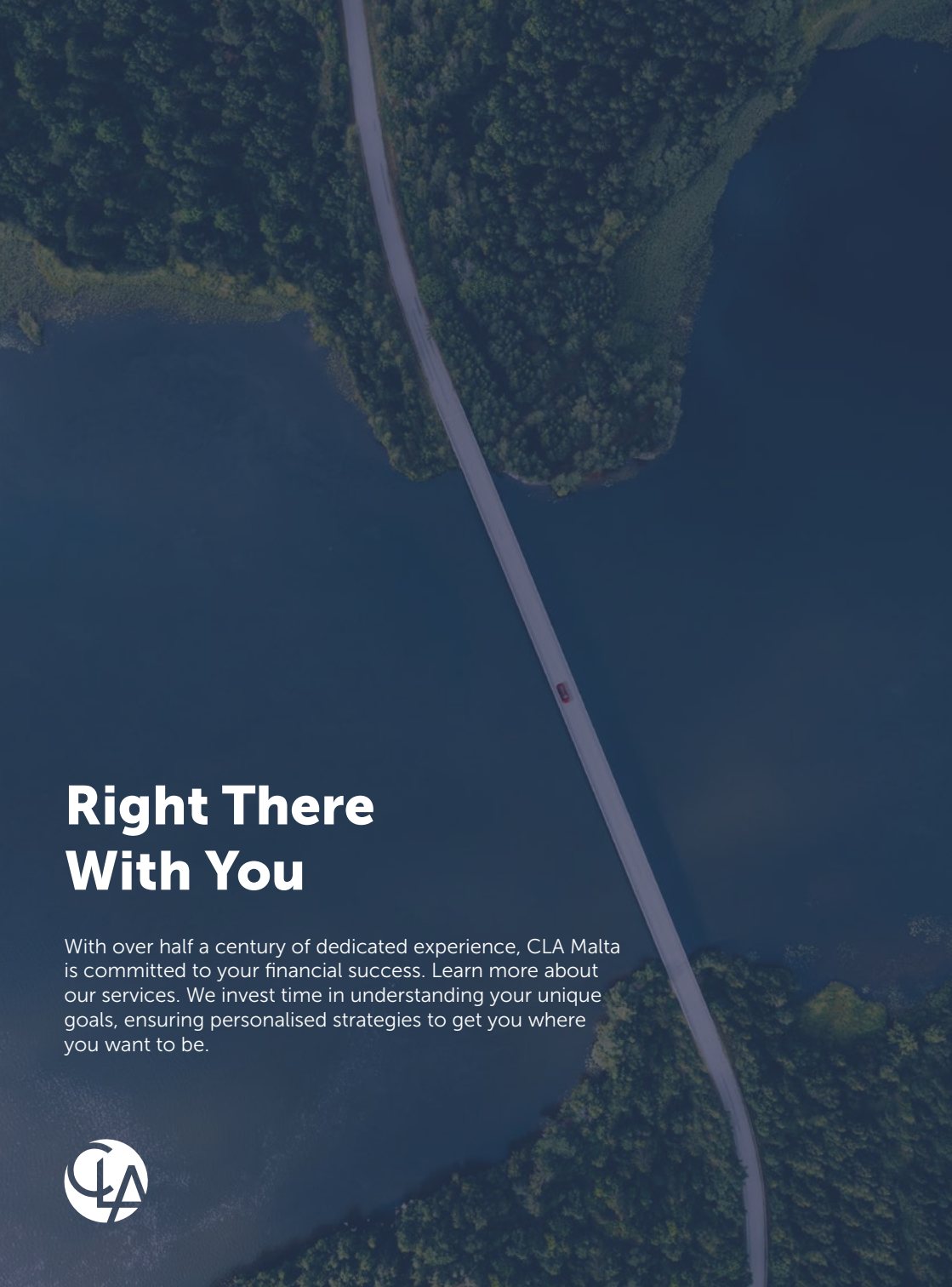




Funding & Incentives





Right There With You

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

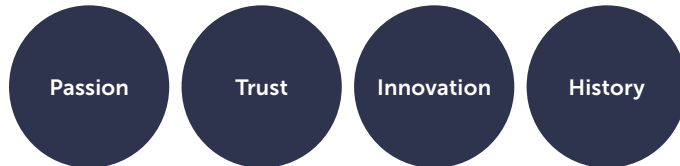
- CLA Malta 4
- CLA Global 5
- Funding Schemes & Incentives 6
 - Digitalisation..... 8
 - Employment11
 - Entrepreneurial Pursuit..... 13
 - Scaleup19
 - Research & Innovation..... 23
 - Strategy..... 27
 - Sustainability.....30
 - Explore more on Funding & Incentives35
- Industry Expert36

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 S&W.

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 under the general threshold. AI-related projects may benefit from an additional AI threshold of up to €107,000, being €100,000 plus a 7% flat rate.

Max Assistance: 50% for investments in Malta and 60% for investments in Gozo. Specific eligible items involving Cyber Security, Internet of Things (IoT), Artificial Intelligence (AI), Big Data/Data Analytics, Cloud Computing or Quantum Technology may receive a 10% top-up, subject to budget availability. Applicants improving from ≤ 6 to ≥ 7 digital intensity technologies may receive a 5% top-up.

Last Cut-Off Date: 31 December 2026

* The minimum grant value under this scheme is €25,000.



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





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: Engineering Design, Artificial Intelligence, Space Technologies, and other knowledge- and technology-enabled economic activities with international expansion potential as may be approved by Malta Enterprise.

Eligible Costs: Accelerator participation and service fees, air travel covering up to eight trips capped at €500 per trip, and per diem capped at €250, subject to the conditions set out in the guidelines.

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

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: Enterprises that contribute or plan to contribute to the economic development, environment and sustainability targets of the Maltese government.

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 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: 31 October 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

Entrepreneurial Pursuit

Standards & 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, Small and Medium-sized Enterprises engaged in an economic activity, provided that they have been actively trading for at least one year as of the application date.

Eligible Activities: Advisory services leading to the acquisition of an organisation-wide or management system standard or award, procured from an external, unrelated service provider registered with the Intermediate Body.

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: Enterprises that contribute or plan to contribute to the economic development, environment and sustainability targets of the Maltese government.

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: Facilitates initial investment projects, including the setting up of new establishments, extension of capacity of existing establishments, diversification of existing businesses, fundamental changes in overall processes, and acquisition of assets of establishments that would have closed down.

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. Start of Works must be on or after 1 January 2024 and by 31 December 2027, subject to the application being approved during the scheme validity period.

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: 31 December 2030

Micro Invest

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

Type of Assistance: Tax Credit

Eligible Costs: Wage Costs and New Tangible Assets.

Maximum Aid: €65,000 per applicant over three years, with an additional €20,000 for applicants operating from Gozo, Family Businesses, Social Enterprises, and female-owned businesses.

Maximum Assistance: up to 65% of eligible expenditure, increased up to 85% for businesses operating from Gozo.

Last Cut-Off Date: 31 December 2030

Support for the Rental & Acquisition

Scope: Supports undertakings engaged in industrial activities that require industrial space to start a new business, expand operations, optimise supply chains or diversify processes, by facilitating the rental or purchase of private industrial premises required for long-term development strategies.

Type of Assistance: Cash Grant and/or Tax Credit

Eligible Undertakings: Limited liability companies, partnerships, cooperatives or self-employed individuals employing less than 250 persons on a full-time basis.

Eligible Costs: Rental or acquisition costs of eligible industrial premises.

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

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

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

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 Actions/Areas: Health and Well-being; Sustainable Use of Resources for Climate Change Mitigation and Adaptation; Smart Manufacturing; 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

Standards & 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, Small and Medium-sized Enterprises engaged in an economic activity, provided that they 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: Businesses registered with the Malta Business Register that employ at least five full-time employees and require support to electrify their transportation requirements and/or adopt greener transportation solutions.

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 and/or Tax Credit.

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 eligible expenditure, with an additional tax credit of up to €40,000 where the project satisfies the applicable additional criteria.

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 the availability of these schemes is subject to the discretion of the overseeing entity.

Industry Experts



Charles Scerri

Founding Partner
cscerri@clamalta.com



Michael Camilleri

Senior Associate - Advisory
mcamilleri@clamalta.com



Erica Agius

Manager - Advisory
eagius@clamalta.com

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.



Contact us



T: (+356) 2122 6176

E: info@clamalta.com

The Core, Valley Road,
Msida MSD9021
Malta (EU)

www.clamalta.com



Malta

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.