



# 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.



## Contents

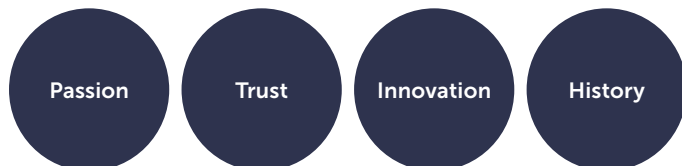
|  |    |
|--|----|
| CLA Malta .....                            | 4  |
| CLA Global .....                           | 5  |
| Funding Schemes & Incentives .....         | 6  |
| Digitalisation .....                       | 8  |
| Employment .....                           | 11 |
| Entrepreneurial Pursuit .....              | 15 |
| Scaleup .....                              | 21 |
| Research & Innovation .....                | 25 |
| Strategy .....                             | 29 |
| Sustainability .....                       | 32 |
| Explore more on Funding & Incentives ..... | 37 |
| Industry Expert .....                      | 38 |

# 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.



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 SME

**Scope:** New digital capabilities and digitalised processes including product and process design to help SMEs remain competitive in the global market.

**Type of Assistance:** Cash Grants

**Eligible Undertakings:** Micro, Small and Medium – sized Enterprises & Start-ups which are Micro and Small Enterprises

**Max Grant:** €128,400\*

**Max Assistance:** 50% for investments in Malta and 60% for investments in Gozo (for applications under Strat-Up 60% in Malta and 70% in Gozo)

**Last Cut-Off Date:** 31 December 2026

## 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

**Max Grant:** €10,000

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

**Last Cut-Off Date:** 30 June 2026

\* The minimum grant which can be applied for by an undertaking is set at a minimum of €10,000.





# 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:** 31 December 2026







# 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 know how 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:** Up to €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:** Micro, Small-Medium Enterprises

**Maximum Grant:** €4,000

**Maximum Assistance:** 80% of the Eligible Costs

**Last Cut-Off Date:** 31 December 2026

**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

**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

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

**Application Deadline:** 31 October 2030

**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:** Up to €10,000

**Application Deadline:** 30 October 2026

**Business Development**

**Scope:** It 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

**Maximum Assistance:** Shall not exceed 75% of the costs approved

**Application Deadline:** 30 September 2030

# Entrepreneurial Pursuit

## Standard and Awards for SMEs

**Scope:** To support enterprises in improving their internal management frameworks and operational structures rather than fulfilling regulatory requirements or obtaining product – specific certifications necessary for placing a product or service on the market

**Type of Assistance:** Cash Grants

**Eligible Undertakings:** Micro and Small sized Enterprises (have been actively trading for at least one year as of the application date)

**Eligible Activities:** The advisory leading to the acquiring of a standard or award, procured from external service providers which are registered

**Maximum Grant:** €15,000 (€20,000 if applicants seeking to achieve more than two standards or awards through the same service provider within a single application)

**Maximum Assistance:**

- 50% - Micro and Small Enterprises exceeding five years following registration & Medium Sized Enterprises
- 60% - Micro and Small Start-up Enterprises between one to five years following its registration

**Application Deadline:** 31 December 2026

## 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 (It can vary according to the various stages in their development process based on the milestones achieved and their vision for growth)

**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 know how 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



Business Development

**Scope:** It 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

**Maximum Assistance:** Shall not exceed 75% of the costs approved

**Application Deadline:** 30 September 2030

Business Reports for SMEs

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

**Type of Assistance:** Cash Grant

**Eligible Undertakings:** Micro, Small-Medium Enterprises

**Maximum Grant:** €4,000

**Maximum Assistance:** 80% of the Eligible Costs

**Last Cut-Off Date:** 31 December 2026

Invest – Support for Initial Investment Projects

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

**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 (projections must have started after 1st January)

**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 35% (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 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 (30% for fossil fuelled commercial vehicles) (+20% if operating in Gozo)

**Last Cut-Off Date:**

Self Employed Submitting tax return in June for:

- 2024: 26 March 2025
- 2025: 25 March 2026

Companies submitting tax return in September for:

- 2024: 28 May 2025
- 2025: 27 May 2026

Support for the Rental & Acquisition

**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:** 50% of eligible rental and acquisition costs up to €300,00 over 6 years

**Application Deadline:** 31 October 2030

SME Enhance

**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

**Eligible Costs:** Equipment and Machinery, Ancillary items and Lease of private operational premises

**Maximum Grant:** €128,400\*

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

**Last Cut-Off Date:** 31 December 2026

\* The minimum grant which can be applied for by an undertaking is set at a minimum of €10,000.

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:** Up to €100,000 per project

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

**Application Deadline:** 30 October 2026

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:** Capped at €250,000

**Maximum Assistance:** Up to 50% of Costs

**Application Deadline:** 30 October 2026

# Research & Innovation

## 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 sots, 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

## Feasibility Studies

**Scope:** The study should help the enterprise to reach firm conclusions about their business as well as identifying the resources to carry it through and ultimately its prospects for success. With the aim to increase gross R&D expenditure as a percentage of GDP and stimulate R&I capacities during the 2021 and 2027 programming period.

**Type of Assistance:** Cash Grants

**Eligible Undertakings:** Micro, Small, Medium- Sized and Small Mid – cap Enterprises

**Eligible Costs:** Health and Well-being, Sustainable use of Resources for Climate Change Mitigation and Adaptation, Marine and Maritime Technology, Aviation and Aerospace and Future Digital Technologies.

**Maximum Grant:** €100,000 per undertaking

**Maximum Assistance:** Ranges from 50% up to 70% (determined by the size of the entity)

**Application Deadline:** 31 December 2026

## 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, Instruments and Equipment, Contractual Research, Technical Knowledge, and Patents, Land 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





# Strategy

## Internationalisation Strategy for SMEs

**Scope:** Divided into Two parts

**Part 1:** Studying the opportunities abroad and identifying the business overview, global opportunities, market analysis, feasibility assessment and recommendations for market focus.

**Part 2:** A strategy for a selected country/countries and identifying the country specific analysis, market entry strategy, marketing and sales strategy, financial and operational planning and risk analysis, mitigation, monitoring and evaluation.

**Type of Assistance:** Cash Grant

**Eligible Undertakings:** Micro, Small and Medium sized Enterprises

- For part 1, enterprises will only be considered eligible if they can demonstrate that they have been actively trading for at least one year as of the application date

**Maximum Grant:** €20,000 (part 1 is capped at €10,000)

**Maximum Assistance:**

50% - Micro and Small Enterprises exceeding five years following its registration and Medium Sized Enterprises

60% - Micro and Small Start-up Enterprises up to five years following its registration

**Last Cut-Off Date:** 31 December 2026

## Marketing Strategy for Micro & Small Enterprises

**Scope:** Provides an enterprise with the plans and actions involved in promoting the business, its products or services to achieve its goals. It includes various aspects that align the marketing efforts with the enterprise's overall business objectives.

**Type of Assistance:** Cash Grant

**Eligible Undertakings:** Micro and Small Enterprises

**Maximum Grant:** €10,000

**Maximum Assistance:**

- 50% - Micro and Small Enterprises exceeding five years following its registration
- 60% - Micro and Small Start-up Enterprises up to five years following its registration

**Last Cut-Off Date:** 31 December 2026

## Standard & Awards for SMEs

**Scope:** To support enterprises in improving their internal management frameworks and operational structures rather than fulfilling regulatory requirements or obtaining product – specific certifications necessary for placing a product or service on the market

**Type of Assistance:** Cash Grants

**Eligible Undertakings:** Micro and Small sized Enterprises (have been actively trading for at least one year as of the application date)

**Eligible Activities:** The advisory leading to the acquiring of a standard or award, procured from external service providers which are registered

**Maximum Grant:** €15,000 (€20,000 if applicants seeking to achieve more than two standards or awards through the same service provider within a single application)

**Maximum Assistance:**

50% - Micro and Small Enterprises exceeding five years following registration & Medium Sized Enterprises

60% - Micro and Small Start-up Enterprises between one to five years following its registration

**Application Deadline:** 31 December 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:** Grants and/or 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





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 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:** 30 June 2026

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:** 30 November 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 2025, they may still be extended at the discretion of the overseeing entity.*

# Industry Experts



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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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The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation. Please contact us if you need any specific advice.