thousands of students every year.

Maltese residents enjoy excellent quality medical care and are served by both public and private hospitals and a network of strategically located government health centres and private clinics.



# About the agencies



Residency Malta is the Government entity responsible for managing a number of Malta's residency programmes. The Agency is consistent in its rigorous efforts to attract quality individuals and families, applying strong due diligence checks that ensure the most meticulous of screening. Boasting an efficient customer service, the Agency ensures the fastest and smoothest possible processing of applications.



Malta Enterprise provides holistic support to prospective investors, from the initial provision of information, to guidance in the setting up phase, as well as the development of infrastructure and allocation of industrial space. As its economic development agency, Malta Enterprise also assists the Government of Malta in the drafting of legislation and regulation to ensure they are conducive towards doing business. The Agency also administers attractive incentives aimed at facilitating investment.

The information in this brochure is not exhaustive.  
Individuals interested in the Malta Startup Residence  
Programme should seek further information by making an  
appointment with the team at Malta Enterprise via email:  
**[startupresidency@startinmalta.com](mailto:startupresidency@startinmalta.com)**

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