

ARKATI

WINTER
2013

THE VASSALLO GROUP PUBLICATION



The Arkati Foundation

Financial Statements 30 November 2012

During 2012, the Foundation donated over €4000 and collected contributions totalling €21,929. The following are a statement of income and expenditure of the Foundation for the year ending 30 November 2012 together with a statement of affairs as at that date. These accounts have been audited by Deloitte Audit Ltd.

Income and Expenditure Account

Year ended 30 November 2012

	Note	2012 €	2011 €
Revenue			
Investment gains		9,678	8,648
Donations		13,424	12,717
Bank Interest received		(net)	11
Tax at source		(1,174)	...
		21,929	21,366
Allocated to:			
Accumulated funds		10,965	10,683
Distributable fund 2011/12	4	10,964	10,683
		21,929	21,366

Statement of Affairs

30 November 2013

	Note	2012 €	2011 €
ASSETS AND LIABILITIES			
Non-current assets			
Held-to-maturity investments	5	177,190	177,410
Current assets			
Other receivables		2,505	1,457
Cash and cash equivalents	6	25,649	9,167
		28,154	10,624
Total Assets		205,344	188,034
Current Liabilities			
Distributable Income		20,734	19,538
Net Assets		184,610	168,496
Represented by:-			
Capital Fund	7	11,647	11,647
Distributable Fund	4	20,734	19,538
Accumulated Fund	8	152,229	137,311
		184,610	168,496

These financial statements were approved by the board members, authorised for issue on 27 March 2013 and signed on its behalf by:



President



Member

Editorial

In this Issue
Arkati December 2013

On behalf of Vassallo Group, I am delighted to present the first yearly issue of our publication Arkati, a compendium of articles and interviews, with a common theme running through - Recognizing the challenges and finding opportunities across the Group's involvement in diverse industries and commercial venues.

The aim of this annual publication is to bring you the latest developments within the group with a sneak peek behind the scenes of the daily tasks carried out by our workforce in their respective companies.

You have all heard the saying, "You can do anything if you set your mind to it." For Vassallo Group, this adage couldn't be truer. As a services company our reputation is based on the quality of our teams, the effectiveness of our systems and procedures and the way that we interact and communicate both internally and externally. Today, the Group's diversification is grappling with multiple challenges; - an increasingly demanding and informed customer base and a challenging compliance environment. 2014 is set to be a year of opportunities for the Group, both on a local and international level, where all the Group's synergies will continue to carve in the niche that the Vassallo Group has so carefully crafted throughout its 67 years.

I would like to thank all the contributors for their time and for their insightful information. May I invite you to read through whilst taking the opportunity to wish you and your respective families all the best for Christmas and New Year.

Gayl Fenech
Group Marketing & PR Executive

Chairman's Message	4
CEO's Message	5
Construction	6
Scaffolding	10
Architecture	11
Furniture and Interiors	12
Care and Elderly	14
Catering	16
Hospitality	19
Education	20
Information Technology	21
Human Resources	22
Challenge	23
Featured Department	24
Corporate Events	26
Staff	28
Corporate News	30

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Birthday Wishes To The Chairman.

May your special day be filled with smiles, laughter and love;
and may your new year be the best ever;
and make your birthday wishes come true.

Together we wish you many more years of excellence
and success.

And may God bless you, your family and business endeavours.

**HAPPY BIRTHDAY FROM ALL OF US AT
VASSALLO GROUP OF COMPANIES**

Shutdown Notice!

With the festive season nearly upon us, we would like to take this opportunity to thank all of our employees for their hard work and commitment over the past year and to wish you, your families, our esteemed clients and readers a Merry Christmas and a Happy New Year. We would like to notify you that Vassallo Builders Group Ltd offices in Mosta will be **closed from Monday 23rd December till Friday 3rd January 2014.**

The Challenges Ahead



Mr. Nazzareno Vassallo, Chairman of Vassallo Group talks to Martin Hampton about the underlying principles behind his organisation's achievements, and his vision for the future of the Group.

"No magic formula can account for the Group's success", Mr. Vassallo said with a smile. "The secret was not to remain wholly dependent on the construction sector, when the Group originated over 67 years ago. With the constant growth in business came the realisation that it was not sensible to have all the eggs in one basket, and so we kept our eyes open for new opportunities that would diversify and broaden the Group's scope". This helped Vassallo Group, not only to be innovative, but to expand in sectors which were hitherto considered uncharted territory. Some of the decisions taken might have been considered daring at the time. "One example is CareMalta. In 1993 Vassallo Group was the very first private entity to enter the aged care arena, competing directly against the already established religious and state institutions", Mr. Vassallo said proudly. Time proved him right and the Group continued to branch out into hospitality, catering, education, IT, retail and property leasing. "To try and stay ahead of the competition the Group formed a Strategy Board, which meets once a month to assess how the individual companies are

functioning. This Board also identifies new policies that could help the group extend its portfolio and consolidate its position", Mr. Vassallo added. Some years back the Group also adopted the "Business Angel" concept, wherein individuals in possession of a promising business idea, but lacking finances, are offered the necessary support to carry it out.

The construction sector, however, still retains a vital role in the Group's overall performance. Mr. Vassallo looks back at the Mellieha Holiday Centre, the first ever turnkey development in 1977, as a landmark project. "This contract not only helped put the Group on the local map, but also raised considerably the quality of workmanship, thanks to its exacting specifications and high standards. Furthermore, this contract created new opportunities in tourism, concrete production, joinery works, and helped establish the first architects' firm". But most of all Vassallo Group felt competent enough to tackle major projects from start to finish, greatly reducing the time required to complete contracts. "A recent example was this year's completion of 3 extension projects within our elderly homes in just 8 weeks, creating 100 new bed spaces" Mr. Vassallo stated.

“Obstacles will be ever present, but I like to view them as challenges, knowing that opportunities always arise during times of difficulty.”



Distinct, Diverse & Dynamic



Mr. Pio Vassallo, Vassallo Builders CEO, speaks frankly about the modus operandi of Vassallo Group, its workforce, future strategies and his Life Cycle experience.

The Group earned a reputation for being distinct, diverse and dynamic. "These qualities were achieved thanks to our response to the signs of the times, which enabled us to identify new sectors with growth potential", stated Mr. Vassallo. A look at how the economy developed in the last 50 years reveals upsurges in the building industry, tourist sector, and eldercare facilities. The Group managed to exploit all three opportunities, and these in turn sustained the organisation by keeping it always geared up for change and minimising the risk of single investments going awry. One distinctive aspect in the organisation is the constant quest for best practices in all operations. "In large scale contracts requiring additional expertise, we constantly seek the assistance of specialists in the field", Mr. Vassallo acknowledged.

Diversification is another essential factor. "When the construction industry was slow, we generated enough work within the Group to soften the blow. To deal with the current economic situation we relied on a lean top management, staff flexibility, and cost cutting of unnecessary outlay related to time management, fuel and mobility", continued Mr. Vassallo.

“As CEO my ultimate aim is to see that the organisation continues to behave and feel as one cohesive Group.”

The workforce is the most valuable resource of the Group, and each individual is given the respect they deserve, ensuring their work environment is welcoming. "Recently we spent over 500,000 euro refurbishing the ground floor offices", admitted Mr. Vassallo. Social functions are organised regularly for employees and their families. The Arkati Foundation was created to help personnel going through unforeseen hardships. "We adopt a policy of filling vacancies from within. In fact we have directors who had joined the Group from the bottom rungs. We advocate constant training programmes for all sectors, where even postgraduate students can count on our financial support and flexitime facilities", Mr. Vassallo said.

Vassallo Group is today one of the largest employers in Malta, and Mr. Vassallo aims to consolidate this position. "Though the current situation is not very promising, we will strive to

stimulate more growth and create further jobs. One way to achieve this is by seeking opportunities beyond our shores, especially in the construction and elderly care divisions", he added.

"As CEO my ultimate aim is to see that the organisation continues to behave and feel as one cohesive Group, by creating more synergy through shared resources and knowledge", concluded Mr. Vassallo.

Asked about his participation in the Life Cycle event Mr. Vassallo stated: "I took part in the challenge for its philanthropic cause. Whenever the going was tough I always recalled what renal patients go through in their treatment. My memorable experience was cycling through Kaliningrad, Russia surrounded by army trucks, with helicopters constantly hovering over our heads - it was like a take from a Rambo movie!"



The 2013 Actavis Life Cycle Challenge



Paving the Way

Mr. Jonathan Buttigieg, is the Commercial Director at Vassallo Builders, the very first company within the Group, and its backbone for many years.

"We are currently involved in a number of ongoing contracts. Works have been concluded on Valletta's Pjazza Teatru Rjal, (also known as the Opera House) whereas another phase of this project is also progressing well. This is the fabrication and installation of thirty wooden balconies for the apartments situated at Valletta City Gate. The Group is presently working on three significant contracts: the construction of the Oncology Centre at Mater Dei, the Life Sciences Park in San Gwann, and the One One O residential commercial Apartments project on the site of the previous Forestals building in Sliema. This will carry us into 2014, but there is a possibility of extending the contract if agreement is reached with the adjacent landowners. We are also nearing the final stages of the rehabilitation of the Salina Salt Huts," explained Mr. Buttigieg.

When asked which projects are close at heart, Mr. Buttigieg has no qualms: "The Salt Huts was especially satisfying. In my opinion this contract is a milestone, especially when considering these huts go back to the time of the Knights. The new structures were designed in-house and constructed according to original plans, complete with external timber cladding." The

structure was built using laminated wood which is stronger and more resistant to moisture and rot. "Another rewarding project was the traditional Maltese balconies being installed at the entrance to our Capital City. Although not a large scale contract, this project demonstrates the company's synergy, through the concerted effort of the scaffolding team, the masons who dismantled the stone works, and the carpenters who are manufacturing and installing the wooden balconies," continued Mr. Buttigieg.

Following the economic crisis the private sector development slowed down and government tried to mitigate this situation by carrying on with large scale development funded by the EU. Mr. Buttigieg added, "The overall construction industry suffered a setback, and Vassallo Group had to

re-evaluate its position vis-a-vis costings, profit margins, and the growing number of competitors. Thanks to our diversification policy, we managed to ride the storm by continuing with our building developments within the organisation".

Building works on the Oncology Centre and Life Sciences are almost finished, while the project at One One O will carry on through 2014. Apart from construction, Vassallo Builders will also be involved in the interior finishing of the Oncology Centre and One One O. Discussions are also underway with the landowners adjacent to the One One O development project which could effectively double the size of the project. Besides this, we have a number of in-house developments in the commercial and elderly care sectors planned for next year and awaiting MEPA approval.

They run numbers! they review budgets! they have an eye for detail! So what does their role involve exactly?

A Quantity Surveyor (QS) is a construction industry professional who specialises in estimating the value of construction projects, from initial calculations to the final figures. The term quantity surveyor derives from the role taken in quantifying the various resources that it takes to construct a given project such as labour supervision, plant and materials.

Quantity Surveyors use their skills to determine the cost of building work ranging from small refurbishment works through assessing the construction value of a new project at high value. They seek to minimise the costs of a project and enhance value for money, while still achieving the required standards and quality. Many of these are specified by statutory building regulations, which the surveyor needs to understand and adhere to. A QS may work for either the client or the contractor, working in an office or on site. QS's are involved at various stages of the construction process, typically prior to construction, during construction and following completion of works. When the project is in progress, quantity surveyors

keep track of any variations to the contract that may affect costs and create reports to show profitability.

QS's work with accountants, architects, engineers, builders, subcontractors amongst others. The QS's detailed knowledge of construction costs allow them to perform the following tasks independently of whether they are working for a client or the contractor:

Prior to Construction:

- Preparation of feasibility studies
- Estimating to define project budgets
- Analysis of the effect of design changes on the project budget
- Cost planning to refine the budget as the design documents develop
- Preparation of bills of quantities to assist in the tender process

During Construction:

- Provision of the cost control services during construction

- Assessment of the contractor's progress claims
- Assessment of variation and delay claims
- Procurement of subcontractors and labour to carry out specialist trade works
- Negotiation and settlement of accounts
- Monthly forecasting and cost reporting
- Monthly negotiation and agreement of payments for works carried out

Post Construction

- Determination of the final project cost
- Preparation of tax depreciation reports for investors and property owners
- Expert witness reports to assist in the settlement of building disputes ends



(from left to right) Mr Neville Calleja Commercial Manager, Mr Jonathan Buttigieg Commercial Director, Mr Duncan Busuttill Quantity Surveyor, Mr Mario Borg Assistant Quantity Surveyor, Mr Josef Galea Quantity Surveyor & Mr Malcolm Zarb Quantity Surveyor

Mr. Neville Calleja is the Commercial Manager in charge of the preparation and submission of bids on behalf of the company. "Tendering can be quite a complex process, requiring skill, experience and intuition. Competition is always on the increase, pricing has gone down affecting profit margins, whilst costs continue escalating, sometimes without prediction," explains Mr. Calleja.

When notification of a tender is received the bid team goes through the documentation thoroughly to ascertain whether there are terms and conditions which the company is unable to or unwilling to fulfil. Special attention is given to the overall presentation of the proposal document in order to underline the company's professional ability.

More contracting authorities are nowadays requesting contractors to submit their offers electronically via a tendering portal. They also stipulate a detailed breakdown of the cost elements on a trade by trade basis, normally prepared on a spread sheet (Bills of Quantity). The costs for each trade are carried forward to a main summary, which indicates whether the total price is inclusive of VAT or not. "The completed tender forms are then taken, usually by hand, and an official receipt with the date and time of delivery is collected", concluded Mr. Calleja.

Providing accurate and detailed valuations, estimations & variations.

Josef Galea has been employed with the Group for over 8 years, and these last 12 months was involved in The Landmark project, One One O Properties and the Opera House site.

"My biggest challenge this past year was revaluating the composite decking comprising of special ordered timber with steel frames at the Opera house at Valletta worth over €500,000; quite a baptism of fire for someone who had only carried out civil work prior to this experience."

The scope of works changed drastically from pre manufactured modules, to a custom fit arrangement due to a lot of minor imperfections and flaws in the tolerances of the supporting steel structure carried out by others. Most of the beams were nonlinear, and the brackets were not aligned properly, both horizontally and vertically. The type of timber was also upgraded to a more suitable and low maintenance material. When we were working on the new proposed rates, apart from the obvious additional welding and material, we even had to calculate the number of holes that were drilled, an estimated amount of over 50,000 holes.

Malcolm Zarb has only been 10 months in the job but has surveyed the Salina Huts/ Salt pans and the extension of Tagliaferro Business Centre in Sliema.

Due to the current demand in the private care for the elderly, CareMalta has felt the need to extend their current Casa Arkati Home in Mosta. Vassallo Builders Ltd, through the commercial

department, has been given the task to advise the client on the building, finishing and mechanical and electrical costs of the proposed extension.

During the project's life cycle, an estimate will evolve from a preliminary to detail. A preliminary estimate will aid the client in the initial decision-making by giving an idea of the total costs involved. This is usually carried out when information and design are in the initial stages, where the estimate is based on historical data gathered over time from similar projects. As information gets more and more detailed the estimate will evolve into a more detailed one where various trades of work are taken-off and compiled against current market rates. The detailed estimate will serve as a powerful tool during the procurement process. During this progression all revisions will be presented and discussed with the client. Once the detailed estimate gets approved, it will serve as benchmark and cost monitoring tool at post contract.

Duncan Busuttill started 9 years ago and is presently involved in the Oncology and Life Sciences projects.

Last year Vassallo Builders, in a joint venture with Blokrete and Panta Lesco, was awarded the design and build of the New Oncology Centre at Mater Dei Hospital, valued over €35 million. "I was engaged as Vassallo Builder's Quantity Surveyor, and when required also assisted the



Opera House



One One O



(from left to right) Mr. Dario Mangion, Mr. Gordon Micallef, Mr. Ivan Seguna, Mr. Anthony Delia, Mr. Jason Bonnici, Mr. Silvio Fenech, Mr. Reno Vassallo, Mr. Noel Camilleri, Mr. Alfred Portelli & Mr. Joe Borg

How It Works: Concrete

How it's made and how we use it

Every Step Counts in Successful Project Management

Construction Safety - Planning - Training - Inspections

Here we share the roles of the Works Manager and Site Supervisors in their assigned projects.

Gordon Micallef & Jason Bonnici – Oncology Centre

Gordon Micallef, Foreman at the Oncology Centre, starts work preparing the necessary paperwork and giving workmen their individual schedules. "I check that work is proceeding according to plan and liaise with the architect if problems arise. I also note what material/equipment is needed for the following day." This contract posed initial problems due to delays with the site plans, forcing Mr. Micallef to find ways of keeping to the agreed deadline. Safety is a constant challenge. Although workmen operate under safe conditions, the twice daily stringent inspections by safety officers affect the work in progress causing undue delays.

Jason Bonnici, Works Manager explains, "At first we considered what would be required: the number of workmen, material and equipment. Initially there were 5 working on site, eventually going up to 70." This design and build turnkey contract, undertaken together with Blokrete and Panta Lesco, is progressing steadily and should be completed on time.

Perit Dario Mangion & Jason Bonnici Life Sciences Park

Jason Bonnici explained that work on the Life Sciences Park is earmarked for completion in March 2014. This contract is a joint venture with Rite Mix and Attard Bros. "We were detailed to build a basement and two storeys, following which we'll start the final finishes".

Architect Dario Mangion joined this project during the foundation laying. "I was glad to be involved from the beginning. It was a challenge working on such a large construction, but thanks to my colleagues I settled in nicely." Mr. Mangion oversees the workmen, checks that work matches the drawings, prepares orders and assesses quality of material.

Jason Bonnici & Alfred Portelli Fort St. Elmo

Jason Bonnici describes restoration work of 3 blocks at Fort St. Elmo. "6-10 workmen were assigned to cleaning and re-painting of walls, replacing crumbling stonework, sandblasting and repainting metal beams, repairing wooden

apertures and restoring the façade and ceiling."

Alfred Portelli, Foreman explains "In such projects, one cannot quantify the volume of work until the dismantling commences. The challenge was replacing stonework in the walls' lower sections, due to the unusually large size of the blocks. There was also the issue of safety, due to the dangers involved in working on such an old building."

Silvio Fenech TBC and One One O

The Tagliaferro Annex project entailed the finishing of all works and services, including the reconstruction of some areas. Mr Fenech, Site Supervisor explained "The One One O development on the other hand is due for completion in April 2014. Seawater seeped through during excavations, so the basement flooring had to be raised. The main challenge was constructing a 70cm thick ceiling requiring 430m² of concrete and 100 tonnes of steel rods." A special shutter was prepared to take the extra weight, while the two lower levels were supported by building jacks. This operation entailed the use of 2 concrete pumps for 7 hours.

Ivan Seguna & Reno Vassallo Salina salt pans and huts

Reno Vassallo, Works Manager speaks about the Salina salt pans: "Initial drawings were not to scale. There were no records regarding storm damage which caused a 50m breach in the retaining wall. Workers had to carry out repairs on the inner salt pans in 150cm of seawater; clay dykes were created and water was continuously pumped out. We were eventually advised to lay a concrete base and rebuild the retaining wall. Once ready, we drained all water from the pans and cleared the silt." The pans with flagstone flooring withstood the use of equipment, but those with soft clay had to dry out naturally before being covered with wooden planks to support the weight of machinery. Once the pans were cleared the walls and flagstones were restored.

Ivan Seguna, Site Supervisor, is in charge of workers' timesheets, invoicing, tools and equipment, and all materials needed on site. The wooden hut bases used up 800m² of concrete and 124 tonnes of steel rods. Concurrently he

also supervises the Freedom Square contract. "This work entails the erection of scaffolding, dismantling balustrades, re-tiling, connecting drains and air conditioning units, repainting, and finally the installation of wooden balconies."

Joe Borg The Landmark

Joe has been employed with the company for the past 39 years. As Site Supervisor, he is currently working at full speed with his team to complete the construction of the office and retail space at The Landmark. "I have been working on this project over two years now, and every element within this commercial centre had its own set of challenges; from constructing and handing over Lidl supermarket to the its tenant to finalising the Diamond Hall with all its unique features. Together with my team we are currently working on finishing works at the ground floor retail space and the top office spaces which will be handed over to its tenants next year," concluded Mr. Borg.

Noel Camilleri has occupied the position of Technical Project Manager for the last 2 years. The key elements in Mr. Camilleri's role involve the planning and/or implementation of the Group's internal projects. He facilitates the definition of project missions, goals, tasks, and resource requirements. He sets up the project team, manages the project and works cross-functionally to solve any problems and implement changes. Two challenging projects Mr. Camilleri has worked on are the development of Tagliaferro Business Centre launched in 2012, and the Landmark Commercial Centre, where works are still in progress.

Anthony Delia has been employed as Land Surveyor with Vassallo Builders for the past 5 years. Mr. Delia's role is quite a challenging one, as he is the only land surveyor employed with the construction company. He is responsible for surveying land accurately, in order to plot out precise locations and distances between given points. He also indicates land elevations, property lines and land contours for development, division of land and many other purposes.



Salini Huts

Concrete is everywhere. It's underfoot as you walk down the street and it keeps your home off the ground. Dennis Vassallo, Plant Manager at Vassallo Concrete explains to us the concrete construction process.

"At our plant, we have a complete process of production and a well trained and experienced team to ensure the best quality products. Rock is crushed to various sizes such as sand, 10mm aggregate, 12-14mm aggregate and 14-20mm aggregate, all used for the production of concrete and other related products".



The ready-mix (batching) plant
Concrete is batched by an automatic plant that weighs all aggregates, cement, water and additives automatically according to the grade of concrete.

Creating the concrete mix
Mixes in concrete have different grades, namely C10, C15, C20, C25, C30, C35 and C40. These different types of grades vary according to the strength of the concrete required and are mixed proportionally as follows:

- Proportion of cement according to grade
- Proportion of sand
- Proportion of 10mm aggregate
- Proportion of 12-14mm aggregate
- Proportion of 14-20mm aggregate
- Dosage of water
- Dosage of additive



Precast concrete elements are produced as well at the plant according to client's specifications and requirements.

Reinforced steelworks are also done at the rebar section in various types and sizes, such as columns and beams.

All concrete products are regularly examined in our in-house testing laboratory that conforms to EU Standards. Other tests are done by independent laboratories to certify our quality.

The construction sector offers numerous challenges as there are various competitors on the island, but this reality triggers us to compete with the best quality products and service, and not just the price, says Mr. Dennis Vassallo. Other challenges we face are the frequent changes in prices of products used in manufacturing, but we seek to counteract this by being more productive and competitive through new investments in machinery and increased flexibility by our team. An experience of more than 25 years in this industry also helps our reputation, and this shows from the various projects we were entrusted with, such as the American Embassy, Delimara Power Station, and several government and private projects. This gives us the courage and enthusiasm to persist in this very competitive sector.

Obviously the slowdown in this industry has affected everybody, but we need to offer more flexibility to cater for all types of services involved. We look forward to completing the current projects such as the Oncology Centre and the Life Sciences Park, and hope that in the future we will be involved in other projects in both private and government sectors," concluded Mr Vassallo.



Multifaceted Scaffolding - Structure & Function



Delimara Power Station

George Azzopardi Works Manager

Scaffolding Solutions presently employs thirteen workers. These last few years the company has been entrusted with several projects: one major task was carried out at Oil Tanking Malta Ltd, which involved the construction of a huge tank, its sandblasting, insulation and protection with aluminium. Mr. Azzopardi added: "An unusual assignment was performed at Fort Chambray, where decking had to be installed over an entire pool area, which meant our workmen had to do the job while immersed in water!"

Another scaffolding contract concerned the dismantling of the arches across the former City Gate. The company also provides its services to the Group's Mechanical and Electrical Division when they are working on installations, e.g. the previous job carried out at the Malta Information Technology Agency. Scaffolding Solutions regularly assembles structures for sound equipment which are used during music events, such as the Malta Song for Europe, Carnival and DJ parties. The company even supplies scaffolding for residential houses to enable balcony restorations.

"My two main challenges as Works Manager were the arduous installation of scaffolding hangers over the Valletta Harbour breakwater bridge, and a similar structure erected at the Delimara Power Station to facilitate works on its chimney. Apart from the usual commercial projects we gladly contribute our time to erect stages and fencing installations at philanthropic events organised by Puttinu Cares" concluded Mr. Azzopardi.



The Scaffolding Team

“Our workmen had to do the job while immersed in water.”

Services offered:

- Access to difficult to reach places using independent towers
- Hoarding/screening to block off construction sites
- Delineation between one area and another
- Temporary hoists and vertical transportation systems
- Temporary structural supports
- Shoring and false work for churches and other restoration projects
- Anything which can be custom-built to meet clients requirements, such as seating stands for concerts and tournaments



The Facade at the Ursuline Sisters House



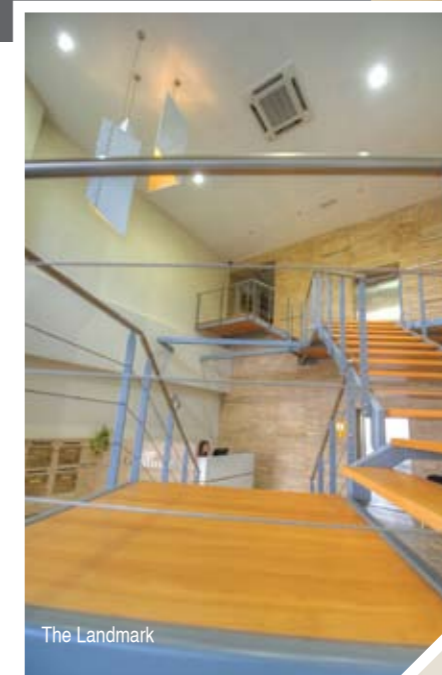
Constructing Architecture

Vassallo Group's Architect, Ruben Vassallo, discusses past, present and potential projects.

When asked about the challenges of being the Chief Architect Ruben replies: "I have the distinct advantage of being involved in any development from the initial concept stages. There are always a number of projects being tackled at one given time. One has to keep in mind that these will be going through different stages of completion, but thanks to our efficient technical team we always have one person assigned to each particular job, and so we are able to cope reasonably well with the workload." He views building regulations with a positive attitude, because in the long run these measures render the new development more energy efficient and eco friendly, meaning less running costs. Vassallo Group tries to introduce these changes even in older buildings because in the long run these will render them more profitable.

Asked about his pet project, Mr. Vassallo has no qualms, "Villa Roseville will always remain my favourite undertaking, mainly because I had to integrate a contemporary residence flanking one of Malta's unique Art Nouveau architectural gems. We not only made sure that the new construction will not overwhelm the original house, but we actually went beyond our initial remit to faithfully restore both the facade and the interior decor to its original splendour." Another project that gave him great satisfaction was The Landmark commercial centre, because the Group managed to inject new life into what was previously an empty brewery. Today the commercial centre houses Lidl Supermarket, a number of office and retail space, the Catermax and Cateressence establishments, the CGT offices and a state of the art hall, The Diamond.

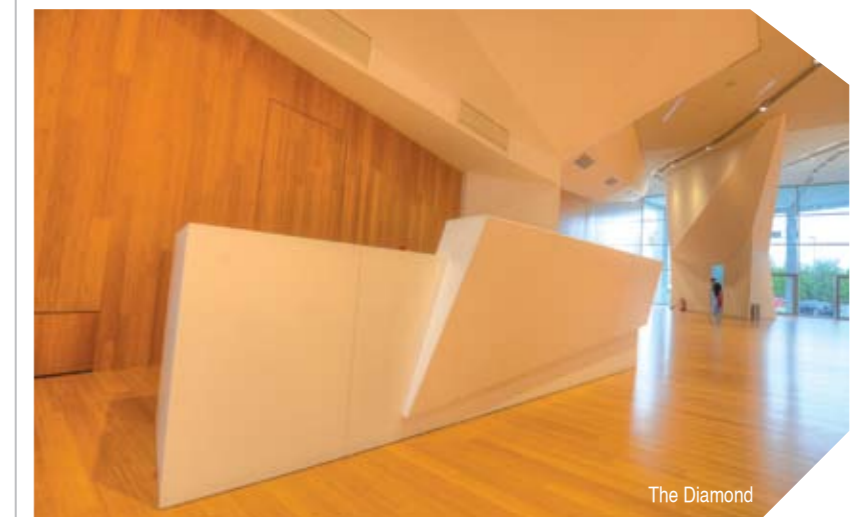
Speaking of projects underway, Mr. Vassallo goes on to explain "Many of the elderly homes under CareMalta are in a process of being upgraded or refurbished, as the needs of residents are ever changing. One case in particular is Casa Arkati, which is being improved in certain areas and extended



The Landmark

sideways to accommodate more beds. Another key development going on is the One One O residential and retail complex in conjunction with Forestals Ltd."

Mr. Vassallo concluded: "As a Group we have survived nearly 70 years because we always strived to be innovative. The major project in the offing will be a new industrial park in Burmarrad covering 28,000m², a modern development that will be eco-friendly, but moreover will place a great emphasis on space flexibility.



The Diamond



“I have the distinct advantage of being involved in any development from the initial concept stages.”

Reaching New Heights with Wood and Steel



Edison Scicluna Works Manager - Wood Section

Edison Scicluna has been employed as Works Manager in the wood section for the last eighteen months. His work ranges from meeting clients, filling tender forms, liaising with the foreman and draughtsman, to managing some 30 employees.

The projects undertaken, more often than not, require customised, made to measure furniture not readily available off the shelf. "We specialise in residential kitchens and bedrooms and rustic/modern apertures. We also install parquet flooring and exterior wooden decking, like the recent walkway at Tarxien Temples and the flooring of the Opera House Venue in Valletta" Edison said.

This division encounters a number of challenges. Topmost is the cut-throat competition from other companies. There is also the matter of imported furniture, with many preferring to buy cheaper products and replacing them after a couple of years. The quality of timber is a headache since wood, when purchased, is still raw and cannot always be examined properly. This could lead to unwarranted wastage. "In our case we somehow manage to utilise leftover wood on internal projects, e.g. the cladding in the ground floor offices is composed of an amalgamation of solid timber and leftover veneered panels. The railing installed at the new extension of Tagliaferro Business Centre too is made up of three types of wood finished with different stains" added Edison.

"Public projects that readily come to mind are the opera house stage decking, all back stage furniture and internal doors; the Valletta City Gate traditional timber balconies; the solid timber library and interactive kiosk at the Fortifications Interpretation Centre in Valletta. On the private side then, there was the ESS outlet with its striking mix of matt and gloss colours; the Falcar showroom containing gloss finishes accentuated by the use of glass; the Hola Beach Club with its wooden pontoon decking canopy and changing areas. Not to mention, the bespoke furniture manufactured for a residential apartment at Tigne Point, varying from bathroom vanities to bedrooms, study room & living area furniture" concluded Edison.



Roberto Ciappara Works Manager - Steel Section

Roberto Ciappara is the Works Manager of the steel section which employs 12 people. In these last two years the steel section undertook various works among which three prestigious projects stood out.

The first is the recently completed Opera House site 'Teatru Rjal' which was part of the City Gate Project. Vassallo Group was awarded the contract for steel works and joinery works including the audience's vast seating area. Participating in a Renzo Piano project was a source of great satisfaction and honour for the team, as such opportunities do not



come around very often. Since the site is an open air theatre and materials are exposed to all elements, it proved to be very challenging to work to exceedingly meticulous specifications and methodology of working." Roberto remarked.

The second project was carried out for the Coronation Festival, commemorating Queen Elizabeth's 60th anniversary of her accession. "Our input in this prominent event consisted of a base structure that held down a forty five metre span space frame arch and the centre stage that was to be set up by MFCC. The whole structure had to be prepared and shipped to England including all necessary security checks for assembly within Buckingham Palace gardens in just two weeks and it required an enormous effort from all the workers to ensure that everything was delivered in such a tight period" Roberto added.

The third project was carried out at Tarxien temples, where a steel walkway was installed on the inner and outer areas of the temples. Due to constraints of working in such a delicate site we had to ensure that the quality of work was impeccable, owing to the risk of damaging any part of these historic temples. In fact, all welding jobs had to be carried out at the workshop, whilst cutting and any other alterations had to be carried off site prior to installation.

Roberto concluded "Other works were undertaken on the Valletta Waterfront horse shades in collaboration with the wood section, The Diamond structure at The Landmark and two bus shelters in Bugibba and Victoria, Gozo. We also installed various custom built steel staircases and structures at private residences and offices in Zebbug, Mdliena and Valletta to mention a few."



(top to bottom) – Mr. Roberto Ciappara (Works Manager -Steel) , Mr. David Grixti (Foreman – Wood), Perit Ruben Vassallo, Mr. Joe Sammut (Foreman - Steel), Perit Anton Muscat, Mr. Edison Scicluna (Works Manager – Wood)

List of Services:

- Furniture Design
- Carpentry for Domestic, Commercial and Office furniture
- Turnkey projects
- Restoration works

12 Vassallo Joiners craftsmen who specialise in steel

30 Vassallo Joiners craftsmen who specialise in wood

Perit Anton Muscat Project Ġgantija Temples

Perit Anton Muscat was thrilled when the Ġgantija Heritage Park project was assigned to him. "In my profession one does not come across many opportunities to work on prestigious jobs involving such a world heritage site." The development included a welcoming orientation point providing the necessary interpretation facilities for visitors; a 200 metre cantilevered modular walkway that passes through the nearby fields and connects the centre to the temples; landscaping works of the surrounding multi-purpose areas, and a small exit point building.

"My role in this project included all the steelworks and supervising additional works that would see the centre completed within the proposed timeframe" Anton added. The location proved a challenge for the whole team, as daily commuting between Malta and Gozo by ferry was required. It was his responsibility to ensure that as little time as possible was lost, necessitating continuous communication and organisation for the six workers and their equipment to be transported back and forth.

Ġgantija Temples Visitor Centre



As a design and build contract, he had to coordinate matters with the architect who prepared the original concept to ensure that the proposal respects this, yet also provides the most viable solution both in terms of economics and time. Anton continued "The three-dimensional shell structure has a particular aesthetic design that is constructed from 5mm thick steel sheets having over 11,000 perforations and covers an area of 360m², resulting in a total weight of 14 tonnes. The challenge here was to develop a structural support system which is functional, yet able to compensate for any discrepancies.

Moreover, the final reddish-brown effect helps the structure to blend in perfectly with the surrounding landscape," concluded Anton.

We work with and for General Contractors, Architects, Designers, & Property Owners. Questions about quality, schedule, design or cost impact will be handled with both confidence and sensitivity.



Ġgantija Temples Walkway

The perspectives of Successful Ageing - Health & Well-being

Ms. Natalie Briffa Farrugia, CEO of CareMalta Ltd, spells out the company's strategy, present challenges, forthcoming targets, and her role in the EAHSA.

Twenty years ago CareMalta emerged as market leader in elderly care. Ms. Briffa Farrugia comments: "Today I feel we still have an edge on the competition because of our capacity to anticipate the demands of this sector. Nowadays people live longer and this created a need for specialised nursing services, especially among older persons that suffer from dementia".

Apart from long term care, CareMalta also invested in e-care and e-health, two services that are not limited only to its homes. "They are ideal for those who wish to remain living within the community without worrying about their health conditions. Thanks to technological amenities, these patients can access their medical history as it develops, and doctors can log on, in real time, to monitor and assess their health needs," continued Ms. Briffa Farrugia. The economic situation of these last years has necessitated a rethinking of eldercare operations. The company wanted to continue giving a quality service while at the same time cutting down on unnecessary costs. One way of doing this was to centralise the laundry services for all 8 homes. Another decision involved procurement, where CareMalta utilises the services of the central purchasing department at Vassallo Group. Ms. Briffa Farrugia stated: "We are always on the lookout for "green" initiatives that reduce running costs. We also aim to try and expand our present Private Public Partnership agreements, as we believe that such combinations could be of benefit to both parties".

Thanks to their recent affiliation with St. James Hospital, CareMalta introduced "LiveLife", a physical rehabilitation centre that offers the newest high-tech equipment. The latest apparatus is a specialised treadmill that

facilitates exercise for obese persons and others with muscular problems. Ms. Briffa Farrugia added: "We aim to enter the palliative sector as we feel that this sensitive area is not yet being dealt with. For the long term, we are looking into the possibility of investing in a new facility offering an innovative service that is hitherto unavailable. We are currently building



Alter G Treadmill

an extension at Casa Arkati that will house additional beds plus a "Wellness Centre" aimed to encourage the Active Ageing programme currently in place. There are also plans to use Casa Arkati as a hub for the outer community through a creative learning centre, consisting of a living library and internet café."

As President of the European Association of Homes and Services for the Ageing (EAHSA), Natalie and the board of directors are planning for the EAHSA Conference on 'Innovation in Ageing Services: Pathways to the Future', to be held on 25th – 26th September 2014, in Amsterdam, The Netherlands.

Life expectancies are increasing and this is an achievement. Our assumptions about what it means to be seventy or eighty are being challenged and we need to create ways of living that enable us all to live well for longer. Longer life however, does not necessarily mean that we will always be healthy. This means that we need



(from left to right) – Mr. Noel Borg Facility Manager ZCHRH, Ms. Janet Silvio Facility Manager Cospicua Home, Mr. Tonio Pace Facility Manager Zejtun Home, Mr. James Sciriha Group Financial Controller, Mr. Charlo Bonnici Group Head of HR, Ms. Natalie Briffa Farrugia CEO, Ms. Catherine Xuereb Facility Manager Villa Messina, Mr. Paul Pace Group Services Manager, Mr. Lee Xuereb Facility Manager POW & Mellieha Home, Ms. Denise Tierney PA to the CEO, Mr. Sandro Rossi Facility Manager Roseville, Ms. Myra Azzopardi Dementia Manager & Mr. Carl Caruana Facility Manager Casa Arkati.

“ Today I feel we still have an edge on the competition because of our capacity to anticipate the demands of this sector. ”

to find new ways to age well - innovations in community support for older people; innovations that focus on technologies; innovations in the work place. Innovation drives every aspect of economic and social life. The main foundation stone of innovation is risk taking. In innovation, human imagination is the main driver.

Innovation includes a commitment to a continual renewal of products, systems, processes and services.

The aim of the European conference on 'Innovation in Ageing Services: Pathways to the Future' is to bring together researchers, experts, policy makers, service providers, and European networks in the field, and to present, share and discuss innovative ideas and showcase examples of good practice in ageing services, that yesterday could only be imagined. The conference is to provide useful insight and a contribution towards improving the quality of life of older persons.

CareMalta

Those who bring sunshine to the lives of our elderly!



Ms Laetitia Alessandro (Care Assistant, ZCHRH) & Ms Sandra Aquilina (Assistant Housekeeper Supervisor, Mellieha Home)

Sandra Aquilina Assistant Housekeeper Supervisor (Mellieha Home)

Sandra Aquilina has been employed with CareMalta for the last five years. She worked the first eight months as a domestic, and later applied for the vacant post of Supervisor. She is currently Assistant Housekeeper Supervisor at the Mellieha Home, and was recently awarded the Employee Performance Award. "I manage a team of eight workers but I consider myself as one of them. I start the morning by checking that the housekeepers have properly cleaned all the rooms and see to any problems that may arise. I then prepare the usual paperwork for the staff and nurses" explained Ms. Aquilina. She does her utmost to maintain good relations with everyone concerned, and tries to solve any housekeeping issues that might crop up, without delay.

"I feel very happy in my present job and working with elderly persons gives me a lot of personal satisfaction. In my opinion someone who does

not have these people at heart will not manage to stick it out for long. In my case, I always feel a sense of fulfilment whenever the day is over, knowing that I would have given my maximum effort."

The award was a complete surprise to her as she was not expecting it in the least. She is nonetheless very happy with this gesture of appreciation. Ms. Aquilina concluded by thanking the management for the help she was given during a particular time in her career: "I found a lot of support from my manager when I was constrained to take care of my elderly parents at home. For this episode alone I am really grateful to CareMalta".

Laetitia Alessandro Care Assistant - (Zammit Clapp Hospital Residential Home)

Laetitia Alessandro started work as Care Assistant and concurrently began studying for the City and Guilds Specialist Diploma in

Our Services:

- Nursing care and assisted living for the elderly
- Independent living for active adults
- Dementia Care
- Physical Rehabilitation Services
- Electronic mobile and support health care services
- Training & Education Centre

Elderly Care, one of the courses accredited to CareMalta. Luckily for her, shortly after successfully concluding her six month studies, a call for applications for full-time care assistants was published, and she has now been in the job for seven months. "My main responsibility is seeing to the elderly people's daily requirements: in the morning we are allocated a number of residents that need bathing and help with their breakfast. After taking them down to the living room, we are then expected to assist anyone else who needs help, such as feeding at lunch time. During the day we assist the nurses whenever necessary, then help residents with their dinner and put them back to bed" explains Ms. Alessandro.

Though already working as a care assistant, the course helped her appreciate more the various needs of the elderly, and taught her things that had never crossed her mind before. Part of the course entailed working 100 hours under the supervision of a senior member of the staff. "Throughout this particular period we were monitored while carrying out certain routines e.g. changing diapers, help with wearing footwear, bathing, etc. Moreover, I now feel in a better position to understand why they sometimes act in a certain way, and so can respond positively to their individual conditions." Ms. Alessandro learned she has to do her utmost to try and change any negative moods they might have, irrespective of her personal state of mind. This, in turn helps create a better relationship with the residents.

"I love my job and must thank CareMalta, because it is the only company that offered me the opportunity to continue working while undertaking my studies" concluded Ms. Alessandro.

Taking Catering to the Maximum Level

Edward D'Alessandro CEO

Although Catermax was only launched a couple of years ago, it managed to establish itself as one of Malta's leading outside caterers. This achievement is due to the combined effort of a committed sales team together with our experienced chefs, function managers, waiters and barmen. Mr. D'Alessandro added, "Besides investing in human resources, we are equipped with state of the art kitchens, and possess a portfolio of exclusive venues. Our name illustrates the philosophy adopted – taking catering to the maximum level". Catermax is a quality driven company that strives to deliver a unique experience in both product and service. "We are client orientated and take pride in our attention to detail. We ensure that food is freshly prepared and cooked on site during any event," Mr. D'Alessandro said smilingly.

The economic recession affected the catering industry in a particular way, as everybody is now more careful how they spend their hard earned income. However Catermax opted not to compromise on quality just to acquire a quick sale. "Clients come to us because they expect a certain standard and we make it a point to deliver. We try to put ourselves in our clients' shoes and assist them in their choices. The varied packages we offer, together with



Alfa Gardens

the constant attention we give them has so far produced positive results" remarked Mr. D'Alessandro.

At the end of the day the financial slowdown did not stop people from spending - it just made them more selective. They know exactly what they want and are willing to make that extra effort to get a service they are satisfied with.

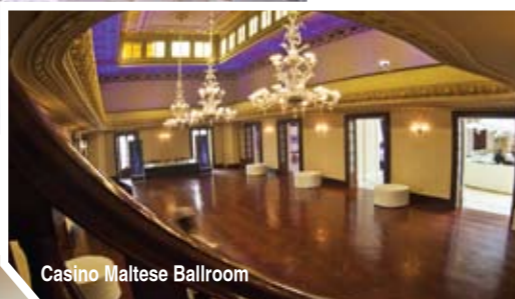
The future strategy for Catermax is to keep exceeding clients' expectations. "We need to constantly update our product range with innovative ways of serving food. Our venue portfolio is made up of 12 exclusive locations, capable of taking between 200 to 1,000 persons" continued Mr. D'Alessandro. The places vary in style from Castello Zammitello, a 17th century stronghold, to the latest Diamond Hall at The Landmark. Catermax also intends



Castello Zammitello

to continue adding new locations, such as the recent Malta Fairs & Convention Centre and the Ivory Suite in Marsalforn.

Apart from private weddings, Catermax organises also events for corporate clients and the Conference & Incentive market. "The calendar for next year is filling up nicely with an encouraging number of prestigious clients booking their conferences in Malta," concluded Mr. D'Alessandro.



Casino Maltese Ballroom



The Diamond



(from left to right) Mr. Jean Paul Pavia Sales Manager, Ms. Diane Farrugia Sales Executive, Mr. Edward D'Alessandro CEO, Mr. Jose Da Silva Director of Sales and Operations & Ms. Rowena Spiteri Sales Manager

- Our Services:**
- Catering for weddings
 - Catering for Corporate Events
 - Outside catering for private events
 - Provision of exclusive venues

“ Although Catermax was only launched a couple of years ago, it managed to establish itself as one of Malta's leading outside caterers. ”

The key people that make things happen every day and add a bit of personality and detail to every event.

couples that choose our quotation usually end up trusting us also to lead them along the way" remarked Mr. Pavia. Persons who organise conferences on the other hand, know exactly what they want and can be very demanding. "This however could even be to our advantage because they will have a set schedule, which for us means a more straightforward order," concluded Mr. Pavia

Rowena Spiteri has been Sales Manager at Catermax since its merger with Corinthia. Her responsibilities cover private weddings, conferences and foreign groups' events. "Following an initial enquiry we take the prospective clients round the different venues and issue quotations accordingly. If the order is confirmed we then take care of the event from start to finish" explains Ms. Spiteri. Catermax has its own exclusive list of venues but is flexible enough and fully equipped to cater for events in other localities. "My greatest satisfaction is seeing an event draw to a close without any hitches, while my biggest challenge was taking care of a dinner for 2,000 guests" concluded Ms. Spiteri.

Jean Paul Pavia also joined Catermax from Corinthia where he was in charge of organising events. As Sales & Operations Executive, he is now responsible for the administration and management of any type of event, be it a wedding, conference, business lunch or dinner. In this case as well Mr. Pavia is personally in charge from the very beginning till the end of the event. Mr. Pavia remarks "I am present for the event from the start and keep an eye on the quality and presentation of the food that is served. This attention for detail is many times appreciated by the chef because it helps keep up the standard of our service".

Both agree there is a difference between handling a wedding and a conference. "People planning their wedding are usually inexperienced in such events, and tend to rely on our advice. Those

Diane Farrugia always wished a career in event management and got her opportunity with Catermax last July. As Sales Executive she forms part of a dedicated team that help one another. "I cover a whole spectrum of events, be they weddings, private parties, corporate events and occasions for Destination Management Companies (DMCs)" explained Ms. Farrugia. Each category poses different challenges. Weddings are considered one-off events and these clients are unlikely to get in touch with you again, unless they are considering a family or workplace occasion. Corporate connections develop along the years and vary from basic office catering, to Christmas and summer staff parties, but also large scale conferences. In the case of DMCs, the sales team all have their own individual contacts because these companies prefer dealing always with the same person who would thus get to know their requirements really well.

"My greatest challenge was a large conference for 250 delegates from a leading airline. The main highlight was an outdoor dinner at Alfa Gardens, inaugurated specifically for that event" concluded Ms. Farrugia.

Jose' da Silva, Director of Sales and Operations, joined Catermax three years ago. Recently he was entrusted with running

operations of all events held at the Malta Fairs and Convention Centre. "I am responsible for a team of 5 full-time employees, running the warehouse, the setting up of events and function management. Besides this, I am also in charge of the roster and training of about 160 waiters and barmen" explained Mr. da Silva.

Clients became more demanding and expectations are getting higher. This situation is more pronounced in the Conference and Incentive sector, due to the fees of middlemen who act as intermediaries for clients. Such additional charges can raise overall costs by triple the amount, meaning that, in return, clients expect a service way above the quote originally offered. Mr. da Silva continues, "On our part we are constantly upgrading the standards of our warehouse to ensure that the linen and tableware we use are first-rate. We are also continually on the lookout for innovative materials and equipment. A constant headache is dealing with the amount of breakages and losses, especially when covering 6/7 events in one weekend!" concluded Mr. da Silva.



Il-Maxtura Gozo



FOOD BYTES BRINGING YOU PREMIUM INTERNATIONAL WINE, SPIRITS AND FOOD



Dr. George Cutajar CEO

CG Trading Ltd. has been in operation for the last 13 years. Initially the company used to import foodstuffs and wines, but after Malta's accession in the E.U. it branched into beverages, spirits and select wines. Over the years CG Trading expanded and started servicing restaurants and hotels. In 2011 the company entered into a partnership with Vassallo Group and Lifetime Limited. Dr. Cutajar explains, "This move helped us to continue growing by increasing not only our market share but also our portfolio of products." Their range now includes prestigious international brands like Armand de Brignac champagne, Snow Queen vodka, Ron Varadero Authentic Cuban Rum, Teisserie cocktail syrups, Coppa Premium Cocktails and Niehoffs Vaihinger juices. "We also pride ourselves in maintaining a personal relationship with a number of small producers of quality wines, which ensures we manage to acquire choice wines at favourable prices," continued Dr. Cutajar.

The company has four persons on sales, two in distribution and two secretaries. It plans to continue growing and to this effect has already identified a number of new products that will be

launched in 2014. CG Trading is aware of the present financial constraints in the local market and, as in previous years, they shall be offering a range of products that are tailor-made to suit their clients. "Thanks to our partnership we are in a very favourable position to have our own guaranteed sales. That in itself, however, is definitely not enough. With partners like Zaren Vassallo and Hugo Chetcuti one cannot simply import whatever is available. Both partners look at quality and this in itself is a factor that keeps us all at CG Trading on the ball to retain the cutting edge on our rivals, by making sure our service remains top notch and that we always innovate on our products" concluded Dr. Cutajar.



CATERESSENCE

Since being launched on the local scene, Cateressence has managed to establish itself as one of the largest and most distinct catering establishments on the island.

The catering portfolio of the company has continued to grow, and today it boasts a broad variety of diverse services and products that are being supplied simultaneously to a wide range of clients in different markets.

The contract catering division has continued to develop and expand; from catering for a couple of thousand meals a day for the elderly homes, today Cateressence provides meals, also on a daily basis, to around six hotels, hospitals, schools, canteens, and all sorts of outlets such as coffee shops, restaurants and supermarkets.

Cateressence also manufactures a wide assortment of food for the retail market and these include a large selection of cakes, pastries, party packs and sushi. Due to the increased demand for its products by the general public, the company will soon be launching an on-line shop which will enable customers to submit orders for a wide range of goods on offer from the comfort of their own home.

Cateressence is today renowned for the quality of its sweets, and this has led to further specialisation in personalised confectionery prepared exclusively for the occasion, be it weddings, birthdays or any other type of celebration.



Creating a Better Guest Experience

“The day to day duties give me a genuine sense of satisfaction.”

Caroline Barbara
Sales Manager - The George Hotel



(from left to right) Ms Caroline Barbara, Sales Manager, The George Hotel & Ms Telma Guerreiro, Sales Executive, The Bugibba Hotel.



Caroline Barbara
Sales Manager

Caroline Barbara has been employed as Sales Manager of The George Hotel for the last 3 ½ years, and is responsible for conference groups and business travellers. She spent an initial training period of 3 years in London. Back in Malta she spent a number of years working in two major hotels, but then decided she needed a career offering a more personal experience. Ms. Barbara explains "I was involved in The George before it was inaugurated, and think of it as my second home, considering that initially, I spend more time there than at my house. I still remember the frantic last minute finishing touches to make it by the opening date. We were all helping out wherever needed – I can't recall how many beds we did that time! However, we managed to do it on time, and one could notice a sense of fulfilment and camaraderie among the staff."

The hotel caters for all types of clients, including holidaymakers, however, due to its centralised location, tends to attract more business visitors. The latter usually come for conferences and meetings which can be organised within the hotel, but they also find it convenient to be situated close to restaurants and other places of entertainment. Another advantage of The George is that we have a number of our rooms that are very adaptable to our clients needs. For example our Deluxe Rooms have king size beds that could be converted into extra sleeping

space whenever required. In addition, the hotel offers studio apartments for clients needing to stay for longer periods.

When asked to mention what challenges she comes across Ms. Barbara does not mince her words: "It is mainly the fierce competition we get from larger hotels, especially in winter. As a boutique hotel we can never match the lower rates offered by five star resorts with better facilities." Nowadays travellers are very demanding. They want everything fast and at a minimal cost.

Another issue that is addressed on a regular basis is the technological aspect. Technology is moving so fast, and nowadays business clients travel with more devices than before, and so expect ample access in their rooms.

"The day to day duties give me a genuine sense of satisfaction, because I realise that the combined efforts of the entire staff help make The George what it's really meant to be," concludes Ms. Barbara.



Telma Guerreiro
Sales Executive

Telma Guerreiro, Sales Executive for The Bugibba Hotel, has been in the Hospitality & Catering industry for 18 years. "I started training at Hotel Management School in Portugal, followed by 9 years in a hotel front office job. After I moved to the UK where I accumulated vast experience in several aspects of hotel management.

While in the UK she was always employed in city hotels, and is therefore glad to be working once again in a holiday resort environment. This position posed a challenge initially, as she had to adapt to dealing with Tour Operators and online agencies, Ms. Guerreiro explained, "My job mainly involves market research and monitoring to adjust online rates according to competitors' trends. However my focus is directed at increasing sales and revenue for the hotel in general." The Bugibba Hotel is a large complex with 368 rooms; a number of them are family size apartments, which attract budget visitors from all over Europe. The majority of tourists come from the UK, but Germans, Dutch, Russians and East Europeans make up a good percentage overall.

Challenges vary according to the season. In summer the workload can be somewhat intense and the team needs to be extra efficient to keep up with the demands of a hotel that is fully occupied. Winter is a different matter as between November and March business can slow down considerably and one has to find ways and means to attract new clientele. The hotel manages to attract a significant amount of clientele from the local market, with the Maltese regularly booking weekend breaks or group vacations. However innovative ways are always being sourced to find alternative solutions, for instance operators that promote holidays for elderly tourists.

"I'm working with a great team and believe that together we'll be ready for the challenges ahead, trusting that my time here will be a successful one", concluded Ms. Guerreiro.



Why Your College Student Should Start a Business

Dr. Michelle Gialanze
CEO
International Vocational College Malta



International Vocational College is an innovative institution established in 2010. That year had opened with the Business School offering a Diploma in Enterprise and Entrepreneurship. This course is fundamentally about work skills and training for real life situations. The following year saw the launch of the Jamie Oliver Cooking School to help students wishing to widen their culinary skills and branch out in the hospitality and tourism sector. The school also runs a course for adults wanting to improve their cooking, with an emphasis on healthy eating in a simple and fun way. The college incorporates a school of English which has the added advantage of offering foreigners accommodation on campus. Dr. Gialanze explains "Our lecturers are all passionate about what they do, academically qualified in their subject, professionals in their field, but most of all capable of passing on their knowledge to others."

Our biggest hurdle Dr. Gialanze continues, is convincing parents about the alternative pathways to education, other than Junior College/MCAST and University. There is a fundamental difference between the college and other institutions. Whereas the latter are more focused on higher education, academic achievements and internationalisation, IVC is all this and more. The College is a fully accredited centre of the Business and Technology Education Council (BTEC) but its main aim is helping students acquire real skills they will carry for the rest of their lives. The courses are not just about theoretical knowledge applied within an exam structure, but, more importantly, about practical knowledge applied in the real world. When seeking a job students need to show, apart from qualifications, how committed, confident, and competent they can be.



Kids bake-out session during Jamie Oliver Cooking Course



(right to left) Dr. Michelle Gialanze, CEO IVC, Ms. Charlene Vella Vassallo, Director IVC, with college students during graduation ceremony.

"In the Business School we are already experiencing successful results: a 19 year old student set up his business, managed an annual turnover of €15,000 and consequently employed another person. Another scholar landed a leading position in an advertising company. One other student obtained a scholarship from a foreign university and, thanks to excellent results in her diploma (equivalent to three "A" level passes) had the first year removed," Dr. Gialanze concluded.

Our biggest hurdle is convincing parents there are alternative pathways to education.

Courses Offered:

- English School - Group Courses - Individual Courses - Children's Courses - English & Sports Business School
- Diploma in Enterprise & Entrepreneurship - International Certificate in Wealth Management - IT in Investment Operations - Healthy Living School
- Jamie Oliver Cooking Course for Kids and Adults

Blue Whitney – IVC Graduate

When I was first introduced to the IVC course, I had no intention of starting my own enterprise. In fact business was my least desired subject; but once I overcame my initial hesitance for this topic, I learned a great deal, especially that, as a subject, business can be applied to anything and everywhere. The programme opened my eyes to the endless possibilities, reassuring me that success is highly dictated by the drive and passion of the individual. It taught me also a lot about the importance of understanding current and relevant issues, and how to appreciate lessons learnt through the hard times and personal failures.

This diploma offered me a starting platform that will be useful throughout my life and changed my understanding of business, so much that now I will always aim to run my own business.

During the programme I was asked to spend a year developing my own business plan, and

throughout that time I underwent a lot of external evaluations and self assessments. But once my studies were finished I was in possession of a business plan that was both feasible and applicable. The hardest part for me was how to engage the real world with my ideas. I was afraid of exposing them, sharing my plan and not get the reaction or attention I was hoping for. I spent weeks hesitating to even talk about my idea. As time passed however I realised this was a natural reaction for anybody starting their own business. The integrity of my business was based on sustainability and raising awareness; if I didn't share my idea, no one else would. So today, I talk freely and confidently about my business and I plan on making it a success.



E-Business Strategy and Firm Performance - The Drivers to Success

Ivan Bartolo, founder and Chief Executive Officer of 6PM Group, spoke about Vassallo Group's two year old association with his organisation.

"Vassallo Group is not only an investor in 6PM but one of the main customers of our company. In both these instances the Group has certainly added value to 6PM. As investors, we share the same Chairman Mr. Nazzareno Vassallo, an experienced person with an amazing insight to entrepreneurship, whose presence on the Board of Directors has brought with it significant positive change. As customers then, Vassallo group is a local blue-chip organisation, and the challenges that this position brings with it are exciting and rewarding."

The initial result of this partnership was the development of emcare. Thanks to CareMalta's wealth of experience in healthcare, and 6PM's speciality in health software applications, emcare is in a position to offer technological solutions that help improve the quality of people's care. In a relatively short span of time this project has progressed considerably and is now providing electronic and mobile health services to 10,000 people all over the Maltese islands. Mr. Bartolo explains: "Thanks to this synergy the potential for emcare's future growth is remarkable, and we are certain that this partnership will continue to move forward. emcare is definitely the future, and will no doubt deliver more value in the years to come."

Mr. Bartolo touched on 6PM's connections overseas, "Three years ago our company managed to beat stiff international competitors and successfully developed software products for the National Health Services in the United Kingdom. These were very well received, so much so that to this very day we are servicing 30 trusts." 6PM now possesses a portfolio of world class products that could be distributed in other countries, and is therefore aiming to venture into new markets. "In 2013 we managed to sell our services in Georgia, the

Vassallo Group is not only an investor in 6PM but one of the main customers of our company.

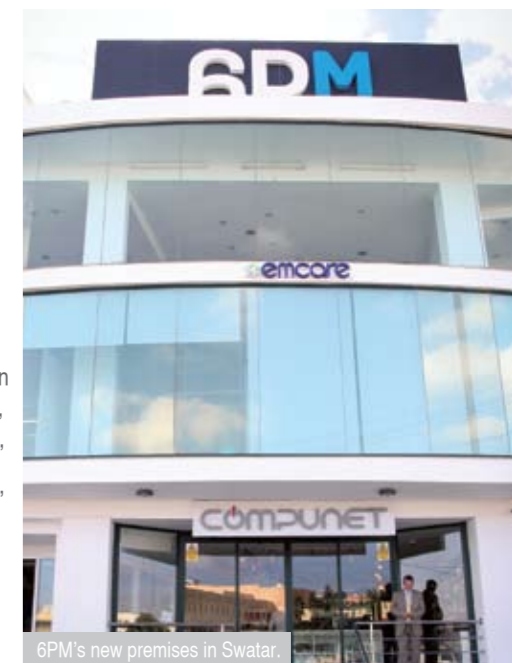


The big team behind 6PM.

IT Services Offered:

- Data Centre Managed Services
- Infrastructure Services
- Health Solutions
- Commercial Solutions
- Bespoke Solutions
- Cloud Services
- Support & Maintenance
- Client Based Managed Services

Netherlands and USA. We intend to probe even further and, thanks to our offices in Macedonia, we want to expand also in the Balkans, Turkey, Scandinavia, and the Middle East, so as to continue increasing our geographical footprint," concluded Mr. Bartolo.



6PM's new premises in Swatar.



Recognizing The Values of a Diverse Workforce

Charlo Bonnici
Group Head of HR & Marketing

Vassallo Group has come a long way these last 67 years, and this is mainly due to the conscious recognition given to each of its 1700 employees. Such a task would not be possible without the constant involvement of the Human Resources Department, bridging the gap between the company and its staff, to ascertain that everyone feels content and supported. To achieve this end, Vassallo Group pooled the resources of each company to implement best practices at every stage, thus ensuring one and all work towards a common goal.

“Considering our major resource is human, People Management is at the centre of all we do,” says Mr. Bonnici, the Group’s Head of Marketing and HR. He heads a team of two other human resource managers: one handles solely Vassallo Builders Ltd., while the other takes care of CaterEssence, Catermax and a number of smaller operations. “We adopt an ‘open door policy’, ensuring employees are well represented, listened to and taken care of. We want to know when somebody is not satisfied with something, and our HR managers strive to find a suitable solution for all involved. The Group very much believes in the welfare and wellbeing of its employees, trying to be flexible whenever possible”.

Mr. Bonnici goes on to speak about on-going training for the Group’s workforce. “We constantly focus on continued education and recognise how vital it is for all employees to develop individual skills. We are also keen to see them progress up the ladder, and offer prospects to help them move through the ranks.

The Group always invested heavily in education and intends to continue doing so”.

Another aspect Mr. Bonnici discussed was staff equality. “CareMalta Ltd is vying to achieve the Equality Mark Certification given by the National Commission for the Promotion of Equality. This signifies it has everything in place to

uphold equality among its staff. It is hoped that eventually such certification will be extended to the rest of the organisation”. The Group also employs several people with disabilities, as it believes they are equally capable of contributing to the success of the organisation.

The Group is ever conscious of its commitment to help its staff achieve a work-life balance. Lately it introduced a pilot project at CareMalta which includes a number of measures that make it easier for employees to maintain this delicate equilibrium. “Whether it’s flexi-time, prolonged unpaid parental leave or childcare facilities, we hope this move will help make a real difference” he says.

Vassallo Group encourages a sense of team spirit and to this effect organises regular social activities for its staff. “To name but a few, we introduced a Family Day for employees and their relatives, and CareMalta organised a ‘Bring your child to work’ day, which were both well received. Apart from these we also hold various parties and events throughout the year.

“Considering our major resource is human, People Management is at the centre of all we do.”



4 months of training, 5 countries, 5 currencies, 2,000km, 10 days, 20 cyclists - raising well over €130,000 for the Renal Unit.

Vassallo Group CEO Pio Vassallo reached the finish line in St Petersburg for the Actavis Lifecycle 2013 Challenge.



Pio Vassallo



2013 Rowing and Cycling Challenges for a Good Cause



(left to right) Ruben Vassallo, Iman Galea, Daniel Abela and Neville Calleja

8 months of training, 600 km, 7 days, 3 rowers raising €138,000 for the Children in Need Foundation – Vassallo Group Director Ruben Vassallo, Commercial Manager, Vassallo Builders Limited Neville Calleja and Daniel Abela reached our shores on the 21st July 2013 after accomplishing the Rowing Challenge 2.



Proactive Purchasing in the Supply Chain

Eusebio Muscat Group Purchasing Manager

The Group Purchasing Department has now been in operation within Vassallo Group for the last three years. This section aims to carry out purchasing procedures in a much more streamlined manner, and consolidate the various requests received from the various organizations making part of the Group, thus obtaining greater leverage in terms of prices and credit terms. This factor can help reduce running costs and indirectly increase profitability. Another benefit is the ability to monitor the general patterns of purchasing trends, which results can then be passed back to the respective companies to help them fine tune their operations.

Mr. Muscat explains: "We started gathering all the Group's different purchasing processes, trends and consumption data to come up with a common procedure, which is by no means a simple task as it required an overall change in approach and a general change in the modus operandi of the various organisations within the Group. Of course the first objective was to get on board all individuals sending requests and convince them of the overall change in procedure. Although there was some initial reluctance which is only natural under such circumstances with time, there was a gradual shift once the benefits were recognised"

A target the department wants to achieve within the Group is the implementation of the "Just in Time" concept. This entails purchasing goods or material as they become required, and does away with the unproductive system of buying and storing unutilised stock in one's warehouse for long periods of time. "This idea has already been tested at CaterEssence and results so far show it is doing well" Mr. Muscat continued. Mr. Muscat concluded "The current economic situation has rendered the market more

competitive and profitability depends on efficient cost reducing measures. We are confident this target can be reached, as in the past three years our department has already seen a surprising reduction in costs following specific adjustments and changes in procedures."

“ We have a long list of suppliers, local and foreign, with whom we try to develop and sustain a good relation. ”

Caroline Chircop
Procurement Executive



(from left to right) Ms. Donnalise Borg, Purchasing Clerk, Mr. Eusebio Muscat, Group Purchasing Manager and Ms. Caroline Chircop, Procurement Executive.

“ A target the department wants to achieve within the Group is the implementation of the “Just in Time” concept. ”

Eusebio Muscat
Group Purchasing Manager

Achieving 'Best Value for Money' - let's meet the team!



(from left to right) Ms. Donnalise Borg, Purchasing Clerk and Ms. Caroline Chircop, Procurement Executive

Caroline Chircop Procurement Executive

Caroline has occupied this position for three years, handling Group requests mainly for CareMalta and The Bugibba Hotel. Work in this section can be very demanding, as our clients expect goods to be delivered as soon as possible, of best quality and at the cheapest price!

"The market is quite hectic with many competitors trying to close a sale. So we have to adjudicate quotations very carefully to ensure that reduced prices do not affect the quality of goods. We have a long list of suppliers, local and foreign, with whom we try to develop and sustain a good relation, and this is especially put to the test whenever we need a specific item or an urgent delivery" explained Ms. Chircop. One particular challenge was the acquisition of high-tech equipment for LiveLife Rehabilitation Centre. A call of interest was issued, and various proposals from local and foreign suppliers were received. In spite of the tight

deadlines, the final outcome was a satisfactory achievement of efficiency and cost savings for the purchasing department.

As a small division it is vital that a lean supply chain process is maintained. "Having standardised requisition procedures leaves us more time for sourcing out suppliers and negotiating better deals. I believe that our energy and determination as a team helps the Group achieve high-end results" concluded Ms. Chircop.

Donnalise Borg Purchasing Clerk

Donnalise has occupied this position for the last five years. She is responsible for the processing of requests and issuing of Purchase Orders of materials for Vassallo Builders, timber and steel orders for Vassallo Joiners, and helps out with CareMalta.

"We appreciate that each company might want to keep a stock of specific items that are required for everyday use, but in normal circumstances most goods are ordered shortly before they are needed. Our challenge is trying to satisfy demands by sections requiring goods urgently due to some unforeseen situation or because the particular area from where a request is received necessitates such an approach" explained Ms. Borg. The challenge is therefore the setting out of priorities among the several different requests within the organisation, to make sure that the most pressing orders are tackled first.

In her career she had two particular experiences which stand out from the rest. "The first was the order of wood and fittings for the manufacture of furniture installed at The George Hotel and Villa Roseville, while the second consisted in the sizeable purchase of all electrical appliances required for Villa Roseville" concluded Ms. Borg.

Casa Arkati Marks its 20th Anniversary

What started off with 3 residents and a work force of 6 employees in 1992, today 20 years later, Casa Arkati is residence to 120 elderly persons with a workforce of 110 employees.

The luscious gardens of the home with blooming flowers and live music provided by George Curmi (Il-Puse') and his band, proved the perfect ambience to celebrate the anniversary event held on 5th August 2013. Members of staff, residents and their family members were present. Also present for the event was Hon Marie Louise Coleiro, Minister for the Family and Social Solidarity as well as a number of other distinguished guests.

During the celebration three employees from the home, Carmen Debono, Euphemia Muscat and Dorothy Iguanez were honoured for being the longest-serving employees with 20 years, since the opening of the home.

To conclude such a memorable celebration, a special edition of the company's annual publication 'Caret' was presented to the Group's Chairman. This publication features Casa Arkati's history with interesting interviews, taking one on a journey of a lifetime.



Casa Arkati Celebrations

Christmas Staff Party

Vassallo Group employees gathered together to celebrate their annual staff party themed "Fire & Ice" held at the Casino Maltese Valletta.

The ballroom provided the perfect Christmas setting which featured its Beautiful parquet flooring, carved wooden balconies and crystal chandeliers. The attendance was overwhelming with over 900 employees together with their spouse/partner from the Groups various sectors who danced the night away to the sound of DJ Ronald Briffa.



Mr. Neville Calleja, Commercial Manager VBL, Mr. Nazzareno Vassallo and guest

CareMalta Employees Awarded

70 careworkers employed by CareMalta Group, were recently presented with a City & Guilds Diploma Level 3 after successfully completing the course in elderly care which qualify them as careworkers during a certificate-presentation ceremony held at Roseville.

The employees were presented with their certificates by the Parliamentary Secretary for Rights of Persons with Disability and Active Ageing, Dr Franco Mercieca in the presence of CareMalta's Chief Executive Officer, Ms Natalie Briffa Farrugia.



(left to right) Ms. Natalie Briffa Farrugia, Dr. Franco Mercieca and Mr. Charlo Bonnici

CareMalta's Got Talent

CareMalta's management team and employees showed off their talents during its yearly event held for all the residents residing at the nursing homes. The variety of acts were cheered on by fellow residents, who also enjoyed pre-performance refreshments.

The event was held at Pope John Paul II, Parish Centre Attard.



CareMalta's Management Team

Creating Change Through Corporate Social Responsibility

The positive contribution the Group can make through charitable giving is important to our Group's long-term success. As a Group of Companies, we have an absolute commitment to CSR and are continuously striving to ensure that we're doing our part (and more) in the workplace, the environment and the wider community.

Our participation in this years HSBC CSR Day gave us the opportunity to renovate a closed down Kindergarten School into a newly set up voluntary institution which forms part of the St Jeanne Antide Foundation addressing violence against women. A group of workers from Vassallo Builders Ltd., under the supervision of Mr. Jason Bonnici Works Manager VBL, teamed up and spent three days carrying out maintenance works and painting required.



Mr. Nazzareno Vassallo with representatives from St Jeanne Antide Foundation and VBL employees

Meals on Wheels Administrator Wins Nazzareno Vassallo Award

Meals on Wheels administrator George Busuttil was the winner of the 14th edition of the Nazzareno Vassallo Award for his contribution towards improving the lives of the elderly within society.

The award was presented to Mr. Busuttil by President George Abela at Villa Messina, Rabat. There were 19 nominations for this year's award, which is being dedicated to Mr Vassallo, chairman of Care Malta. The adjudicating board was composed of President Emeritus Eddie Fenech Adami, Joseph Micallef Stafrace and Helen Borg Bonnici. The 15th edition of this award will be held in December 2013.



Mr. Nazzareno Vassallo, Mr. George Busuttil, President Dr. George Abela and Ms. Natalie Briffa Farrugia

Vassallo Builders Ltd Summer Staff Party

A summer celebration party with a difference marking the inauguration of the Vassallo Builders Offices. Employees from the construction sector enjoyed a fun filled evening with an overwhelming atmosphere as they kick start their new summer in the newly state of the art offices. During the night, the Chairman awarded employees from Vassallo Builders Ltd and Vassallo Concrete Ltd who were employed with the company for more than 5, 10 and 15 years of service. This memento marks this achievement and the appreciation of the group's employees.



(left to right) Ms. Nikita Galea, Mr. Nazzareno Vassallo, Ms. Loraine Scerri and Ms. Paulanne Chircop

Easter Drinks

Marking its annual Easter tradition, Group Chairman Mr. Nazzareno Vassallo visited and distributed the Easter traditional delicacy "figolla" to all elderly people residing at our homes for the elderly. The "figolli" were baked by the Group's catering arm Cateressence. That afternoon Easter drinks were also organised for the employees where these were also given a "figolla". During the event, the Group Chairman introduced the new recruits in the company and invited them to carry out a speech.



Mr. Nazzareno Vassallo with an elderly resident



Staff News

Congratulations Graduates You did it!



Nikita Galea graduated with a Diploma in Social Studies - Gender & Development



Jenise Darmanin graduated with a Bachelor of Commerce majoring in Accounting and Banking and Finance



Congratulations

Congrats to Carol Cassar on his appointment as the Financial Controller of Vassallo Builders Group Ltd



Audrey Galea, the longest serving female employee of Vassallo Builders Limited

Retirements

On behalf of Vassallo Group, we wish you many fulfilling and rewarding retirement years ahead.



Carmelo Chircop



Gaspro Magro



Charles Montefort



Emanuel Pisani



David Zammit



Staff Members Recognised for Their Years of Service

5 years



Anthony Delia - 5 years

NAME

- Seguna Ivan
- Azzopardi Emanuel
- Azzopardi Kevin
- Bellizzi Emanuel
- Borg Joseph
- Bugeja Jesmond
- Chetcuti Andre
- Dimech Mark
- Eror Uros
- Galea Anthony Joseph
- Gatt Edwin
- Lauron Salvatore
- Mifsud Raymond
- Mitrovic Nenad
- Spasic Boban
- Vassallo Ruben
- Vella Paul
- Vockovic Alexander
- Fenech Saviour
- Delia Anthony

OCCUPATION

- Site Supervisor
- Stone Dresser
- Skilled Labourer
- Heavy Plant Operator
- Scaffolder
- Machine Operator
- Unskilled Labourer
- Carpenter
- Shutterer
- Mason
- Carpenter
- Mason
- Stone Mason
- Shutterer
- Shutterer/steel Fixer
- Director
- Stone Carrier
- Shutterer
- Site Foreman
- Land Surveyor

10 years



Jason Bonnici - 10 years

NAME

- Cauchi Andrew
- Schembri John
- Bonnici Jason

OCCUPATION

- Skilled Plasterer
- Heavy Plant Operator
- Works Manager

20 years



Jonathan Buttigieg - 20 years

NAME

- Farrugia Connie
- Galea Leo

OCCUPATION

- Maid Part-Time
- Heavy Plant Operator

NAME

- Cassar Mario
- Galea Lawrence
- Mifsud Anthony
- Sammut Anthony
- Galea Audrey
- Buttigieg Jonathan

OCCUPATION

- Carpenter
- Carpenter
- Scaffolder/ driver
- Skilled Plasterer
- PA to the CEO
- Commercial Director



Leo Galea - 15 years

15 years

25 years

Name: Tonna Emmanuel
Occupation: Chief Mechanic

35 years

Name: Borg Joseph
Occupation: Mason



€1.6 m Tagliaferro Business Centre Extension inaugurated

On the 24th October 2013, the extension of the state of the art business centre, Tagliaferro Business Centre in Sliema was inaugurated during a small ceremony.

The extension of the business centre represents an investment of €1.6 million, with works starting in July 2013. Bathed in natural light, with a dynamic and modern structure, the new extension addresses the rising demands of office expansion from the existing tenants some of which are international leading companies in the betting and financial industries.

Designed by Architect Glorianne Cardona of MO.DE together with Architect Ruben Vassallo of Vassallo Builders Ltd, the project extension (2500 sq.m) features a spacious, bright and warm design using a mix of materials such as wood, glass, marble and granite. Enjoying full occupancy of over 600 employees, Tagliaferro Business Centre has become a sought after innovative business and lifestyle environment.



Tagliaferro Business Centre inauguration Ribbon Cutting

Vassallo Builders Ltd unveil refurbished offices

Vassallo Builders Ltd just launched 655m² of recently refurbished and highly specified office accommodation with an investment of €550,000

This new space offers an exceptional working environment and combines a high standard of energy efficiency with outstanding features made out of wood and steel. Following the substantial internal refurbishment, the upgraded space now offers large, open and bright floor plates which make for a great visual effect while allowing more light to enter the offices, and its own self-contained entrance with interconnecting stairs.

The space was inaugurated during a summer party event held to all employees on Monday 5th August 2013.



Mr. Nazzareno Vassallo, Mr. Pio Vassallo CEO VBL and Perit Ruben Vassallo Director Vassallo Group



VBL Refurbished Offices

6PM corporate headquarters inaugurated

6PM House situated in Swatar, the corporate headquarters of IT and software solutions group 6PM, was inaugurated on the 28th October 2013 by Dr Joseph Muscat, Prime Minister of Malta. 6PM employs over 140 persons in Malta, the UK and Macedonia. It provides IT-based solutions and services which enable organisations and individuals to enhance efficiency, especially in the health care sector.

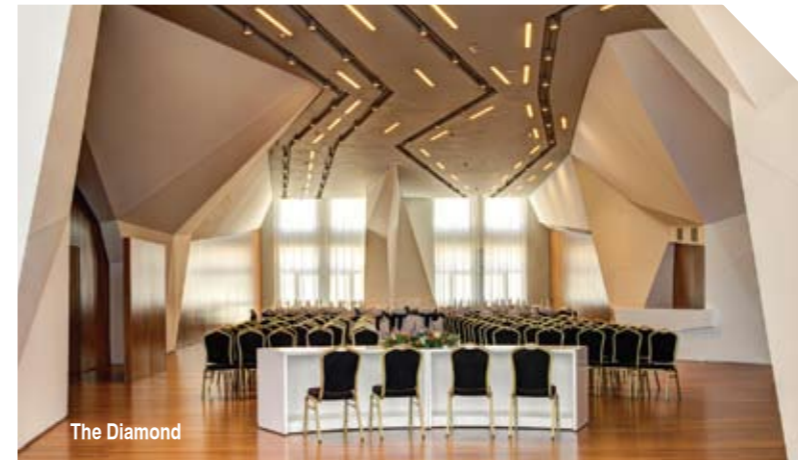


6PM New Premises



Mr. Nazzareno Vassallo Chairman Vassallo Group, Mr. Ivan Bartolo CEO 6PM Group and The Hon. Prime Minister Dr. Joseph Muscat

An elegant address for your event - The Diamond



The Diamond

Centrally located at The Landmark in Qormi, a couple of metres away from the Marsa Sports Club, is this brand new elegant hall – The Diamond. The Diamond is the perfect setting for private conferences or corporate events, to lavish weddings and celebration parties.

The Diamond offers space in a hall format that has been tastefully decorated to appeal to contemporary trends. The flooring is parquet. The walls and ceiling offer an interesting and innovative design reflecting the cuts in a diamond. The lighting has been engineered to enhance the diamond perspective and to produce an effective feeling to the sculpted feature.

This prestigious hall is catered by Catermax and can be viewed by appointment.

Extension & Alteration works at Casa Arkati

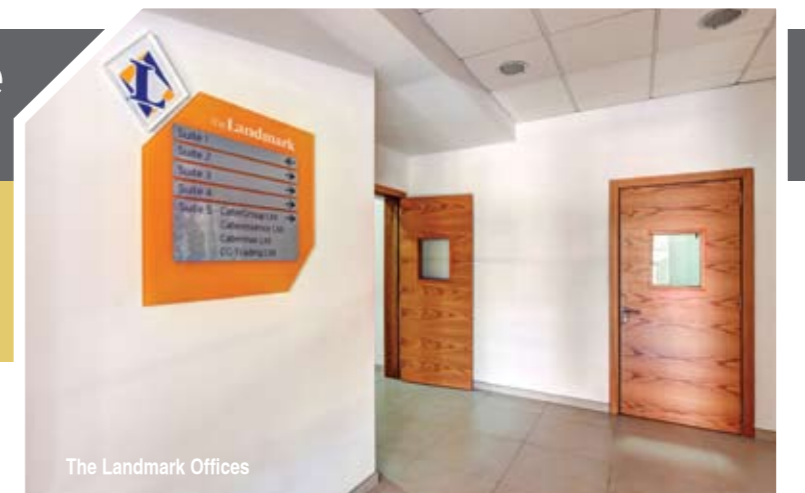
Casa Arkati, the first private home for the elderly which at present is residence to 120 elderly persons, will soon be able to take up to 180 residents following extension works which have commenced last September 2013 together with alteration works to the existing

premises are carried out. Residents will now enjoy additional active ageing services some of which include a wellness centre. The whole project which is to be completed by 2014 is expected to cost €2.1 million.



New Office and Retail Space at The Landmark

Just over a year after construction works have begun, The Landmark offers 10,700m² in retail space for long-term rental or short-term rental. This new state of the art space suits all types of business requirement budgets.



The Landmark Offices



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with a unique Cateressence flavour

**We are taking orders for Christmas Sweets
and Party Packages!**

A Christmas Cake is a wonderful surprise for an office Christmas party
or a family gathering.

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