Malta

Funding & Incentives

Built Differently

To Make the Difference

With over half a century of dedicated experience, CLA Malta is committed to your financial success. Learn more about our services. We invest time in understanding your unique goals, ensuring personalised strategies to get you where you want to be.

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CLA Malta

CLA Malta stands out from the rest. We are built differently and structured to provide innovative and client-first services in taxation, legal advisory, and corporate support to various industries.

Our philosophy is rooted in creating a collaborative environment where our team and clients prosper, guided by our core values of flexibility, engagement, and dedication.

With half a century of expertise, CLA Malta is dedicated to providing top-tier service, ensuring efficiency, and driving businesses towards success.

Passion Trust Innovation History

We're passionate about staying adaptable and ensuring active participation from everyone to accomplish all goals.

Drawing from our extensive knowledge, we support local businesses' growth and assist international companies in establishing and succeeding in Malta.

At CLA Malta, building your success is not just our priority. **It's our passion.**

CLA Global

CLA Global Limited (CLA Global) was founded by CliftonLarsonAllen LLP and Evelyn Partners.

The organisation offers one of the largest financial outsourcing services and private client and wealth advisory platforms of any global accounting organisation. Moreover, it hosts a culture of diversity and inclusion that uses combined strengths as its greatest competitive advantage.

Professionals in its member firms support clients by speaking their language and serving as their eyes and ears from a business, regulatory, and tax perspective — so they can help them cross borders confidently and efficiently.

Funding Schemes & Incentives

Introduction

Malta has rapidly emerged as a premier business hub, renowned for its strategic location and wide-ranging benefits that attract global companies. The island offers a dynamic and robust business ecosystem, supported by various funding opportunities, including schemes that provide grants, tax credits, and advantageous loans. These incentives are designed to support businesses at every stage of development, from nascent start-ups to well-established companies seeking expansion.

Malta's vibrant and skilled, multilingual workforce, coupled with its business-friendly regulatory environment, makes it an attractive destination for entrepreneurs and investors alike. The availability of modern co-working spaces and numerous networking opportunities further enhances the business landscape. These advantages foster an innovative and supportive ecosystem not only for start-ups but also for more mature businesses looking to scale or diversify.

As a result, Malta and Gozo offer a compelling array of benefits, positioning the islands as ideal locations for businesses across a broad range of sectors, eager to capitalise on the opportunities presented by this thriving market.

Digitalisation

Digitalise Your Business

Scope: Digital Technology, i.e., e-Commerce Website, Digital Solutions, Purchasing of Subscription-based Software

Type of Assistance: Cash Reimbursement

Eligible Undertakings: SMEs and Large Enterprises

Maximum Grant: €120,000 + an additional 7% flat rate

Maximum Assistance: 50% (+10% if the investment is in Gozo)

Last Cut-Off Date: 31 December 2024

Digitalise your Micro Business

Scope: New digital capabilities and digitalised processes including product and process design, and engineering, end-to-end procurement, supply chain/distribution and after sales

Type of Assistance: Cash Grant

Eligible Undertakings: Micro Enterprises

Maximum Grant: €10,000

Maximum Assistance: 50% (+10% if the investment is in Gozo)

Last Cut-Off Date: 31 December 2024

Employment

Qualifying Employment in Innovation and Creativity

Scope: The scheme facilitates the employment of non-residents in roles related to innovation, creativity, research, and development that are currently underserved by the local Maltese labour market. It aims to ease the tax burden on such individuals.

Type of Assistance: Reduced Tax Rate

Eligible Undertakings: Undertakings employing non-Maltese resident people engaged in carrying out or managing research, development, design, analytical or innovation activities.

Maximum Assistance: Reduced 15% Tax Rate is applicable for a consecutive period of up to four years commencing from the year immediately preceding the year of assessment in which the person is first liable to tax in Malta. This can be extended to a period of five consecutive years subject to approval from the Corporation based on certain conditions.

Application Deadline: 31 December 2025

Employment

Skills Development

Scope: Through the scheme, business undertakings may be supported to provide training with the scope of developing and updating the skills and knowledge of their workforce thus aiding them to perform more effectively.

Eligible Undertakings: Undertakings carrying out an economic activity in Malta and are engaged in or more qualifying activities

Type of Assistance: Cash Grants and/or Tax Credits

Eligible Activities: Agriculture, forestry and fishing, Manufacturing, Water supply, sewerage, waste management and remediation activities, Construction, Retail trade, except for motor vehicles and motorcycles, Transportation and Storage, Accommodation and Food Service Activities, Information and Communication, Financial and Insurance Activities, Professional, Scientific and Technical Activities, Administrative and Support Service Activities, Education, Human Health and Social Work Activities, Arts, Entertainment and Recreation, and Other Service Activities

Eligible Costs: Wages Costs of Trainees and Internal Trainers, External Expert Trainers' Costs and Air Travel expenses of Trainers and/or Employees

Maximum Grant: €2,000,000 per skills development project

Maximum Assistance: Ranging between 50% and 70% (depending on the size of the undertaking)

Application Deadline: 30 September 2026

Skills Pass Support

Scope: The scheme is designed to support operators in the Tourism and Hospitality sector in ensuring their staff meet the necessary basic requirements to retain employment and continue working in the sector.

Eligible Undertakings: Licensed operators in the Tourism and Hospitality sector with a valid hotel or restaurant license issued by the Malta Tourism Authority

T**ype of Assistance:** Tax Credit

Maximum Grant: €300,000 over any period of three consecutive years

Maximum Assistance: The aid intensity is up to 50% of the eligible expenditure

Eligible Costs: Online Training and Assessments necessary for personnel to meet Skills Pass Requirements

Application deadline: 31 January 2025

Entrepreneurial Pursuit

Accelerate 2024

Scope: Provide support to business ventures that have reasonable growth potential, in that their business concept is based on sound technical and scientific knowhow and are in the process of developing the technology into a market-ready offering.

Eligible Undertakings: Enterprises established not earlier than seven years from submission of application and registered within the EEA

Type of Assistance: Cash Grant

Maximum Grant: €100,000

Eligible Activities: Manufacturing, Software Development, Industrial Services analogous to Manufacturing, Health, Biotechnology, Pharmaceuticals and Life Sciences, and Other Economic Activities as may be approved by Malta Enterprise

Eligible Costs: Accelerator Participation Fees, Travel and per diem, Corporate Service Provider Fees, Rent of Business Premises in Malta, Rent of Plant, Machinery and Equipment

Application Deadline: 31 October 2030

Business Reports for SMEs

Scope: Preparation of a Process and Systems Review Report or Business Plan.

Type of Assistance: Cash Grant

Eligible Undertakings: Small-Medium Enterprises

Maximum Grant: €4,000

Maximum Assistance: 80% of the Eligible Costs

Last Cut-Off Date: 31 December 2024

Business Start

Scope: Develop the business proposal prior to seeking further funding or third-party equity.

Type of Assistance: Cash Grant

Eligible Undertakings: Start-Up

Eligible Costs: Business Proposal

Maximum Grant: €10,000

Application Deadline: 30 October 2026

Business Development

Scope: This scheme concerns itself with projects that add value to the regional development of Malta, whether it would be through the setting up of a new business initiative or start-up or expansions or transformations within an already existing business.

Type of Assistance: Cash Grant and/or Tax Credit

Eligible Undertakings: Start-Ups & SMEs

Eligible Costs: Wage Costs, Lease and Rental of Industrial and Non-Residential Properties, Shared Industrial or Business Facilities, Advisory Services, Procurement of Tangible and Intangible Assets, Digital Technologies, Construction-related Services of Industrial Sites, Hotels, and Artisanal Workshops, and Relocation of Employees

Maximum Grant: €300,000 over any period of 3 consecutive fiscal years

Application Deadline: 30 September 2030

Entrepreneurial Pursuit

Family Business Grant

Scope: The scheme is designed to aid family businesses in overcoming challenges related to the transition of ownership from one generation to the next. This includes providing financial support for advisory and mediation services that help in planning and facilitating this succession.

Type of Assistance: Cash Grant

Eligible Undertakings: Family Businesses

Maximum Grant: €20,000 per family business over a rolling three-year period

Eligible Costs: 50% of Advisory Services Costs up to €2,500 per project rendered for succession planning and mediation services of up to €100 per hour for a maximum of 25 hours

Application Deadline: 31 December 2030

Start-Up Enhance

Scope: This scheme assists in the procurement of tangible and intangible assets contributing towards the improvement of the enterprise's productivity.

Type of Assistance: Cash Grant

Eligible Undertakings: Start-Ups, Micro and Small Enterprises

Maximum Grant: €400,000

Maximum Assistance: 50% (+10% if the operations are in Gozo)

Last Cut-Off Date: 31 December 2024

Start-Up Finance

Scope: Payroll costs, Procurement of assets, Procurement of materials and of specialised and technical services, costs incurred towards establishing an operation in Malta.

Type of Assistance: Soft Loan (Advance)

Eligible Undertakings: Small Start-Up Undertakings (up to 5 years old)

Eligible Activities: Manufacturing, Software Development, Industrial Services equivalent to manufacturing, Health, Biotechnology, Pharmaceuticals and Life Sciences, Other innovative economic activities which are enabled through knowledge and technology providing services or products which are currently not readily available in the relevant market, or which shall be provided through a process which is novel

Maximum Grant: up to €1,500,000

Maximum Assistance: 75%

Application Deadline: 30 September 2026

Scaleup

Accelerate 2024

Scope: Provide support to business ventures that have reasonable growth potential, in that their business concept is based on sound technical and scientific knowhow and are in the process of developing the technology into a market-ready offering.

Eligible Undertakings: Enterprises established not earlier than seven years from submission of application and registered within the EEA

Type of Assistance of Assistance: Cash Grant

Maximum Grant: €100,000

Eligible Activities: Manufacturing, Software Development, Industrial Services analogous to Manufacturing, Health, Biotechnology, Pharmaceuticals and Life Sciences, and Other Economic Activities as may be approved by Malta Enterprise

Eligible Costs: Accelerator Participation Fees, Travel and per diem, Corporate Service Provider Fees, Rent of Business Premises in Malta, Rent of Plant, Machinery and Equipment

Application Deadline: 31 October 2030

Scaleup

Business Development

Scope: This scheme concerns itself with projects that add value to the regional development of Malta, whether it would be through the setting up of a new business initiative or start-up or expansions or transformations within an already existing business.

Type of Assistance: Cash Grant and/or Tax Credit

Eligible Undertakings: Start-Ups & SMEs

Eligible Costs: Wage Costs, Lease and Rental of Industrial and Non-Residential Properties, Shared Industrial or Business Facilities, Advisory Services, Procurement of Tangible and Intangible Assets, Digital Technologies, Construction-related Services of Industrial Sites, Hotels, and Artisanal Workshops, and Relocation of Employees

Maximum Grant: €300,000 over any period of 3 consecutive fiscal years

Application Deadline: 30 September 2030

Business Reports for SMEs

Scope: Process and Systems Review Report or Business Plan

Type of Assistance: Cash Grant

Eligible Undertakings: Small-Medium Enterprises

Maximum Grant: €4,000

Maximum Assistance: 80% of the Eligible Costs

Last Cut-Off Date: 31 December 2024

Invest – Support for Initial Investment Projects

Scope: This measure is intended to sustain the regional industrial and economic development of Malta by facilitating initial investment.

Type of Assistance: Tax Credits, Cash Grants, Loan Interest Rate Subsidies, and Loan Guarantees for SMEs

Eligible Undertakings: Small and Medium-Sized Enterprises and Large Enterprises operating from assisted areas and having an initial investment in a new economic activity

Eligible Costs: Tangible Assets: Lands, Buildings, Plant, Machinery & Equipment; Intangible Assets: Patents, Licences, Know-how and Other Intellectual Property

Maximum Assistance: Ranging between 10% and 30% (depending on the locality of the project and +5% if the Investment Project is in Gozo and Comino)

Application Deadline: 30 September 2026

Micro Invest

Scope: Invest in your business to innovate, expand and develop your operations.

Type of Assistance: Tax Credit

Eligible Undertakings: Start-Ups, Family Businesses, Self-Employed and Micro-Small Enterprises

Eligible Costs: Increase in Wage Costs, Furbishing and Refurbishing of Business Premises, Investment Costs, Motor Vehicles, Certification Costs

Maximum Grant: €50,000 over any period of 3 consecutive fiscal years (+€20,000 for undertakings operating from Gozo, registered as a Family Business or having more than 50% of ownership female)

Maximum Assistance: 45% of the Eligible Costs

Last Cut-Off Date: 26 November 2025

Scaleup

SME Enhance (De Minimis)

Scope: This scheme promotes expansion, diversification, innovation and initiation of operations and investments, aiming to improve the productivity of the enterprise.

Type of Assistance: Cash Reimbursement

Eligible Undertakings: SMEs

Maximum Grant: €120,000

Maximum Assistance: 50% (+10% if the investment is in Gozo)

Last Cut-Off Date: 31 December 2024

SME Enhance (GBER)

Scope: This scheme promotes expansion, diversification, innovation and initiation of operations and investments, aiming to improve the productivity of the enterprise.

Type of Assistance: Cash Reimbursement

Eligible Undertakings: SMEs

Maximum Grant: €500,000

Maximum Assistance: Ranging between 10% and 35% (depending on the locality of the project)

Last Cut-Off Date: 31 December 2024

Rent Subsidy Scheme

Scope: The aim is to subsidise the rental of private industrial premises both for the development of long-term strategies and short-term temporary rentals.

Type of Assistance: Cash Grant and/or Tax Credit

Eligible Undertakings: Limited liability companies, partnerships or self-employed individuals

Eligible Costs: Rental Costs

Maximum Grant: €150,000 over 3 years

Maximum Assistance: 50% of eligible rental costs

Application Deadline: 31 October 2030

Research & Innovation

Exploring Research Grant

Scope: To provide support to undertakings to conduct a feasibility study of the research required before committing to the investment.

Type of Assistance: Cash Grant

Eligible Undertakings: Limited Liability Companies, Partnerships and Cooperatives

Eligible Costs: Wage costs, contractual research, technical knowledge and patents and other operating expenses

Maximum Grant: €100,000 per project

Maximum Assistance: Ranging between 50% and 70% (depending on the size of the undertaking)

Application Deadline: 30 October 2026

Feasibility Study

Scope: The Feasibility Study scheme aims to assist enterprises with the costs of evaluating the viability and sustainability of their proposed business ideas as well as to identify the resources required for success.

Type of Assistance: Cash Grant

Eligible Cost: Cost of the Study

Maximum Grant: €100,000

Maximum Assistance: Micro or Small Enterprise: 70%; Medium Sized Enterprise: 60% & Small Mid-Cap: 50%

Last Cut-Off Date: 31 December 2024

Research & Innovation

Innovate – Innovation Aid for SMEs

Scope: This scheme aims to support SMEs in carrying out projects leading to product, process and organisation innovation.

Type of Assistance: Cash Grant

Eligible Undertakings: SMEs

Eligible Costs: Wage costs of highly qualified personnel seconded from a Research and Knowledge dissemination organisation, innovation advisory services and innovation support services

Maximum Grant: €250,000

Maximum Assistance: 50% of Costs

Application Deadline: 30 October 2026

Patent Box Deduction

Scope: Assists undertakings with income arising from patents, similar to intellectual property (IP) rights, and copyrighted software.

Type of Assistance: Tax Credit

Eligible Undertakings: SMEs and Large Enterprises

Eligible Costs: Personnel Costs, materials used for the particular research project, utilities apportioned, depreciation cost of plant, machinery and equipment and where applicable the cost, outsourcing costs, costs related to validation and defence of the IP Right, and any other costs directly related to the research activity

Maximum Assistance: 95% of the ratio of qualifying IP expenditure to total IP expenditure multiplied by the income or gains derived from the qualifying IP expenditure

Research and Development

Scope: Aims to assist undertakings to achieve further economic growth through innovation and that require Industrial Research and/or Experimental Development.

Type of Assistance: Cash Grant or Tax Credit

Eligible Undertakings: SMEs and Large Enterprises

Eligible Costs: Wage Costs of personnel engaged on the project, Instrument and Equipment, Contractual Research, Technical Knowledge, and Patents, Lands and Buildings and Other Operating Expenses

Maximum Grant: Up to €35,000,000 per undertaking (industrial research) and up to €25,000,000 per undertaking (experimental development)

Maximum Assistance: 50% for Industrial Research and 25% for experimental development (aid intensity may be increased depending on the location of the project)

Application Deadline: 30 September 2026

Sustainability

Green Mobility Scheme

Scope: This scheme provides support to business to uptake electric vehicles for the transportation of goods and people.

Type of Assistance: Interest rate subsidy (for loans on charging infrastructure) and tax credits

Eligible Undertakings: SMEs and Large Enterprises

Eligible Costs: Investment in charging infrastructure and lease of commercial vehicles

Maximum Assistance: Up to 50% of eligible costs including construction, installation, upgrade or extension of recharging or refuelling infrastructure and up to 60% of the extra cost of leasing a clean/zero emission vehicle (% depends on the size of the undertaking)

Application Deadline: 30 September 2026

Sustainability

Retrofit Scheme

Scope: Retrofit seeks to incentivise building renovations which reduce primary energy demands through saving in the energy utilised for heating, cooling, ventilation, hot water and lighting.

Type of Assistance: Cash Grant

Eligible Undertakings: Enterprises and Voluntary Organisations

Eligible Costs: Any retrofitting of private sector buildings that lead to a reduction of Primary Energy Demand (PED) of at least 30% fall within the scope of this scheme.

Maximum Grant: €5,000,000 per Undertaking

Maximum Assistance: Paid through a Standard Scale of Unit Cost per square metre, 30% or 40% where applicable

Last Cut-Off Date: 31 December 2024

Smart and Sustainable Investment Grant

Scope: Support towards investment that leads to more sustainable processes and optimisation of the use of resources in the activities of the business.

Type of Assistance: Cash Grant

Eligible Undertakings: Registered limited liability companies, partnerships or self-employed

Eligible Costs: Investment and modification in plant, machinery, equipment and technologies that lead to a quantifiable reduction in Co2 emissions of at least 10%. These include investments in waste minimisation, sustainable materials, energy & water efficiency and sustainable digitalisation

Maximum Grant: €100,000 per project

Maximum Assistance: 50% of the eligible expenditure

Application Deadline: 18 December 2026

Explore more on Funding & Incentives

The Advisory Team at CLA Malta is well-positioned to offer comprehensive assistance on a diverse range of funding schemes and support programs provided by both local and international entities. These schemes, aimed at fostering business growth and innovation, include notable platforms including Business Enhance and Malta Enterprise, extending to funding initiatives regularly published by Trade Malta, EUIPO, and various others. This allows us to guide businesses through various other opportunities like the Eureka Instruments, Export Assistance, and the Gozo Transport Scheme, among others.

At CLA Malta, we are dedicated to empowering your business to soar to new heights. Our Advisory team specialises in securing the best funding and incentives available in Malta and across Europe, tailored specifically to your business needs. Our expert team is committed to guiding and working alongside you to transform your visions into tangible outcomes and set the foundation for sustained success. Contact us today to explore how we can support your ambitions and help make your business goals a reality.

Please note that while certain schemes have set deadlines, particularly those expiring after December 2024, they may still be extended at the discretion of the overseeing entity.

Industry Expert

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Your Success is Our Mission

At CLA Malta, we offer a wide range of services designed to support your financial journey. No matter your needs, we have the expertise to help. Discover all we have to offer and find the right solution for you.

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Malta

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